

BARON R 2021 BENEFIT GUIDE

ENROLL NOW! Time is limited

You are eligible for benefits under your employer's open enrollment effective January 1st or the first of the month following 60 days from your date of hire.

For additional information or to enroll in benefits, contact your BaronHR representative or visit https://sbmabenefits.com/baronhr

MEDICAL COVERAGE

Basic MEC: Covers all preventive services 100% and includes prescription discounts

MEC Plus: Covers all preventive services 100%, office visits, urgent care, labs, x-rays, and generic prescription drugs offered at various copays.

Anthem Bronze PPO 6300: This Minimum Value PPO plan has a \$6,300 individual deductible in which most services are subject to the deductible before the plan begins to pay. Costs of Minimum Value plans are subject to affordability as mandated by the Affordable Care Act (ACA). Employees will not pay greater than 9.83% of their pay toward employee only coverage.

ANCILLARY COVERAGE

Anthem Dental: Coverage includes diagnostic and preventative services at 100%, basic and restorative services at 80% and major services at 50%. Note: there is no coverage for orthodontia.

Anthem Vision: Covers comprehensive eye exams at a \$10 copay, frame allowances, lenses at a \$25 copay or contact lenses at an allowance or 100% depending on medical necessity.



Medical Benefits	Basic MEC
Preventive / Wellness	Covered 100%
Rx Discount Program	Included

¹The Basic MEC plan excludes out-of-network services and covers only the services listed above and on the covered services page. ²Rx program offers discounts up to 80% on all FDA-approved prescription medications.

Highlights of Your Plan:

- 21 preventive services for adults
- 24 additional services for women
- 31 services for children



MEC PLUS



Covered Medical Benefits	MEC Plus	
Annual Deductible	\$0	
Out-of-Pocket Maximum (for covered services)	\$1,850 Individual / \$3,700 family	
Preventive / Wellness	Covered 100%	
Primary Care / Specialist Visits	\$15 Copay	
Urgent Care	\$50 Copay	
Laboratory Services	\$50 Copay	
X-Rays	\$50 Copay	
Generic Prescription Drugs	\$15 Copay	

¹The MEC Plus plan excludes out-of-network services and covers ONLY the medical services listed above and on the covered services page.



Locating a participating provider in the PHCS network all begins with the specific network logo on the front of your medical ID card. Please locate the PHCS logo on your card and follow the instructions below.



By phone: call 1.888.263.7543

Online: visit <u>www.multiplan.com</u> and click "Find a Provider" located in the top right-hand corner and follow the steps below

- 1. After acknowledging you have read the disclaimer at the bottom of the screen, click on the green "Select Network" button
- 2. When selecting your network, choose "PHCS," then "Specific Services"
- 3. Enter one of the search criteria suggested in the search box to begin your search
- 4. If your browser settings don't allow your location to be detected, enter a zip code

Using Your Prescription Drug Card at Retail Pharmacies Smi+hR,

Present your medical card with your prescription to any of our 67,000+ retail pharmacies every time you fill your prescription. You can access a participating pharmacy list at <u>www.mysmithrx.com.</u> For additional support, call **1.844.454.5201**



Covered Services for Adults

- Abdominal Aortic Aneurysm one-time screening for men of 1. specified ages who have ever smoked
- Alcohol Misuse screening and counseling 2.
- Aspirin use to prevent cardiovascular disease for men and women 3. of certain ages
- Blood Pressure screening for all adults 4.
- Cholesterol screening for adults of certain ages or at higher risk 5.
- Colorectal Cancer screening for adults over 50 6.
- Depression screening for adults 7.
- Diabetes (Type 2) screening for adults with high blood pressure 8.
- 9. Diet counseling for adults at higher risk for chronic disease
- Falls prevention (with exercise or physical therapy and vitamin D use) 10. for adults 65 years and over
- Hepatitis B screening for people at higher risk 11.
- Hepatitis C screening for adults at increased risk, and one time for 12. everyone born 1945 -1965
- HIV screening for everyone ages 15 to 65, and other ages at 13. increased risk
- Immunization vaccines for adults doses, recommended ages, and 14. recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papilloma virus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis and Varicella
- Lung cancer screening for adults 55 80 at high risk for lung cancer 15. because they're heavy smokers or have quit in the past 15 years
- Obesity screening and counseling for all adults 16
- Sexually Transmitted Infection (STI) prevention counseling for adults 17 at higher risk
- Statin preventive medication for adults 40 to 75 years at higher risk 18
- 19. Syphilis screening for all adults at higher risk
- Tobacco use screening for all adults and cessation interventions for 20. tobacco users
- Tuberculosis screening for certain adults with symptoms at higher risk 21.

Covered Services for Women

- Anemia screening on a routine basis for pregnant women 1.
- Breast Cancer Genetic Test Counseling (BRCA) for women at higher 2. risk for breast cancer (counseling only; not testing)
- Breast Cancer Mammography screenings every 1 to 2 years for women 3. over 40
- Breast Cancer chemoprevention counseling for women at higher risk 4.
- Breastfeeding comprehensive support and counseling from trained 5. providers, and access to breastfeeding supplies, for pregnant and nursing women
- Cervical Cancer screening 6.
- Chlamydia Infection screening for younger women and other women at 7. higher risk
- Contraception: Food and Drug Administration-approved contraceptive 8. methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
- Diabetes screening for women with a history of gestational diabetes 9 who aren't currently pregnant and who haven't been diagnosed with type 2 diabetes before
- 10. Domestic and interpersonal violence screening and counseling for all women
- Folic Acid supplements for women who may become pregnant 11.
- Gestational diabetes screening for women 24 to 28 months pregnant and 12 those at high risk of developing gestational diabetes
- Gonorrhea screening for all women at higher risk 13
- Hepatitis B screening for pregnant women at their first prenatal visit 14.
- HIV screening and counseling for sexually active women 15. Human Papilloma virus (HPV) DNA Test every 5 years for women with 16. normal cytology results who are 30 or older
- Osteoporosis screening for women over age 60 depending on risk factors 17.

Covered Services for Women (continued)

- Preeclampsia prevention and screening for pregnant women and follow-18. up testing for women at higher risk
- Rh Incompatibility screening for all pregnant women and follow-up 19. testing for women at higher risk
- Sexually Transmitted Infections counseling for sexually active women 20.
- Syphilis screening for all pregnant women or other women at increased 21. risk
- Tobacco use screening and interventions for all women, and expanded 22. counseling for pregnant tobacco users
- Urinary tract or other infection screening, including urinary incontinence 23.
- Well-woman visits to get recommended services for women under 65 24.

Covered Services for Children

- Alcohol and Drug Use assessments for adolescents 1.
- Autism screening for children at 18 and 24 months 2.
- Behavioral assessments for children at the following ages: 0 to 11 months, 3. 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
- 4 Bilirubin concentration screening for newborns
- Blood Pressure screening for children at the following ages: 0 to 11 5. months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years Blood screening for newborns
- 6. 7.
- Cervical Dysplasia screening for sexually active females
- Depression screening for adolescents 8
- Developmental screening for children under age 3 9.
- Dyslipidemia screening for children at higher risk of lipid disorders at 10. the following ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 vears.
- Fluoride Chemo prevention supplements for children without fluoride in 11. their water source
- Fluoride varnish for all infants and children as soon teeth are 12. present
- Gonorrhea preventive medication for the eyes of all newborns 13.
- Hearing screening for all newborns; and for children once between 11 and 14. 14 years, once between 15 and 17 years, and once between 18 and 21 vears
- Height, Weight and Body Mass Index measurements for children at 15. the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
- Hematocrit or hemoglobin screening for all children 16.
- 17. Hemoglobinopathies or sickle cell screening for newborns
- Hepatitis B screening for adolescents ages 11 to 17 years at high risk 18.
- HIV screening for adolescents at higher risk 19.
- Hypothyroidism screening for newborns 20.
- Immunization vaccines for children from birth to age 18 -doses, 21. recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pneumococcal, Rotavirus and Varicella
- 22. Iron supplements for children ages 6 to 12 months at risk for anemia
- Lead screening for children at risk of exposure 23.
- Maternal depression screening for mothers of infants at 1, 2, 4, and 6-24. month visits
- Medical History for all children throughout development at the 25. following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
- 26. Obesity screening and counseling
- Oral Health risk assessment for young children Ages: 0 to 11 months, 1 27. to 4 years, 5 to 10 years.
- Phenylketonuria (PKU) screening for this genetic disorder in newborns 28.
- Sexually Transmitted Infection (STI) prevention counseling and 29. screening for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis at the 30 following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
- Vision screening for all children. 31.

ANTHEM DENTAL



Dental Benefits	In Network	Out of Network		
Annual Deductible	\$50 individual / \$150 family	\$100 individual / \$300 family		
Annual Benefit Maximum	\$1,500 per insured person	\$500 per insured person		
Diagnostic & Preventive				
Oral Exams / Cleanings (2 per year) X-Rays (1 per year depending on age)	Covered 100% (deductible waived)	Covered 70% (subject to deductible)		
Basic Services				
Fillings (once per tooth every 24 months) Extractions Root Canal (once per tooth per lifetime) Scaling & Root Planing	Covered 80%	Covered 50%		
Major Services				
Crowns (once per tooth every 7 years) Dentures (once every 7 years) Bridges (once every 7 years)	Covered 50%	Covered 20%		
Dental Implants / Orthodontic Services	Not Covered	Not Covered		

No waiting periods!

Exams & Cleanings covered 100% in network

Finding a dentist is easy.

To select a dentist by name or location:

•Go to anthem.com/ca or the website listed on the back of your ID card.

• Call the toll-free customer service number listed on the back of your ID card.

See any dentist in or out of network

ANTHEM VISION



Vision Benefits	In Network	Out of Network	Frequency	
Comprehensive eye exam	\$10 copay	Up to \$49 allowance	Once every 12 months	
Eyeglass Frames				
One pair of eyeglass frames	pair of eyeglass frames \$130 allowance then 20% off remaining balance Up to \$5		Once every 24 months	
Eyeglass Lenses (instead of contacts)				
Single	\$25 copay	Up to \$35 allowance	Once every 12 months	
Bifocal	\$25 copay	Up to \$49 allowance	Once every 12 months	
Trifocal	\$25 copay Up to \$74 allowance		Once every 12 months	
Contact Lenses (instead of glasses)				
Elective conventional	\$130 allowance then 15% off any remaining balance Up to \$92 allowance		Once every 12 months	
Elective disposable	\$130 allowance Up to \$92 allowance Once		Once every 12 months	
Non-elective (medically necessary)	Covered 100% Up to \$250 allowance Once every		Once every 12 months	

To locate a participating network eye care doctor or location, log in at **anthem.com/ca**, or from the home page menu under Care, select **Find a Doctor**. You may also call member services for assistance at **1.866.723.0515**

Savings on additional eyewear and laser vision correction

Medically Necessary Contact Lenses COVERED IN FULL

Allowances for Out-of-Network services

Some of our in-network providers include:

contactsdirect







JCPenney | optical





COSTS FOR COVERAGE

Medical Plans				
Weekly Rates	Employee Only	Employee/Spouse	Employee/Child(ren)	Employee/Family
Basic MEC	\$5.77	\$11.54	\$11.54	\$17.31
MEC Plus	\$22.31	\$59.70	\$43.68	\$85.32

Please contact branch management for additional information regarding the Anthem Minimum Value plan

Ancillary Plans				
Weekly Rates	Employee Only	Employee/Spouse	Employee/Child(ren)	Employee/Family
Anthem Dental	\$9.23	\$18.12	\$20.08	\$29.08
Anthem Vision	\$2.14	\$4.29	\$3.77	\$6.08

ENROLLMENT INFORMATION

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To view coverage options visit https://sbmabenefits.com/baronhr