

**Roanoke County, Schools and Jail (WVRJ) Medical Plan In-Network Overview      July 1, 2025 – June 30, 2026**

<b>Anthem Blue Cross &amp; Blue Shield</b>	<b>KC 1000 PPO Plan (HRA Plan)</b>	
	In-Network <i>Coinsurance Amount after Deductible</i>	
<b>Primary Care Physician Visits</b>	80% Anthem/20% Employee	
<b>Specialist Physician Visits</b>	80% Anthem/20% Employee	
<b>Medical Deductible per Calendar Year</b>	\$1,000 Individual/\$2,000 Family	
<b>Medical Out of Pocket Maximum per Calendar Year**</b>	\$3,500 Individual/\$7,000 Family	
<b>*Routine Wellness Care (Preventive):</b> <ul style="list-style-type: none"> <li>• Annual checkups</li> <li>• Well Baby Care (up to age 7)</li> <li>• Well Baby Immunizations</li> <li>• Well Woman</li> <li>• Mammography Screening</li> <li>• PSA Test</li> </ul>	No cost share	
<b>Diagnostic Testing</b> <ul style="list-style-type: none"> <li>• Laboratory</li> <li>• X-rays</li> <li>• Advanced Diagnostic tests (MRIs, CT-Scan, PET Scan, etc.)</li> </ul>	80% Anthem/20% Employee	
<b>Outpatient Surgery:</b> <ul style="list-style-type: none"> <li>• PCP</li> <li>• Specialist</li> <li>• Facility</li> </ul>	80% Anthem/20% Employee	
<b>Hospital Inpatient</b> <ul style="list-style-type: none"> <li>• Semi-Private Room</li> <li>• Physician Services</li> <li>• Surgery</li> </ul>	80% Anthem/20% Employee	
<b>Emergency Services</b> <ul style="list-style-type: none"> <li>• Emergency Room</li> <li>• Urgent Care</li> </ul>	80% Anthem/20% Employee	
<b>Mental Health</b> <ul style="list-style-type: none"> <li>• Outpatient</li> <li>• Inpatient</li> </ul>	80% Anthem/20% Employee	
<b>Therapy Services</b> <ul style="list-style-type: none"> <li>• Physical (PT)/ Occupational Therapy (OT)</li> <li>• Speech Therapy (ST)</li> </ul>	80% Anthem/20% Employee PT/OT combined 30-visit limit ST 30-visit limit	
<b>Skilled Nursing Care</b> (150-days/admission limit)	80% Anthem/20% Employee	
<b>Home Health Care</b> (100 visit limit/benefit period)	80% Anthem/20% Employee	
<b>Durable Medical Equipment</b>	80% Anthem/20% Employee	
<b>Chiropractic Services</b> (30-visit limit)	80% Anthem/20% Employee	
<b>Prescription Drugs- Separate Out-of-Pocket Maximum</b> <b>Tier 1</b> <b>Tier 2</b> <b>Tier 3</b>	\$2,500 Individual/\$10,000 Family \$10 (30 day supply)/\$20 (90 day supply) \$25 (30 day supply)/\$50 (90 day supply) Greater of \$40 or 20% to \$100 max (30 day supply)/Greater of \$80 or 20% to \$200 max (90 day supply)	
<b>Out of Network Medical Benefits</b> (prescription drugs not covered out-of-network) <ul style="list-style-type: none"> <li>• Deductible</li> <li>• Coinsurance</li> <li>• Out of Pocket Maximum</li> </ul>	\$1,500 Individual/\$3,000 Family 60% Anthem/40% Employee \$5,250 Individual/\$10,500 Family	

Pharmacy copays/coinsurance do not count towards the Anthem Medical Plan out of pocket maximum. There is a separate drug plan \$2,500 per member out of pocket maximum per calendar year.

\*During the course of a routine screening procedure, abnormalities or problems may be identified that require immediate intervention or additional diagnosis. If this occurs, and your provider performs additional necessary procedures, the service will be considered diagnostic and/or surgical, rather than screening, depending on the claim for the services submitted by your provider, which could result in a Employee cost share.

Percentages listed above are of the Anthem Blue Cross and Blue Shield allowable charges. This information only highlights the major health insurance benefits offered to Employees through Roanoke County Schools. Should there be any differences between this information and the Anthem Blue Cross and Blue Shield summary plan descriptions, formal plan documents or contract, formal plan document and/or contract shall govern. Percentages listed above are of the Anthem Blue Cross and Blue Shield allowable charges. \*Out of Network providers can bill you the difference between what they charge and what Anthem allows. Amounts over Anthem's allowable do not count towards the Out of Network Out of Pocket maximum. This information only highlights the major health insurance benefits offered to Roanoke County Employees. If there is a difference between the above information and the Anthem Blue Cross and Blue Shield summary plan descriptions, formal plan documents or contract, formal plan documents and/or contract shall govern.