

Town and BOE of Simsbury
2025 Summary of Benefits

PPO Plan OPH

www.anthembluecross.com

The benefits and description of covered services within this summary are pending CMS approval and subject to change.

About this plan:

Anthem Blue Cross and Blue Shield gives you the tools and resources to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. This Summary of Benefits doesn't list every service we cover or every limitation or exclusion. For more details about your benefits and services, please review your *Evidence of Coverage* (EOC). You can access your EOC online by logging into the member portal, or you can call Member Services with any questions you may have.

Doctor and hospital choice: You may go to doctors, specialists, and hospitals in or out of the network. You do not need a referral.

This plan offers coverage in our Centers for Medicare & Medicaid Services (CMS) defined geographic service area of all 50 states, Washington, DC, and all United States territories.

How much is the monthly premium? Contact your group plan benefit administrator to determine your actual premium amount, if applicable.

In-network:

Out-of-network:

	In-network:	Out-of-network:
Annual medical deductible:	\$0	Combined in-network and out-of-network
Maximum out-of-pocket responsibility: (Does not include Part D prescription drugs)	\$0	Combined in-network and out-of-network

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Inpatient hospital care*	For Medicare-covered hospital stays: \$0 copay per admission	For Medicare-covered hospital stays: \$0 copay per admission
Outpatient hospital facility or ambulatory surgical center visit for surgery*	\$0 copay per visit	\$0 copay per visit
Outpatient hospital services observation room	\$0 copay per visit	\$0 copay per visit
Primary care office visit	\$0 copay per visit	\$0 copay per visit
Specialty care office visit	\$0 copay per visit	\$0 copay per visit
Preventive care, screenings, and tests	\$0 copay per visit	\$0 copay per visit
Emergency care	\$0 copay for each Medicare-covered emergency room visit	
Urgently needed services	\$0 copay for each Medicare-covered urgently needed care visit	
X-ray visit and/or simple diagnostic test*	\$0 copay per visit	\$0 copay per visit
Complex diagnostic test and/or radiology visit*	\$0 copay per visit	\$0 copay per visit
Radiation therapy treatment*	\$0 copay per visit	\$0 copay per visit
Clinical/diagnostic lab test*	\$0 copay per visit	\$0 copay per visit
Medicare-covered basic hearing and balance exams performed by your specialist*	\$0 copay per visit	\$0 copay per visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Routine hearing services	<p>Must use a Hearing Care Solutions participating provider.</p> <p>\$0 copay for routine hearing exams, one exam every calendar year combined in-network and out-of-network.</p> <p>\$0 copay for hearing aid fitting evaluations, one evaluation per covered hearing aid combined in-network and out-of-network.</p> <p>Routine hearing exams and fitting evaluations are limited to a \$70 maximum benefit every calendar year combined in-network and out-of-network.</p> <p>\$0 copay for hearing aids</p> <p>Hearing aids are limited to a \$500 benefit per ear with a \$1,000 maximum benefit every three calendar years.</p>	<p>Out-of-network providers must order hearing aids through Hearing Care Solutions.</p> <p>\$0 copay for routine hearing exams, one exam every calendar year combined in-network and out-of-network.</p> <p>\$0 copay for hearing aid fitting evaluations, one evaluation per covered hearing aid combined in-network and out-of-network.</p> <p>Routine hearing exams and fitting evaluations are limited to a \$70 maximum benefit every calendar year combined in-network and out-of-network.</p> <p>\$0 copay for hearing aids through Hearing Care Solutions</p> <p>Hearing aids are limited to a \$500 benefit per ear with a \$1,000 maximum benefit every three calendar years through Hearing Care Solutions.</p>
Medicare-covered dental is non-routine care performed by your specialist*	\$0 copay per visit	\$0 copay per visit
Medicare-covered exams performed by your specialist to diagnose and treat eye diseases and conditions	\$0 copay per visit	\$0 copay per visit
Medicare-covered glaucoma screening	\$0 copay per visit	\$0 copay per visit
Medicare-covered eyewear following cataract surgery	\$0 copay per surgery	\$0 copay per surgery

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Routine vision eye exam	<p>Must use a Blue View Vision provider.</p> <p>\$0 copay for routine vision exams, one exam every calendar year, \$70 maximum benefit every calendar year combined in-network and out-of-network.</p>	<p>\$0 copay for routine vision exams, one exam every calendar year, \$70 maximum benefit every calendar year combined in-network and out-of-network.</p>
Routine vision eyewear	<p>Must use a Blue View Vision provider.</p> <p>\$0 copay for eyewear</p> <p>Eyewear is limited to a \$150 every calendar year.</p>	<p>\$0 copay for eyewear</p> <p>Eyewear is limited to a \$150 every calendar year.</p>
Inpatient services in a psychiatric hospital*	<p>For Medicare-covered hospital stays:</p> <p>\$0 copay per admission</p>	<p>For Medicare-covered hospital stays:</p> <p>\$0 copay per admission</p>
Mental health professional individual therapy visit	\$0 copay per visit	\$0 copay per visit
Substance abuse professional individual therapy visit	\$0 copay per visit	\$0 copay per visit
Skilled nursing facility (SNF) care*	<p>For Medicare-covered SNF stays:</p> <p>\$0 copay for days 1-100 per benefit period</p> <p>100-day limit per benefit period</p>	<p>For Medicare-covered SNF stays:</p> <p>\$0 copay for days 1-100 per benefit period</p> <p>100-day limit per benefit period</p>
Outpatient rehabilitation services*	\$0 copay per visit	\$0 copay per visit
Ambulance services	<p>Your provider must get an approval from the plan before you get ground, air, or water transportation that is not an emergency.</p> <p>\$0 copay per one-way trip for Medicare-covered ambulance services</p>	
Medicare Part B prescription drugs*	\$0 copay for Medicare-covered Part B drugs	\$0 copay for Medicare-covered Part B drugs
Chiropractic services* Medicare-covered	\$0 copay per visit	\$0 copay per visit
Additional chiropractic services*	\$0 copay per visit	\$0 copay per visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Acupuncture for chronic low back pain* Medicare-covered	\$0 copay per visit	\$0 copay per visit
Additional acupuncture services*	\$0 copay per visit	\$0 copay per visit
Cardiac rehabilitation services*	\$0 copay per visit	\$0 copay per visit
Pulmonary rehabilitation services*	\$0 copay per visit	\$0 copay per visit
Blood glucose test strips, lancets, lancet devices, and glucose control solutions	\$0 copay for a 30-day supply on each Medicare-covered purchase of blood glucose test strips, lancets, lancet devices, and glucose control solutions	\$0 copay for a 30-day supply on each Medicare-covered purchase of blood glucose test strips, lancets, lancet devices, and glucose control solutions
Blood glucose monitors	\$0 copay for Medicare-covered blood glucose monitors	\$0 copay for Medicare-covered blood glucose monitors
Therapeutic shoes	\$0 copay per purchase	\$0 copay per purchase
Diabetes self-management training	\$0 copay per visit	\$0 copay per visit
Continuous glucose monitors (CGMs)*	\$0 copay per purchase	\$0 copay per purchase
Durable medical equipment (DME) and related supplies*	\$0 copay per purchase	\$0 copay per purchase
Opioid treatment program services*	\$0 copay per visit	\$0 copay per visit
Podiatry services*	\$0 copay per visit	\$0 copay per visit
Routine foot care	\$0 copay per visit 12 visits per year	\$0 copay per visit 12 visits per year
Home health agency care*	\$0 copay per visit	\$0 copay per visit
Hospice care When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and B services are paid for by Original Medicare, not this plan.	\$0 copay for the one time only hospice consultation One visit per lifetime	\$0 copay for the one time only hospice consultation One visit per lifetime

Additional covered benefits and services	Members pay:
Video doctor visits LiveHealth Online†	\$0 copay for video doctor visits using LiveHealth Online
Health and wellness programs SilverSneakers® Membership† Take fitness classes virtually or visit a participating location.	\$0 copay for the SilverSneakers fitness benefit
24/7 NurseLine†	\$0 copay for 24/7 NurseLine
Foreign travel emergency (outside U.S. territories) Emergency care Emergency or urgently needed care services while traveling outside the United States or its territories during a temporary absence of less than six months	\$0 copay for emergency care
Foreign Travel - Urgently Needed Services	\$0 copay for urgently needed services
Foreign Travel - Inpatient Care	\$0 copay per admission for emergency inpatient care 60 days per lifetime
Healthy Meals†* Meals delivered after being discharged from inpatient hospital visit or for members living with a chronic condition	\$0 copay for Healthy Meals Provides up to 14 meals per qualifying event, allows up to four (4) events each year (56 meals in total).
Over-the-counter (OTC) items†	This plan provides a quarterly \$30 spending allowance for covered, non-prescription, over-the-counter drugs and health-related items. Unused allowance amounts do roll over to the next quarter. However, unused allowance amounts do not roll over to the next benefit year.
Medicare Community Resource Support	\$0 copay for Medicare Community Resource Support

* Some services that fall within this benefit category require prior authorization. Based on the service you are receiving, your provider will know if prior authorization is needed. This means an approval in advance is needed, by your plan, to get covered services. In the network portion of a PPO, some in-network medical services are covered only if your doctor or other in-network provider gets prior authorization from our plan. In a PPO, you do not need prior authorization to obtain out-of-network services. However, we recommend you ask for a pre-visit coverage decision to confirm that the services you are getting are covered and medically necessary. Benefit categories that include services that require prior authorization are marked with an asterisk in the benefits chart.

Note: While you can get your care from an out-of-network provider for Medicare-covered services, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If the provider is not eligible to participate in

Medicare, you will be responsible for the full cost of the services you receive. Providers that do not contract with us are under no obligation to treat you, except in emergency situations.

This document reflects cost shares only.

†Must use the plan approved provider

Some of the benefits and limitations listed above are combined in-network and out-of-network.

This information is not a complete description of the benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Some of the benefits mentioned are part of a special supplement program for the chronically ill. Not all members may qualify for these benefits.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our member service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service.

Medicare & You 2024 resource: For more information, we encourage you to read Medicare & You 2024. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at www.medicare.gov. Or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

LiveHealth Online is the trade name of Caredon Health, Inc., a separate company, providing telehealth services on behalf of the plan.

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