

# Medical Insurance

## Anthem Blue Cross and Blue Shield

COVERAGE	Premiere Blue Access PPO Plan		Healthwise Blue Access PPO Plan		Healthy Saver Blue Access PPO HSA Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>						
Individual	\$500	\$1,000	\$1,500	\$3,000	\$4,000	\$8,000
Family	\$1,000	\$2,000	\$3,000	\$6,000	\$8,000	\$16,000
<b>Out-of-Pocket Maximum (Annual)</b>						
Individual	\$3,000	\$6,000	\$4,500	\$9,000	\$6,500	\$13,000
Family	\$6,000	\$12,000	\$9,000	\$18,000	\$13,000	\$26,000
Coinsurance	10%	30%	20%	40%	20%	40%
<b>Physician &amp; Services</b>						
Primary Care Physician	\$15 Copay	\$30 after Ded.	\$25 Copay	40% after Ded.	20% after Ded.	40% after Ded.
Specialist Care Physician	\$35 Copay	\$30 after Ded.	\$35 Copay	40% after Ded.	20% after Ded.	40% after Ded.
Virtual Visits	\$10 Copay	N/A	\$15 Copay	N/A	\$49 Copay	N/A
Preventative Care	\$0 Copay	\$30 after Ded.	\$0 Copay	40% after Ded.	\$0 Copay	40% after Ded.
Urgent Care	\$50 Copay	\$30 after Ded.	\$50 Copay	40% after Ded.	20% after Ded.	40% after Ded.
<b>Hospital Services</b>						
Inpatient	10% after Ded.	30% after Ded.	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.
Outpatient	10% after Ded.	30% after Ded.	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.
Emergency Room	\$350 Copay, then 10%		\$350 Copay, then 20%		20% after Ded.	
Prescription Drug COVERAGE (In-Network shown Only)	Retail (30-day supply)	Mail Order / Preferred Pharmacy (90 day supply)	Retail (30-day supply)	Mail Order / Preferred Pharmacy (90 day supply)	Retail (30-day supply)	Mail Order / Preferred Pharmacy (90 day supply)
Tier 1 - Generic	\$10 Copay	\$30 Copay	\$20 Copay	\$60 Copay	20% after Ded.	20% after Ded.
Tier 2 - Preferred Brand & Non-Preferred Generic	\$35 Copay	\$105 Copay	\$40 Copay	\$120 Copay	20% after Ded.	20% after Ded.
Tier 3 - Non-Preferred Brand & Generic Drugs	\$75 Copay	\$225 Copay	\$80 Copay	\$240 Copay	20% after Ded.	20% after Ded.
Tier 4 - Non-Preferred Brand & Generic Drugs	25% Coins. up to \$350 Copay	25% Coins. up to \$350 Copay	25% Coins. up to \$450 Copay	25% Coins. up to \$450 Copay	20% after Ded.	20% after Ded.

See Certificate of Coverage for full policy details including limits and exclusions - for a copy see Human Resources.

To identify an in-network provider go to [www.Anthem.com](http://www.Anthem.com).

# 2026 Semi-Monthly Medical Contributions

## 2026 Semi-Monthly Medical Contributions (24 Deductions)

Premier Blue Access PPO Plan	Wellness Rates		Non-Wellness Rates	
	Employer Contribution	Employee Contribution	Employer Contribution	Employee Contribution
Employee	\$320.44	\$58.99	\$268.69	\$110.74
Employee + Spouse	\$833.15	\$153.38	\$736.40	\$250.13
Employee + Child(ren)	\$446.62	\$82.22	\$349.87	\$178.97
Family	\$1,019.49	\$187.69	\$922.74	\$284.44

Healthwise Blue Access PPO Plan	Wellness Rates		Non-Wellness Rates	
	Employer Contribution	Employee Contribution	Employer Contribution	Employee Contribution
Employee	\$311.61	\$37.48	\$259.86	\$89.23
Employee + Spouse	\$810.19	\$97.44	\$713.44	\$194.19
Employee + Child(ren)	\$434.30	\$52.24	\$337.55	\$148.99
Family	\$991.39	\$119.23	\$894.67	\$215.97

Healthy Saver Blue Access HSA Plan	Wellness Rates		Non-Wellness Rates	
	Employer Contribution	Employee Contribution	Employer Contribution	Employee Contribution
Employee	\$293.61	\$28.91	\$241.86	\$80.66
Employee + Spouse	\$772.14	\$66.42	\$675.39	\$163.17
Employee + Child(ren)	\$400.39	\$49.13	\$303.64	\$145.88
Family	\$951.36	\$74.75	\$854.61	\$171.50

# Medical Insurance - PPO vs. HSA

The information below provides key definitions and a review of how PPO and HSA medical plans function. Both plans cover the same network of providers and the same services but how you pay for your share of expenses is handled differently. The benefit summary grid will outline your Out-of-Pocket expenses and the benefit period specific to your plan.

PPO MEDICAL PLAN	HSA MEDICAL PLAN
<ul style="list-style-type: none"><li>• Higher Semi-Monthly contributions</li><li>• Lower Deductible and Out-of-Pocket costs</li><li>• Copays and coinsurance for non-preventive services</li><li>• Preventive care paid at 100% in-network</li><li>• Balance between higher monthly premium and lower out-of-pocket costs</li></ul>	<ul style="list-style-type: none"><li>• Lower Semi-Monthly contributions</li><li>• Higher Deductible and Out-of-Pocket Maximums</li><li>• All non-preventive services apply to deductible and coinsurance</li><li>• Preventive care paid at 100% in-network</li><li>• Contribute pre-tax money through payroll deductions into your Health Savings Account through UMR-HSA Authority. These funds can be used to help pay out-of-pocket expenses not covered by insurance.</li><li>• The City of Elkhart contributes to your HSA: \$500 for employee only coverage or \$1,000 for employee plus dependent(s) coverage. This helps lower your out-of-pocket costs.</li><li>• If you contribute to an FSA Healthcare Account or if you are covered by a non-eligible medical plan, Medicare or Tricare, you may not open or contribute to a Health Savings Account.</li></ul>

# Medical Insurance - Emergency Room vs. Urgent Care

	DOCTOR'S OFFICE Routine and annual visits.	URGENT CARE CENTER For serious but not life-threatening medical needs	CONVENIENCE CARE CLINIC For when you cannot get in to see your doctor.
	<ul style="list-style-type: none"> <li>• Health exams</li> <li>• Routine shots</li> <li>• Established relations where your health history and current medicines taken are known</li> <li>• Assistance with colds, flu, minor injuries, and chronic health issues such as asthma or diabetes</li> </ul>	<ul style="list-style-type: none"> <li>• Visit when experiencing a serious condition that isn't life-threatening.</li> <li>• May be open nights/ weekends/ holidays but hours will vary by vendor and location</li> <li>• Appointments may or may not be required; should have a shorter wait time than an emergency room visit</li> <li>• Staffed by nurses and doctors</li> <li>• Receive treatment for minor and more severe medical issues, sprains/ strains/broken bones, stitches</li> </ul>	<ul style="list-style-type: none"> <li>• When you can't get in to see your doctor, convenient care clinics are a convenient, cost-effective alternative</li> <li>• Usually located in retail stores and pharmacies</li> <li>• May be staffed by physician assistants and/or nurse practitioners</li> <li>• Receive treatment for minor medical conditions, receive vaccinations and some testing</li> </ul>
Hours	<ul style="list-style-type: none"> <li>• By Appointment and during Office Hours</li> </ul>	<ul style="list-style-type: none"> <li>• By Appointment and during Office Hours</li> </ul>	<ul style="list-style-type: none"> <li>• Retail hours and appointments not required</li> </ul>
Cost	<ul style="list-style-type: none"> <li>• Cost for care usually copay, coinsurance, and/or deductible*</li> </ul>	<ul style="list-style-type: none"> <li>• Costs lower than emergency room visits*</li> </ul>	<ul style="list-style-type: none"> <li>• Cost for care is usually the same or lower than a doctor's visit*</li> </ul>

	VIRTUAL CARE VISITS For non-emergency health issues.	EMERGENCY ROOM For life-threatening medical needs.
	<ul style="list-style-type: none"> <li>• Talk to board-certified doctors for non-emergency health issues</li> <li>• See a doctor whenever, wherever via phone or online video</li> <li>• Receive treatment for minor medical conditions</li> </ul>	<ul style="list-style-type: none"> <li>• For life- or limb-threatening condition you should go to the nearest hospital or call 911.</li> <li>• Located in hospitals and sometimes as free-standing facilities.</li> <li>• When using for true emergencies, can help lower out-of-pocket costs</li> <li>• Wait times can be lengthy for non-life-threatening issues</li> </ul>
Hours	<ul style="list-style-type: none"> <li>• Appointments typically in an hour or less</li> </ul>	<ul style="list-style-type: none"> <li>• Open 24/7 /365</li> </ul>
Cost	<ul style="list-style-type: none"> <li>• Cost for care is comparable to primary care visit*</li> </ul>	<ul style="list-style-type: none"> <li>• Can be the most expensive type of care and may charge patients up to 10 times more for conditions that could be treated at an Urgent Care facility*</li> </ul>

To locate a health provider/facility that fits your needs, go to [www.Anthem.com](http://www.Anthem.com) and select Find Care.

\*Receive the most cost savings when using in-network providers/facilities.