

Public Partnership, LLC
Employee Benefit Summary – Anthem Bronze Beyond Value Plan
Network: National PPO (BlueCard PPO) Network
Effective Date: 05/01/2025

Benefit	In-Network	Out-Of-Network
Plan Deductible	\$6,350 Individual \$12,700 Family	\$12,700 Individual \$25,400 Family
Any Other Deductible	N/A	N/A
Deductible – Accumulation	Embedded	Embedded
Deductible – INN and OON integration	In-Network and Out-of-Network accumulate separately	
Member Coinsurance	0%	50%
Out of Pocket Maximum	\$6,350 Individual \$12,700 Family	\$12,700 Individual \$25,400 Family
Out of Pocket – Accumulation	Embedded	Embedded
Out of Pocket – INN and OON integration	In-Network and Out-of-Network accumulate separately	
Annual Benefit Maximum	Unlimited	Unlimited
Benefit Period	Calendar Year	1/1 – 12/31

Prescription Drug Benefits
Carelon Rx 1-833-271-2374 www.anthem.com

Cost Share listed apply after Plan deductible has been met.

Generic (Tier 1)	No cost for Preventive Rx Drugs 30-day supply: No Charge after Plan Deductible Mail Order up to 90-day supply: No Charge after Plan Deductible	Not Covered
Preferred (Tier 2)	30-day supply: No Charge after Plan Deductible Mail Order up to 90-day supply: No Charge after Plan Deductible	Not Covered
Non-Limited/Non-Preferred (Tier 3)	30-day supply: No Charge after Plan Deductible Mail Order up to 90-day supply: No Charge after Plan Deductible	Not Covered
Specialty (Tier 4)	30-day supply: No Charge after Plan Deductible Retail 30-day supply: No Charge after Plan deductible Retail: Prescription cost limitation of \$24,000 per benefit period. Once the benefit period maximum is met the member will be responsible for the full cost of the medication. Mail Order: Not Covered	Not Covered

Beyond Value Plan Benefit Pricing

Beyond Value Plan Benefit payment pricing of 150% of the Medicare Allowable rate applies to the following In-Network services: All in-patient and out-patient facility services; All in-patient professional and ancillary services; Surgical services – in a hospital in-patient and out-patient setting; Surgical services – in an ambulatory or free-standing surgical facility setting; All emergency services; Ambulance services - air, ground, and water; High cost diagnostic services, imaging, sleep management studies, and genetic services; dialysis/hemodialysis – all settings, all services; Infusion services – all settings, all services.

If an Out-Of-Network provider is used for these services, with the exception of Emergency Medical services and Emergency Transportation, plan payment will be based on 120% of the Medicare allowable rate.

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Preventive Medical Services			
Benefit	In-Network		Out-Of-Network
Primary Care Physician Office: Adult Routine Physical - 1 visit per benefit period.	No Charge (Deductible Waived)		Not Covered
Pediatrician - Well Child Care: Up to age 2 - 9 visits per benefit period Age 2 – 2 visits per benefit period Age 3 and more – 1 visit per benefit period	No Charge (Deductible Waived)		Not Covered
Children Eye Exam	No Charge (Deductible Waived)		Not Covered
Gynecological - Adult Routine Physical - 1 visit per benefit period.	No Charge (Deductible Waived)		Not Covered
Maternity (ACA Required Prenatal /Postnatal Testing/Services only)	No Charge (Deductible Waived)		Not Covered
Routine Immunizations (Child & Adult)	No Charge (Deductible Waived)		Not Covered
Flu Shot (Routine)	No Charge (Deductible Waived)		Not Covered
X-Rays and Lab tests (Routine)	No Charge (Deductible Waived)		Not Covered
Mammography (Routine) – 1 per benefit period; Age 40 and more	No Charge (Deductible Waived)		Not Covered
Pap-smear (Routine) – 1 per benefit period	No Charge (Deductible Waived)		Not Covered
Prostate Cancer Screening PSA (Routine) - 1 per benefit period	No Charge (Deductible Waived)		Not Covered
Colon Cancer Screening (Routine) - age 45-75 Colonoscopy – 1 in 10 years Sigmoidoscopy – 1 in 3 years	No Charge (Deductible Waived)		Not Covered
Non-Preventive Medical Services			
Benefit	In-Network		Out-Of-Network
Primary Care Physician Visits	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Specialist Physician Visits	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Maternity Professional – Maternity care for a dependent child is excluded.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Second Opinion – Surgical	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Chiropractic Care – Limited to 30 visits per benefit period	Professional Non-Facility based Services: No Charge after Deductible		50% Coinsurance after Deductible

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Telemedicine via Live Health Online at www.livehealthonline.com or 1-888-548-3432 Coverage includes Primary Care, Specialist Care, and Mental Health & Substance Use.	No Charge after Deductible	Not Covered	
Non-Preventive Lab and Radiology			
Benefit	In-Network		Out-Of-Network
Lab and Pathology	Office Setting or Independent Lab No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
X-Rays / Radiology	Office Setting or Independent Lab No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
MRI / MRA; CT / CTA / PET Scan; Genetic testing and counseling beyond ACA mandated is covered. Preauthorization is required.	Office Setting or Independent Lab No Charge after Deductible <i>Beyond Value Plan Benefit</i>	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Sleep Studies/Sleep Management Services	Office Setting, Home, or Independent Lab No Charge after Deductible <i>Beyond Value Plan Benefit</i>	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Inpatient Services			
Benefit	In-Network		Out-Of-Network
Pre-Surgical / Pre-Admission Testing	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Hospital Stay: Includes Room and Board; Drugs and Medication; Anesthesia and ICU; Maternity Stay, Inpatient Lab; Maternity – newborn under mother for well-baby Preauthorization is required.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Inpatient Physician Services	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Inpatient Maternity Professional	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Anesthesia	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Inpatient Surgery- Surgeon/ Assistant Surgeon Charges	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Inpatient Behavioral / Mental Health & Chemical/Substance / Alcohol Abuse. Preauthorization is required.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Inpatient Detoxification Preauthorization is required.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible

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Inpatient Physical Medical Rehabilitation – Limited to 120 days per benefit period. (Combined limit with Skilled Nursing Facility) Limit is combined INN/OON. Preauthorization is required.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Skilled Nursing Facility - Limited to 120 days per benefit period. (Combined limit with Inpatient Physical Medical Rehabilitation) Limit is combined INN/OON. Preauthorization is required.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Outpatient Services			
Benefit	In-Network		Out-Of-Network
Outpatient Surgery Facility Preauthorization is required.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Outpatient Surgery -Physician / Surgeon / Assistant Surgeon	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Anesthesia	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Home Health Care – Limited to 120 visits per benefit period. Combined limit with Home Infusion. Limit is combined INN/OON. Patient not required to be homebound. Home Health Aides are covered. Preauthorization is required.	No Charge after Deductible		50% Coinsurance after Deductible
Hospice – Facility or Home Preauthorization is required.	Home Setting: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Behavioral/Mental Health & Chemical / Substance or Alcohol Abuse: Medication Management, Psych testing, Eating disorders, Bereavement counseling, Partial Hospitalization, Intensive Out-patient Therapy, and Methadone clinics are covered. Halfway Homes are not covered. Preauthorization is required for certain services.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Therapy Services			
Benefit	In-Network		Out-Of-Network
Aural Therapy	Not Covered		Not Covered
Autism Spectrum Disorder – ABA Therapy is included Developmental delays included	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible

Public Partnership, LLC
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Cardiac Rehabilitation	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Chemotherapy	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Gene / Cellular Therapy	Not Covered		Not Covered
Dialysis / Hemodialysis Home Dialysis is covered	All Settings including Outpatient Facility, Office, and Home: No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Home Infusion – Limited to 120 visits per benefit period. Combined limit with Home Health Care. Limit is combined INN/OON. Patient not required to be homebound.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Home visits – Professional	No Charge after Deductible		50% Coinsurance after Deductible
Infusion Therapy	Professional Non-Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Medical Nutrition Therapy	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Occupational Therapy - Limited to 30 visits per benefit period. Combined limit with Physical and Speech Therapy. Limit is combined INN/OON. Preauthorization is required.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Orthoptic / Pleoptic Therapy Limited to 8 visits per lifetime. Limit is combined INN/OON.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Physical Therapy - Limited to 30 visits per benefit period. Combined limit with Occupational and Speech Therapy. Limit is combined INN/OON. Preauthorization is required.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Pulmonary/Respiratory Therapy	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Radiation Therapy	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible

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Speech Therapy - Limited to 30 visits per benefit period. Combined limit with Occupational and Physical Therapy. Limit is combined INN/OON. Preauthorization is required.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Emergency Services			
Benefit	In-Network & Out-Of-Network		
Emergency Care	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		
Emergency Medical Transportation: Ground, Air, and Water Ambulance are covered.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		
Urgent Care	No Charge after Deductible Out-of-Network Urgent Care Services covered as In-Network Facility based Services are a Savings Plus Plan Benefit		
Other Services			
Benefit	In-Network		Out-Of-Network
Abortion - Therapeutic Only (Elective not covered) maternity care for a dependent child is excluded. Complications from elective abortion is covered.	Professional Non-Facility based Services: No Charge after Deductible	Outpatient / Inpatient Facility: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Acupuncture - Limited to 15 visits per benefit period.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Allergy Services / Injections	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Allergy Testing	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Alternative Medicine	Not Covered		Not Covered
Ambulance Service – Non-Emergency Transport Ground Ambulance only.	No Charge after Deductible <i>Beyond Value Plan Benefit</i>		50% Coinsurance after Deductible
Bariatric Surgery	Not Covered		Not Covered
Biofeedback	Not Covered		Not Covered
Blood Processing / Blood Storage; Includes autologous donation and storage up to 30 days.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Dental – Accident to sound teeth only. Treatment must be started within 3 months of injury. Routine Dental is excluded. Dental Anesthesia for those 7 and under is covered.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Durable Medical Equipment (Includes Diabetic Supplies) – includes repairs, and rentals.	No Charge after Deductible		50% Coinsurance after Deductible

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Breast Pumps are covered at 100% per PPACA Guidelines; Electric pumps – limited to 1 every 36 months. Manual pumps – limited to 1 every pregnancy; Preauthorization is required on certain items.			
Foot Care (routine) – Diabetic only.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Gender Affirmation Surgery	Not Covered		Not Covered
Hearing Aids Hearing Aids - (exams, fittings, and device) Limited to 1 device per ear every 3 years.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Immunization (non-routine) Vaccinations for travel are excluded	No Charge after Deductible		50% Coinsurance after Deductible
Infertility Services - Basic Testing Only. Infertility treatment is excluded	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Infertility Services – Comprehensive (AI) & Advanced (ZIFT/GIFT/IVF)	Not Covered		Not Covered
Injections	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Medical Nutrition Products – PKU formulas and enteral feeding supplies. Over the counter formula, even with a prescription, is excluded.	No Charge after Deductible		50% Coinsurance after Deductible
Medical Supplies	No Charge after Deductible		50% Coinsurance after Deductible
Nutritional Counseling – Diabetic; Limited to 6 visit per benefit period. Limit is combined INN/OON.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Nutritional Counseling – Nondiabetics Limited to 6 visit per benefit period. Limit is combined INN/OON.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Online visits - Telephone consultations are excluded	No Charge after Deductible		50% Coinsurance after Deductible
Oral Surgery – Includes removal of impacted wisdom teeth.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible
Orthotics and Prosthetic Devices – Diabetic shoes are covered.	No Charge after Deductible		50% Coinsurance after Deductible
Private Duty Nursing	Not Covered		Not Covered
Respite Care	Not Covered		Not Covered
Retail Health Clinics	No Charge after Deductible		50% Coinsurance after Deductible
Sterilization – Men are covered at Deductible and coinsurance. Woman are covered 100% per PPACA guidelines.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>	50% Coinsurance after Deductible

Public Partnership, LLC
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Sterilization Reversals	Not Covered	Not Covered
TMJ Treatment & Appliances	Not Covered	Not Covered
Vision Exams (Routine) and Hardware	Not Covered	Not Covered
Vision surgery – Post Cataract and Glaucoma surgeries coverage is provided for initial frames, lenses, or contacts.	Professional Non-Facility based Services: No Charge after Deductible	Facility based Services: No Charge after Deductible <i>Beyond Value Plan Benefit</i>
Wigs – After Chemotherapy or Radiation	No Charge after Deductible	50% Coinsurance after Deductible
Transplant Services Centers of Excellence Locations Only		
Benefit	In-Network	Out-Of-Network
Live Donor Health Services	No Charge after Deductible	Not Covered
Bone Marrow Donor Search – Limited to \$10,000 Per Benefit period	No Charge after Deductible	Not Covered
Organ Transplant – Facility	No Charge after Deductible	Not Covered
Organ Transplant – Physician & anesthesiologist	No Charge after Deductible	Not Covered
Travel and lodging for Organ Transplant	Maximum of \$25,000 per Transplant	
Travel and lodging for Bone Marrow Donor Search	Maximum of \$5,000 per Benefit period	
Preauthorization: AlefHealth 1-813-547-3110 The following services require Preauthorization, or benefit will be reduced by 50%.		
Inpatient Services:	Outpatient Services:	Other Services:
Cervical Spine Surgery	Cartilage Transplant Knee	Bone Stimulator
Computer Navigation for Orthopedic Surgery	Cervical Spine Surgery	Cardio/External Defibrillator
Elective Admissions	Cochlear Implant	Cooling Devices
Emergency Admissions	Computer Navigation for Orthopedic Surgery	CPAP/BIPAP
Hospice	Lumbar Spine Surgery	Electric Scooters
Lumbar Spine Surgery	Mandibular/Maxillary Surgery (Orthognathic)	Infusion Pumps
Rehabilitation Facility Admissions	Mastectomy for Gynecomastia	Insulin Pumps
Sacroiliac Joint Fusion	Nasal Septoplasty	Limb Prosthetics
Skilled Nursing Facility Admissions	Reduction Mammoplasty	Myoelectric prosthetics
Transplants	Rhinoplasty	Neuromuscular Stimulators
	Sacroiliac Joint Fusion	TENS Unit
	Sclerotherapy (Lower Extremities)	Wheelchairs
Managed Care Services:	Sleep Apnea Surgery - LAUP/UPPP, Nasal, and Uvulopalatoplasty	Wound Vacs

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Inpatient BH/SA	Botulinum Toxin – Review for Migraine Use Only	Azacitidine (Vidaza)
Electric Convulsive Therapy (ECT)	Home Health Services	Bevacizumab (Avastin) – Review for Non-Eye Only
Intensive Outpatient Therapy	Home Hospice	Bortezomib (Velcade)
Partial Hospitalization (PHO)	Hyperbaric Oxygen Therapy (Systemic/Topical)	Etanercept (Enbrel)
Residential Care (RTC)	Coronary CT Angiography (CCTA)	Fulvestrant (Faslodex)
Psychological testing	Coronary MRA	Immune Globulin (Intravenous)
Genetic Counseling	Cardiac MRI	Infliximab (Remicade)
	MRA of the Head and/or Neck	Ipilimumab (Yervoy)
	MRI of the Brain	Nivolumab (Opdivo)
	MRI of the Spine – Cervical, Thoracic, Lumbar, Sacral	Paclitaxel (Abraxane Only)
	PET Scan	Panitumumab (Vectibix)
	Physical/Occupational/Speech Therapy	Pembrolizumab (Keytruda)
		Pemetrexed (Alimta)
		Rituximab (Rituxan) – Review for Non-Oncology Diagnosis/Treatment Only

Exclusions

In addition to exclusions listed in the document, the following services are excluded from coverage under the Plan

Abortion - Elective	Long-Term Care
Alternative Medicine/homeopathy	Massage Therapy
Aquatic Therapy	Maternity Care for a Dependent Child
Arch supports (supportive shoe inserts)	Non-Emergency Care outside the U.S.
Bariatric Surgery	Orthopedic Shoes/ orthopedic inserts – Non-diabetic
Biofeedback	Private-duty Nursing
Cosmetic Surgery (exclusion does not apply to breast reconstruction post-mastectomy)	Respite Care
Custodial Care	Routine Eye Care (Adult) and Child except ACA allowed
Dental Care (Routine) Adult and Child except ACA allowed	Routine Foot Care (non-diabetic/metabolic disease)
Gender Affirmation Surgery	Self-Inflicted unless result of medical condition
Gene & Cellular Therapy	Sterilization Reversals
Growth Hormone Therapy	TMJ Treatment and Appliances
Halfway house/home – non-healthcare residential facility	Vision Exam and Hardware
Infertility Services (Comprehensive (AI) & Advanced (ZIFT/GIFT/IVF)	Weight Loss Programs