

Active Employees	Anthem Blue Cross CDHP*		
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Plan Changes are in Orange	2024 In-Network	2024 Out-of-Network	2024 Comments
<b>General Information</b>			
Lifetime Maximum Benefit	Unlimited	Unlimited	
Annual Maximum Benefit	Unlimited	Unlimited	
Coinsurance Percentage	80%	50%	
<b>Precertification Requirements</b>			
Precertification Penalty	Covered benefits reduced by 30% if no precertification obtained where required	Covered benefits reduced by 30% if no precertification obtained where required	
Health Savings Account (HSA)	Yes	Yes	Health Savings Account (HSA) Employer Contribution: \$750 Individual / \$1,500
Health Reimbursement Account (HRA)	No	No	
R & C	N/A	Applies to Non-Contracted Providers	
<b>Deductibles</b>			
Individual Annual Deductible	<b>\$1,600 (Does not apply to Out-of-Network)</b>	<b>\$3,200 applies to In-Network</b>	
Family Annual Deductible	<b>\$3,200 (Does not apply to Out-of-Network)</b>	<b>\$6,400 applies to In-Network</b>	
Deductible applies to Out-of-Pocket Maximum	Yes	Yes	
Prescription benefits are covered under medical plan	No	No	
<b>Out-of-Pocket Mx per Plan Year</b>			
Individual Out-of-Pocket Maximum Per Year	\$3,300 (Out of Pocket amounts accumulate separately for In and Out of Network)	\$9,000 (Out of Pocket amounts accumulate separately for In and Out of Network)	
Family Out-of-Pocket Maximum Per Year	\$6,600 (Out of Pocket amounts accumulate separately for In and Out of Network)	\$18,000 (Out of Pocket amounts accumulate separately for In and Out of Network)	
<b>Outpatient Services</b>			
Primary Care Physician Visits	80%	50%	
Specialist Visit	80%	50%	
Lab tests and X-ray	80%	50%	
Specialized Imaging	80%	50%	
Outpatient Surgery	80%	50%	
Allergy Testing	80%	50%	
Allergy Injections	80%	50%	
<b>Preventive Care</b>			
Well Child Care Office Visit	100%	50%	
Well Child Age limit	to age 19	to age 19	
Adult Routine Physical Exams	100%	50%	
Adult Immunizations	100%	50%	
Routine Mammogram	100%	50%	
Pap Smear	100%	50%	
Prostate Screening (PSA)	100%	50%	
Colon Cancer Screenings	100%	50%	
Cardiovascular screenings	100%	50%	
Hearing Evaluations	100%	50%	
<b>Inpatient Hospital</b>			
Deductible per Confinement	N/A	N/A	
Copay per Day	N/A	N/A	
Hospital Services	80% - Pre-authorization required for all inpatient admissions.	50% - Pre-authorization required for all inpatient admissions.	
Physicians and Surgeons' Services	80%	50%	
<b>Emergency Services</b>			
Emergency Room Treatment	80%	80%	
Non-emergency or non-urgent use of ER	80%	50%	
Ambulance	80%	80% Emergencies Only	
Urgent Care Facility Services	80%	50%	
Physician Office Visit	80%	50%	
After Hours	80%	50%	
<b>Maternity Care</b>			
Physician Office Visit	80%	50%	
Maternity Care - Inpatient Delivery	80%	50%	
Midwife delivery services	80%	50%	
<b>Mental Health</b>			
Deductible per Confinement	N/A	N/A	
Copay per Day	N/A	N/A	
Mental Health Inpatient	80% - Pre-authorization required for all inpatient admissions	50% - Pre-authorization required for all inpatient admissions	
Mental Health-Inpatient Plan Maximums	None	None	
Mental Health Outpatient	80%	50%	
Mental Health - Group Therapy	80%	50%	
Mental Health-Outpatient Plan Maximums	None	None	
Severe Mental Illness	80%	50%	
<b>Substance Abuse</b>			
Deductible per Confinement	N/A	N/A	
Copay per Day	N/A	N/A	
Detoxification	80%	50%	
Substance Abuse - Inpatient Treatment	80% - Pre-authorization required for all inpatient admissions	50% - Pre-authorization required for all inpatient admissions	
Substance Abuse-Inpatient Plan Maximums	None	None	
Substance Abuse-Outpatient	80%	50%	
Substance Abuse-Outpatient Plan Maximum	None	None	
<b>Rehabilitation Therapy</b>			

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Inpatient Rehabilitation	80%	50%	
Outpatient Physical, Occupational, and Speech Therapy	80%	50%	
<b>Alternative Care</b>			
Chiropractic Care	80%	50%	
Acupuncture	80%	50%	
Acupressure	80%	50%	
Massage Therapy	80%	50%	
<b>Other Services</b>			
Private-Duty Nursing Care	Not covered	Not covered	
Durable Medical Equipment	80%	50%	
Prosthetic and Orthotic Appliances	80%	50%	
Smoking Cessation	Not covered	Not covered	
Weight control program	Not covered	Not covered	
Bariatric surgery	80% - requires utilization review; covered only at COE	Not covered	
TMJ	80%	50%	
Podiatry Services	80%	50%	
Home Health Care	80% up to 180 visits combined in and out of network	50% up to 180 visits combined in and out of network	
Skilled Nursing Facility Care	80% up to 180 visits combined in and out of network	50% up to 180 visits combined in and out of network	
Hospice Care	80%, deductible does not apply	50%	
Hearing Aids	80% (Limit of one every 3 years)	50%	
<b>Family Planning</b>			
Tubal ligation	80%	50%	
Vasectomy	80%	50%	
Contraceptive Drugs	Not covered unless prescription is covered under the pharmacy formulary.	N/A	
Contraceptive Devices	80%	50%	
Infertility Testing	Not covered	Not covered	
Infertility Treatments - Office Visit	Not covered	Not covered	
Infertility Treatments - Surgery	Not covered	Not covered	
In Vitro Fertilization	Not covered	Not covered	
Infertility Treatments - Lifetime Maximum	N/A	N/A	
<b>Vision Care</b>			
Eye Examination	Not covered	Not covered	
Lenses	80% Covered after cataract surgery	50% Covered after cataract surgery	
Frames	80% Covered after cataract surgery	50% Covered after cataract surgery	
Contact lenses- necessary	80% Covered after cataract surgery	50% Covered after cataract surgery	
Contact lenses-elective	Not covered	Not covered	
Lasik Eye Surgery	Not covered	Not covered	
<b>Organ and Tissue Transplants</b>			
Organ Transplant -Inpatient	80%	Not covered	
Transplant Travel	Covered benefit for specialized transplants performed at a designated COE facility: benefit limitations may apply	Covered benefit for specialized transplants performed at a designated COE facility: benefit limitations may apply	
Transplant donor expenses	Covered; subject to plan limitations	Covered; subject to plan limitations	
Lifetime Maximum	N/A	N/A	
<b>Prescription Drug Coverage</b>			
Annual Prescription Deductible - Individual	<b>\$1,600 (integrated with medical)</b>	N/A	non-embedded
Annual Prescription Deductible - Family	<b>\$3,200 (integrated with medical)</b>	N/A	non-embedded
Out-of-Pocket Maximums - Individual	\$3,300 (integrated with medical)	N/A	non-embedded
Out-of-Pocket Maximums - Family	\$6,600 (integrated with medical)	N/A	non-embedded
Annual Maximum Benefit	N/A	N/A	
Lifetime Maximum Benefit	N/A	N/A	
Generic Substitution	N/A	N/A	
Retail Refill Penalty	N/A	N/A	
<b>Prescription Drug Retail</b>			
Retail - Generic	\$10 copay	Not Covered	
Retail - Brand Formulary	20%, \$30 min/ \$60 max	Not Covered	
Retail - Brand Non-Formulary	50%, \$60 min/ \$120 max	Not Covered	
Single Source Brand	Subject to applicable formulary* or non-formulary copay	Not Covered	
Multi Source Brand	Subject to applicable formulary* or non-formulary copay	Not Covered	
Injectable Medications	20% up \$100 copay maximum	Not Covered	
<b>Prescription Drug Mail Order</b>			
Mail-Order - Generic	\$20 copay	Not Covered	Also, applies for Smart90 (CVS and Walgreens)
Mail-Order - Brand Formulary	20%, \$60 min/ \$120 max	Not Covered	Also, applies for Smart90 (CVS and Walgreens)
Mail-Order - Brand Non-Formulary	50%, \$120 min/ \$240 max	Not Covered	Also, applies for Smart90 (CVS and Walgreens)
Single Source Brand	Subject to applicable formulary* or non-formulary copay	Not Covered	
Multi Source Brand	Subject to applicable formulary* or non-formulary copay	Not Covered	

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Injectable Medications	20% up \$100 copay maximum for All Specialty	Not Covered	
Day Supply	Non-Specialty - 90 Day; Specialty - 30 Day	Not Covered	
<b>Other Services - Prescription Drugs</b>			
Over the Counter	Not covered	Not Covered	
Prenatal Vitamins	Rx Only	Not Covered	
Diabetic Supplies	\$0 copay for preferred strips; regular copay for supplies	Not Covered	
Lifestyle Drugs	Regular copays; may be subject to prior authorization	Not Covered	
Contraceptives - Injectable	\$0 copay per ACA guidelines	Not Covered	
Fertility Drugs	Not covered	Not Covered	
Smoking Cessation	\$0 copay per ACA guidelines	Not Covered	
Cosmetic Medications	Not covered	Not Covered	
Nutritional Supplements	Metabolic Infant Formula only.	Not Covered	