

Antelope Valley College 2020/2021 Matrix

CLASSIFIED

Schools Helping Schools			CLASSIFIED			
2020-2021	Anthem	Anthem	Anthem	Anthem	Anthem	Kaiser
	100-A \$20	100-B \$20	90-A \$20	80-C \$20	Anchor Bronze (HSA Compatible)	Trad HMO \$10
MEDICAL - CALENDAR YEAR Deductibles & Maximums	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays
Individual/Family Deductibles	\$0/\$0	\$100/\$300	\$100/\$300	\$200/\$500	\$5,000/\$10,000*	\$0
Individual/Family Out-of-Pocket (OOP) Max (includes medical deductibles, co-insurance and co-pays)	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$6,350/\$12,700*	\$1,500/\$3,000
PROFESSIONAL SERVICES		•	•		*Includes Rx	
Office Visit (OV) co-pay (\$0 Copay for first 3 calendar year Primary Care office	\$20	\$20	\$20	\$20	Deductible, then 30%	\$10
visits on Non-HSA PPO plans) Urgent Care co-pay	\$20	\$20	\$20	\$20	30%	\$10
Specialists/Consultants co-pay	\$20	\$20	\$20	\$20	30%	\$10
Prenatal, postnatal office visit co-pay	\$20	\$20	\$20	\$20	30%	\$0
Scans: CT, CAT, MRI, PET etc.	0%	0%	10%	20%	30%	\$0
Diagnostic X-ray & Laboratory Procedures Infertility (diagnosis/treatment of causes of infertility	0%	0%	10%	20%	30%	\$0
subject to plan benefits)	Not covered 0%	Not covered 0%	Not covered 0%	Not covered 0%	Not covered 0%	Co-pay applies
Preventive Care (includes physical exams & screenings)	Ded Waived	Ded Waived	Ded Waived	Ded Waived	Ded Waived	\$0
HOSPITAL & SKILLED NURSING FACILITY SERVICES					T	,
Emergency Room visit (waived if admitted)	0% \$100 co-pay	0% \$100 co-pay	10% \$100 co-pay	20% \$100 co-pay	30% \$100 co-pay	\$100
Inpatient Hospital (preauthorization required) - limits	\$100 co-pay	\$100 co-pay	\$100 co-pay	\$100 co-pay	\$100 co-pay	
may apply	0%	0%	10%	20%	30%	\$0
Outpatient Hospital	0%	0%	10%	20%	30%	\$10
Surgery, Outpatient (performed in Surgery Center)	0%	0%	10%	20%	30%	\$10
Surgery, Outpatient (performed in a Hospital) - limits may apply	0%	0%	10%	20%	30%	\$10
MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT	I	I.	I.		I	I.
INPATIENT: Facility Based Care (preauth required)	0%	0%	10%	20%	30%	\$0
OUTPATIENT: Facility Based Care (preauth required)	0%	0%	10%	20%	30%	\$10
OTHER SERVICES		•	•			
Acupuncture - Limits apply	0%	0%	10%	20%	30%	\$10/30 visits combined w/chiro
Ambulance (Ground or Air)	0% \$100 co-pay	0% \$100 co-pay	10% \$100 co-pay	20% \$100 co-pay	30% \$100 co-pay	\$50
Chiropractic - Limits apply	0%	0%	10%	20%	30%	\$10/30 visits combined w/acu
Durable Medical Equipment (DME)	0%	0%	10%	20%	30%	no charge
Physical and Occupational Therapy - Limits apply	0%	0%	10%	20%	30%	\$10
Hearing Aids	Amount in excess of \$700 allowance/24 months	Amount in excess of \$700 allowance/24 months	10% 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	amount in excess of \$500 allowance every 36 months
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PHARMACY BENEFITS					Anchor Bronze	
Plan	7-25	9-35	9-35	7-25	Rx	Trad HMO \$10
Pharmacy Benefit Manager	Navitus	Navitus	Navitus	Navitus	Navitus	Kaiser
Individual/Family Brand & Specialty Rx Deductibles	none	none	none	none	Included w/ Medical ded	none
Individual/Family Rx Out-of-Pocket (OOP) Max (includes Rx deductibles and co-pays)	\$1,500/\$2,500	\$2,500/\$3,500	\$2,500/\$3,500	\$1,500/\$2,500	Included w/ Med OOP Max	Included w/ Med OOP Max
Annual control of the	\$0 at Costco	\$0 at Costco	\$0 at Costco	\$0 at Costco	Deductible, then	
Generic co-pay/30 days supply	\$7 at Other	\$9 at Other	\$9 at Other	\$7 at Other	\$0 at Costco or \$9 at Other	\$10 up to 100 day supply
	Network	Network	Network	Network	Network	
Brand co-pay/30 days supply	\$25	\$35	\$35	\$25	Deductible, then \$35	\$10 up to 100 day supply
Specialty co-pay/up to 30 days supply	\$25 Must Use Navitus Mail	\$35 Must Use Navitus Mail	\$35 Must Use Navitus Mail	\$25 Must Use Navitus Mail	Deductible, then \$35 (Must Use Navitus Mail)	\$10 up to 30 day supply
Mail Order (Generic-Brand co-pay/90 days supply)	\$0-\$60	\$0-\$90	\$0-\$90	\$0-\$60	Deductible, then \$0-\$90	\$10-\$10/up to 100 day supply
Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Kaiser Mail Order Pharmacy
This sheet is only a brief summary of In-Network natient costs						