

2025 Medical

Anthem | 1-833-363-1429 | www.anthem.com

We provide you the option to purchase affordable medical coverage. The below plans allow you to visit any doctor or facility you choose—however, you will get the best coverage when you choose an in-network provider.



Locate an in-network provider near you at www.anthem.com/find-care/ or call 1-833-363-1429.

Medical	Base Plan (BAC/BPS) BAC Network includes BJC BPS Network does NOT include BJC		HSA Plan (BAC/BPS) BAC Network includes BJC BPS Network does NOT include BJC	
	In-Network Individual/Family	Out-of-Network Individual/Family	In-Network Individual/Family	Out-of-Network Individual/Family
Annual Deductible	\$3,500/\$7,000	\$3,750/\$7,500	\$5,000/\$10,000	\$5,000/\$10,000
Employee Responsibility	\$2,100/\$4,000		\$3,300/\$5,200	
HRA Paid by College	\$1,400/\$3,000		\$1,700/\$4,800	
Coinsurance ¹ (% you pay after deductible)	20%	50%	20%	50%
Annual Out-of-Pocket Maximum	\$5,000/\$10,000	\$5,250/\$10,500	\$7,000/\$14,000	\$7,250/\$14,500
Employee Responsibility	\$3,500/\$7,000		\$3,900/\$7,800	
HRA Paid by College	\$1,500/\$3,000		\$3,100/\$6,200	
Services	In-Network		In-Network	
Office Visit (Primary Care Physician)	\$50		\$35 after deductible	
Specialist Visit	\$70		\$60 after deductible	
Urgent Care	\$100		\$100 after deductible	
Emergency Room	\$450		\$400 after deductible	
Preventive Services	No Charge		No Charge	
Prescription Drugs (30-Day Supply / 90-Day Supply)	In-Network		In-Network	
Generic	\$15 / \$30		Deductible then \$15 / Deductible then \$30	
Preferred	\$40 / \$80		Deductible then \$40 / Deductible then \$80	
Non-Preferred	\$75 / \$150		Deductible then \$75 / Deductible then \$150	
Tier 4	25% to \$350 / 25% to \$350		Deductible then 25% to \$350 / Deductible then 25% to \$350	
Benefit Cost	Employee-paid			

¹ Coinsurance and copay amounts shown reflect how much you, as a member enrolled on the plan, would be responsible for paying.

Please review the full plan documents for details. If the benefits described herein conflict in any way with the Summary Plan Description, the Summary Plan Description will prevail.