

2024 Medical / Rx – REVISED Anthem Renewal 9/29/30

	Current – Anthem				Anthem REVISED Renewal*							
MEDICAL/Rx	BCBS POS		BCBS HSA		BCBS POS		BCBS HSA					
Deductible	Enrollment	\$1,500	Enrollment	\$1,600	Enrollment	\$1,500	Enrollment	\$1,600				
Coinsurance		90%		80%		90%		80%				
Out of Pocket Max		\$5,000		\$4,000		\$5,000		\$4,000				
PCP Copay		\$25		Ded, then Coins		\$25		Ded, then Coins				
Specialist Copay		\$40		Ded, then Coins		\$40		Ded, then Coins				
Inpatient		Ded, then Coins		Ded, then Coins		Ded, then Coins		Ded, then Coins				
Outpatient		Ded, then Coins		Ded, then Coins		Ded, then Coins		Ded, then Coins				
Urgent Care		\$40		Ded, then Coins		\$40		Ded, then Coins				
Emergency Room		\$200		Ded, then Coins		\$200		Ded, then Coins				
Drug Copays		\$15 / 40 / 60 / 100		<u>Ded, then:</u> \$15 / 40 / 75 / 75		\$15 / 40 / 60 / 100		<u>Ded, then:</u> \$15 / 40 / 75 / 75				
Total Premium												
EE Monthly Cost		176		\$771.81		4		\$700.87	176	\$802.23	4	\$706.77
EE+Sp Monthly Cost	48	\$1,620.82	0	\$1,471.84	48	\$1,685.96	0	\$1,484.23				
EE+Ch Monthly Cost	17	\$1,505.06	0	\$1,366.73	17	\$1,565.55	0	\$1,378.23				
FAM Monthly Cost	101	\$2,354.08	0	\$2,137.71	101	\$2,448.69	0	\$2,155.70				
Monthly Premium	\$476,986		\$2,803		\$496,156		\$2,827					
Annual Premium	\$5,723,832		\$33,642		\$5,953,874		\$33,925					
Annual Total	\$5,757,474				\$5,987,799							
Change \$	N/A				\$230,325							
Change %	N/A				3.43%							

• For 2024, the HDHP (HSA) plan's deductible must be increased to the IRS minimum required deductible - \$1,600.

* Anthem's Renewal includes Annual Wellness Budget of \$60K