

District Name	Cuesta College					
Bargaining Unit	CCFT					
2023-2024	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem
	80-E \$20	80-G \$30	80-L \$30	80-M \$40	HSA-\$3000	Two-Tier HSA \$5000 (Formerly Anchor Bronze)
<b>MEDICAL - CALENDAR YEAR Deductibles &amp; Maximums</b>	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays
Individual/Family Deductibles	\$300/\$600	\$500/\$1,000	\$2,000/\$4,000	\$3,000/\$6,000	\$3,000/\$5,200*	\$5,000/\$10,000*
Individual/Family Out-of-Pocket (OOP) Max <i>(Includes medical deductibles, co-insurance and co-pays)</i>	\$1,000/\$3,000	\$2,000/\$4,000	\$4,000/\$8,000	\$4,000/\$8,000	\$5,000/\$10,000*	\$6,350/\$12,700*
					*Includes Rx	*Includes Rx
<b>PROFESSIONAL SERVICES</b>						
Office Visit (OV) co-pay <i>(\$0 Copay for 1st 3 cal yr Primary Care OV on Non-HSA PPO plans)</i>	\$20	\$30	\$30	\$40	Deductible, then 10%	Deductible, then 30%
Urgent Care co-pay	\$20	\$30	\$30	\$40	10%	30%
Specialists/Consultants co-pay	\$20	\$30	\$30	\$40	10%	30%
Prenatal, postnatal office visit co-pay	\$20	\$30	\$30	\$40	10%	30%
Scans: CT, CAT, MRI, PET etc.	20%	20%	20%	20%	10%	30%
Diagnostic X-ray & Laboratory Procedures	20%	20%	20%	20%	10%	30%
Infertility (Refer to Plan Document)	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
Preventive Care (includes physical exams & screenings)	0% Ded Waived	0% Ded Waived	0% Ded Waived	0% Ded Waived	0% Ded Waived	0% Ded Waived
<b>HOSPITAL &amp; SKILLED NURSING FACILITY SERVICES</b>						
Emergency Room visit <i>(copay waived if admitted)</i>	20% \$100 co-pay	20% \$100 co-pay	20% \$100 co-pay	20% \$100 co-pay	10% \$100 co-pay	30% \$100 co-pay
Inpatient Hospital (preauthorization required) - limits may apply	20%	20%	20%	20%	10%	30%
Outpatient Hospital	20%	20%	20%	20%	10%	30%
Surgery, Outpatient (performed in Surgery Center)	20%	20%	20%	20%	10%	30%
Surgery, Outpatient (performed in a Hospital) - limits may apply	20%	20%	20%	20%	10%	30%
<b>MENTAL HEALTH &amp; SUBSTANCE ABUSE TREATMENT</b>						
INPATIENT: Facility Based Care (preauth required)	20%	20%	20%	20%	10%	30%
OUTPATIENT: Facility Based Care (preauth required)	20%	20%	20%	20%	10%	30%
<b>OTHER SERVICES</b>						
Ambulance (Ground or Air)	20% \$100 co-pay	20% \$100 co-pay	20% \$100 co-pay	20% \$100 co-pay	10% \$100 co-pay	30% \$100 co-pay
Acupuncture - Limits apply	20% Uses ASH Network	20% Uses ASH Network	20% Uses ASH Network	20% Uses ASH Network	10% Uses ASH Network	30% Uses ASH Network
Chiropractic - Limits apply	20% Uses ASH Network	20% Uses ASH Network	20% Uses ASH Network	20% Uses ASH Network	10% Uses ASH Network	30% Uses ASH Network
Durable Medical Equipment (DME)	20%	20%	20%	20%	10%	30%
Physical and Occupational Therapy - Limits apply	20%	20%	20%	0.2	10%	30%
Hearing Aids	20% and Amount in excess of \$700 allowance/24 months	20% and Amount in excess of \$700 allowance/24 months	20% and Amount in excess of \$700 allowance/24 months	20% and Amount in excess of \$700 allowance/24 months	10% and Amount in excess of \$700 allowance/24 months	10% and Amount in excess of \$700 allowance/24 months
<b>PHARMACY BENEFITS</b>						
Plan	7-25	200/10-35	200/10-35	9-35	HSA-B Rx	Two-Tier HSA \$5000
Pharmacy Benefit Manager	Navitus	Navitus	Navitus	Navitus	Navitus	Navitus
Individual/Family Brand & Specialty Rx Deductibles	none	\$200/\$500	\$200/\$500	none	Included w/ Medical ded	Included w/ Medical ded
Individual/Family Rx Out-of-Pocket (OOP) Max <i>(Includes Rx deductibles and co-pays)</i>	\$1,500/\$2,500	\$2,500/\$3,500	\$2,500/\$3,500	\$2,500/\$3,500	Included w/ Med OOP Max	Included w/ Med OOP Max
Generic co-pay/30 days supply	\$0 at Costco \$7 at Other Network	\$0 at Costco \$10 at Other Network	\$0 at Costco \$10 at Other Network	\$0 at Costco \$9 at Other Network	Deductible, then \$0 at Costco or \$9 at Other Network	Deductible, then \$0 at Costco or \$9 at Other Network
Brand co-pay/30 days supply	25	35	35	35	Deductible, then \$35	Deductible, then \$35
Specialty co-pay/up to 30 days supply	\$25 Must Use Navitus Mail	\$35 Must Use Navitus Mail	\$35 Must Use Navitus Mail	\$35 Must Use Navitus Mail	Deductible, then \$35 (Must Use Navitus Mail)	Deductible, then \$35 (Must Use Navitus Mail)
Mail Order (Generic-Brand co-pay/90 days supply)	\$0-\$60	\$0-\$90	\$0-\$90	\$0-\$90	Deductible, then \$0-\$90	Deductible, then \$0-\$90
Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy
This sheet is only a brief summary of In-Network patient costs. Please refer to the plan documents available through your district for applicable details, limitations, and exclusions. Out-of-Network services may not be covered. Employee cost/payroll deduction, if applicable, can be requested from the district.						
*Coverage stages apply, see benefit summary for details						