



## Medical Plan Comparison

Prepared for California Association of REALTORS by RealCare Insurance Marketing on October 24th, 2020

All benefits are subject to the Benefit Period Deductible, except those with in-network copays, unless otherwise noted.

Note: All benefits are listed below as "member pays".	Current Plan	New Plan to Compare
	Anthem Bronze PPO 5000/45% w/HSA	Anthem Bronze PPO 5600/45% w/HSA
Contract Code	52SH	5STX
<b>In-network benefits</b>		
Deductible (individual/family)	\$5,000 / \$10,000	\$5,600 / \$11,200
Out-of-pocket maximum (individual/family) <sup>1</sup>	\$6,750 / \$13,500	\$7,000 / \$14,000
Coinsurance	45%	45%
Office visit: primary care physician (PCP)	Deductible, then 45% coinsurance	Deductible, then 45% coinsurance
Office visit: specialist	Deductible, then 45% coinsurance	Deductible, then 45% coinsurance
Retail Health Clinic	Deductible, then 45% coinsurance	Deductible, then 45% coinsurance
Urgent care	Deductible, then 45% coinsurance	Deductible, then 45% coinsurance
Emergency room	Deductible, then 45% coinsurance	Deductible, then 45% coinsurance
Hospital inpatient	Deductible, then 45% coinsurance	Deductible, then 45% coinsurance
Outpatient surgery	Deductible, then 45% coinsurance	Deductible, then \$200 copay and 45% coinsurance
<b>Out-of-network benefits</b>		
Deductible (individual/family)	\$10,000 / \$20,000	\$11,200 / \$22,400
Out-of-pocket maximum (individual/family) <sup>1</sup>	\$13,500 / \$27,000	\$14,000 / \$28,000
Coinsurance	50%	50%
<b>Prescription drug benefits</b>		
Retail and Home Delivery Pharmacy Deductible (for tiers with deductible, cost share applies after deductible)	Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies
Retail pharmacy Tier 1	35% coinsurance (up to \$500 per script)	Level 1: 35% coinsurance (up to \$500 per script) Level 2: 45% coinsurance (up to \$500 per script)
Retail pharmacy Tier 2	35% coinsurance (up to \$500 per script)	Level 1: 35% coinsurance (up to \$500 per script) Level 2: 45% coinsurance (up to \$500 per script)

Note:  
All benefits are listed below as  
"member pays".

	Current Plan	New Plan to Compare
	Anthem Bronze PPO 5000/45% w/HSA	Anthem Bronze PPO 5600/45% w/HSA
Retail pharmacy Tier 3	35% coinsurance (up to \$500 per script)	Level 1: 35% coinsurance (up to \$500 per script) Level 2: 45% coinsurance (up to \$500 per script)
Retail pharmacy Tier 4	35% coinsurance (up to \$500 per script)	Level 1: 35% coinsurance (up to \$500 per script) Level 2: 45% coinsurance (up to \$500 per script)
Home delivery Tier 1	35% coinsurance (up to \$1,500 per script)	35% coinsurance (up to \$1,500 per script)
Home delivery Tier 2	35% coinsurance (up to \$1,500 per script)	35% coinsurance (up to \$1,500 per script)
Home delivery Tier 3	35% coinsurance (up to \$1,500 per script)	35% coinsurance (up to \$1,500 per script)
Home delivery Tier 4	35% coinsurance (up to \$500 per script)	35% coinsurance (up to \$500 per script)

Deductible waived for drugs on the Preventive ACA Drug List - \$10 for tier 1 preventive drugs and \$60 for tier 2 preventive drugs.

<sup>1</sup> Deductibles are included in the Out-of-pocket maximum amounts.

<sup>2</sup> These plans have a different member deductible amount for in-network and out-of-network depending on whether the subscriber is enrolled as self only or has enrolled dependents within the plan: for example, in-network deductible is \$2,000/member for self-only coverage; \$2,800/member and \$4,000/family for family coverage. These plans comply with both AB1305 and IRS minimum deductible and out-of-pocket maximum requirements for embedded high-deductible health plans.

This plan grid offers a high level summary of the plan. Please refer to the [Summary of Benefits](#) (SOB) or [Summaries of Benefits & Coverage](#) (SBC) for complete plan details.

All product offerings are subject to regulatory review and approval and are subject to change.

For plans with a plan or pharmacy deductible, the cost share applies after deductible for the tiers listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.