

The IDA Insurance Trust is a multiple employer welfare arrangement. The multiple employer welfare arrangement may not be subject to all of the insurance laws and regulations of the State of Indiana. State insurance guaranty funds are not available for the IDA Insurance Trust.



Benefits	PPO \$500	PPO \$1,000	PPO \$2,500	HDHP \$4,000/\$8,000	HDHP \$6,450/\$12,900
	<i>Network / Non-Network</i>	<i>Network / Non-Network</i>	<i>Network / Non-Network</i>	<i>Network / Non-Network</i>	<i>Network / Non-Network</i>
Deductible: Single Family	\$500 / \$1,000 \$1,500 / \$3,000	\$1,000 / \$2,000 \$3,000 / \$6,000	\$2,500 / \$5,000 \$7,000 / \$15,000	\$4,000 / \$8,000 \$8,000 / \$16,000	\$6,450 / \$12,900 \$12,900 / \$25,800
Out of Pocket Maximum : Single Family	\$2,000 / \$4,000 \$4,000 / \$8,000	\$3,000 / \$6,000 \$6,000 / \$12,000	\$6,000 / \$12,000 \$12,000 / \$24,000	\$4,000 / \$8,000 \$8,000 / \$16,000	\$6,450 / \$12,900 \$12,900 / \$25,800
Coinsurance*	20% / 40%	20% / 40%	20% / 40%	0%	0%
Hospital Services	20% / 40%	20% / 40%	20% / 40%	0%	0%
Office Visit	\$25 Co-pay / 40%	\$25 Co-pay / 40%	\$30 Co-pay / 40%	0%	0%
Urgent Care Facility	\$75 Co-pay	\$75 Co-pay	\$75 Co-pay	0%	0%
Outpatient Facility	20% / 40%	20% / 40%	20% / 40%	0%	0%
Prescription Drug Co-pay applies at all EpiphanyRx participating network pharmacies (30 day supply max.)	\$200 Deductible** \$15 Tier 1 \$40 Tier 2 \$60 Tier 3	\$200 Deductible** \$15 Tier 1 \$40 Tier 2 \$60 Tier 3	\$200 Deductible** \$15 Tier 1 \$40 Tier 2 \$60 Tier 3	0%	0%
Anthem Mail Order Prescription Drug (up to 90 day supply)	\$15 Tier 1 \$100 Tier 2 \$180 Tier 3	\$15 Tier 1 \$100 Tier 2 \$180 Tier 3	\$15 Tier 1 \$100 Tier 2 \$180 Tier 3	0%	0%
Emergency Room	\$200 Co-pay	\$200 Co-pay	\$200 Co-pay	0%	0%
Human Organ Transplant	0% in-network 50% out-of-network	0% in-network 50% out-of-network	0% in-network 50% out-of-network	0%	0%
Ambulance	20%	20%	20%	0%	0%
Outpatient Therapy	(Visits/calendar year)	(Visits/calendar year)	(Visits/calendar year)	(Visits/calendar year)	(Visits/calendar year)
Physical	20	20	20	20	20
Occupational	20	20	20	20	20
Speech	20	20	20	20	20
Cardiac Rehab.	36	36	36	36	36
Pulmonary Rehab.	20	20	20	20	20
Behavioral Health In-patient Physician Office	Admin. by Anthem Behavior Health and network providers 20% / 40% \$25 Co-pay / 40%	Admin. by Anthem Behavior Health and network providers 20% / 40% \$25 Co-pay / 40%	Admin. by Anthem Behavior Health and network providers 20% / 40% \$30 Co-pay / 40%	Admin. by Anthem Behavior Health and provider network 0%	Admin. by Anthem Behavior Health and provider network 0%

Kidney Transplants are currently covered the same as any other illness for all IDAIT plan designs.

Effective 1/1/2023, they will be covered under the Human Organ Transplant benefit. As such, they must be performed at facilities designated as Anthem Centers of Excellence, including Blue Distinction Centers for Transplant or Anthem Centers of Medical Excellence facilities to be paid at the In-Network level of benefits.

These providers can be viewed at <https://www.bcbs.com/blue-distinction-center/facility/results>. Approved kidney transplants not provided by these facilities will be covered at the Out-of-Network level of benefits.

*Coinsurance percentages indicate your share of billed services after you have met your deductible

**Prescription deductible does not apply to Generic prescriptions

***Maternity coverage is included on all IDA Group Health Plans.