


Summary of In-Network Medical Plan Options 2021

 Search for in-network Anthem Blue Access providers at www.anthem.com	SHP 1 (PPO)	SHP 2 (HDHP) ***	SHP 3 * (HDHP-MVP) ***
Medical			
Preventive Care Preventive services covered 100% for all plans as defined under the Affordable Care Act			
Annual Deductible ** <i>This is the dollar amount you must pay first in a year before the plan begins paying specified benefits.</i>	\$700 /person \$2,100 /family You do not have to meet the deductible before copays apply.	\$2,800 /person \$5,600 /family	\$7,000 /person \$14,000 /family
Doctor Office Visit <i>Primary care includes family practice, internist, pediatrician, OB/GYN, mental health and chiropractor.</i>	\$35 copay for primary care \$65 copay for specialist	Deductible, then Plan pays 90%	Deductible, then Plan pays 100%
Urgent Care	\$75 copay	Deductible, then Plan pays 90%	Deductible, then Plan pays 100%
Emergency Room	\$200 copay + 20% (waived if admitted)	Deductible, then Plan pays 90%	Deductible, then Plan pays 100%
Inpatient and Outpatient Services	Deductible, then Plan pays 80%; Member 20%	Deductible, then Plan pays 90%	Deductible, then Plan pays 100%
Prescription Drugs	Deductible does not apply	After deductible is reached	After deductible is reached
Retail <i>Up to 30-Day Prescriptions</i>	\$15 Generic \$45 Brand Formulary (Preferred Brand) \$70 Brand Non-Formulary (Non-Preferred Brand)	Deductible, then Plan pays 90%	Deductible, then Plan pays 100%
Express Scripts National Pharmacy Network	Nationwide network which includes Kroger, Walmart, and more.		
Mail Order or Smart90 <i>Up to 90-Day Prescriptions</i>	\$30 Generic \$90 Brand Formulary (Preferred Brand) \$140 Brand Non-Formulary (Non-Preferred Brand)	Deductible, then Plan pays 90%	Deductible, then Plan pays 100%
Express Scripts Home Delivery or Smart90 Standard Pharmacy Network	Long-term maintenance medication up to 90-day supply filled either through Express Scripts Home Delivery or a Smart90 Standard retail pharmacy which includes Rite-Aid, Walmart, Kroger, and more.		
Specialty <i>Up to 30-Day Prescriptions</i> <i>Up to 90-Day Prescriptions, if allowable</i>	\$80 \$160	Deductible, then Plan pays 90%	Deductible, then Plan pays 100%
Annual Maximum Out-of-Pocket <i>Includes deductibles and copays. This is the most you will pay toward your in-network medical and prescription expenses.</i>	\$2,800 /person \$6,200 /family	\$3,200 /person \$6,400 /family	\$7,000 /person \$14,000 /family

Footnotes:

Plan changes from 2020 to 2021 in blue.

* Certain exclusions apply. Review list on Page 4.

** A wellness credit of \$150 or \$100 may be applied toward the medical deductible for employees and spouses who participate in the Annual Health Assessment at Scioto Advantage.

*** HDHPs are adjusted annually as provided under IRS Code to be eligible as a Qualified HDHP (High Deductible Health Plan).

This chart is a summary of in-network benefits for comparison purposes. Refer to the most recent Benefit Book for complete description of Plan benefits.