



District Name
Bargaining Unit

Cuesta College

Classified/Confidential/Management

2025-2026	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem	Anthem
	80-E \$20	80-G \$30 (Non-Marketed)	80-L \$30	80-M \$40	HSA \$3,400	2-Tier MEC \$9,000	Platinum
MEDICAL - CALENDAR YEAR Deductibles & Maximums	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays	Member Pays
Individual/Family Deductibles (Ded)	\$300/\$600	\$500/\$1,000	\$2,000/\$4,000	\$3,000/\$6,000	\$3,400/\$6,800*	\$9,000/\$18,000*	\$0/\$0
Individual/Family Out-of-Pocket (OOP) Max (includes medical deductibles, co-insurance and co-pays)	\$1,000/\$3,000	\$2,000/\$4,000	\$4,000/\$8,000	\$4,000/\$8,000	\$6,000/\$12,000*	\$9,000/\$18,000*	\$2,000/\$4,000

*Includes Rx

*Includes Rx

PROFESSIONAL SERVICES

Primary Care* visit co-pay (\$0 Copay for 1st 3 cal yr Primary Care OV on Non-HSA PPO plans)	\$20	\$30	\$30	\$40	Deductible, then 10% after Ded	Deductible, then 0% after Ded	\$0
Urgent Care co-pay	\$20	\$30	\$30	\$40	10% after Ded	0% after Ded	\$0
Prenatal, postnatal office visit co-pay	\$20	\$30	\$30	\$40	10% after Ded	0% after Ded	\$0
Specialists/Consultants co-pay	\$20	\$30	\$30	\$40	10% after Ded	0% after Ded	\$70
							Non-Hosp/OPH**
Scans: CT, CAT, MRI, PET etc.	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$200/\$500
Laboratory Procedures	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$0/\$100
Diagnostic X-rays	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$50/\$150
Infertility (Refer to Plan Document)	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
Preventive Care (includes physical exams & screenings)	0% after Ded Ded Waived	0% after Ded Ded Waived	0% after Ded Ded Waived	0% after Ded Ded Waived	0% after Ded Ded Waived	0% after Ded Ded Waived	\$0

HOSPITAL & SKILLED NURSING FACILITY SERVICES

Emergency Room visit (copay waived if admitted) - Avg Cost: \$2,847 \$100+10%: \$375 \$100+20%: \$649	20% after Ded \$100 co-pay	20% after Ded \$100 co-pay	20% after Ded \$100 co-pay	20% after Ded \$100 co-pay	10% after Ded \$100 co-pay	0% after Ded	\$600
Inpatient Hospital (preauthorization required) - Avg Cost for one day: \$6,067 10%: \$607 20%: \$1,213	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$400/day
Surgery, Outpatient (performed in Surgery Center)	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$400
Surgery, Outpatient (performed in a Hospital) - limits may apply	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$1,200

MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT

INPATIENT: Facility Based Care (preauth required)	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$400/day
OUTPATIENT: Facility Based Care (preauth required)	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$0

OTHER SERVICES

Ambulance (Ground or Air)	20% after Ded \$100 co-pay	20% after Ded \$100 co-pay	20% after Ded \$100 co-pay	20% after Ded \$100 co-pay	10% after Ded \$100 co-pay	0% after Ded \$100 co-pay	\$600
Acupuncture - Limits apply	20% after Ded Subject to PA	20% after Ded Subject to PA	20% after Ded Subject to PA	20% after Ded Subject to PA	10% after Ded Subject to PA	0% after Ded Subject to PA	\$0
Chiropractic - Limits apply	20% after Ded Subject to PA	20% after Ded Subject to PA	20% after Ded Subject to PA	20% after Ded Subject to PA	10% after Ded Subject to PA	0% after Ded Subject to PA	\$0
Physical and Occupational Therapy - Limits apply	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$0
Durable Medical Equipment (DME)	20% after Ded	20% after Ded	20% after Ded	20% after Ded	10% after Ded	0% after Ded	\$0
Hearing Aids	20% after Ded and Amount in excess of \$700 allowance/24 months	20% after Ded and Amount in excess of \$700 allowance/24 months	20% after Ded and Amount in excess of \$700 allowance/24 months	20% after Ded and Amount in excess of \$700 allowance/24 months	10% after Ded and Amount in excess of \$700 allowance/24 months	Amount in excess of \$700 allowance/24 months	\$0 plus the amount in excess of \$700 allowance/24 months

*Primary Care Providers (PCPs) are those without specialty certifications, practicing general pediatrics, internal medicine, family or general practice, or obstetrics and gynecology.

**"non-Hosp" means Labs and Radiology Centers not associated with a hospital system. "OPH" means an outpatient hospital setting

PHARMACY BENEFITS

Plan	Rx 7-25	Rx 200/10-35	Rx 200/10-35	Rx 9-35	Rx HSA	Rx MEC	Rx 9-35 PC
Pharmacy Benefit Manager	Navitus	Navitus	Navitus	Navitus	Navitus	Navitus	Navitus
Individual/Family Brand & Specialty Rx Deductibles	none	\$200/\$500	\$200/\$500	none	Included w/ Medical ded	Included w/ Medical ded	none
Individual/Family Rx Out-of-Pocket (OOP) Max (includes Rx deductibles and co-pays)	\$1,500/\$2,500	\$2,500/\$3,500	\$2,500/\$3,500	\$2,500/\$3,500	Included w/ Med OOP Max	Included w/ Med OOP Max	\$2,500/\$3,500
Generic co-pay/30 days supply	\$0 at Costco‡ \$7 at Other Network	\$0 at Costco‡ \$10 at Other Network	\$0 at Costco‡ \$10 at Other Network	\$0 at Costco‡ \$9 at Other Network	Deductible, then \$0 at Costco or \$9 at Other Network	Deductible, then \$0 at Costco or \$9 at Other Network	\$0 at Costco‡ \$9 at Other Network
Brand co-pay/30 days supply	\$25	\$35	\$35	\$35	Deductible, then \$35	Deductible, then \$35	\$35
Specialty co-pay/up to 30 days supply	\$25 Must Use Navitus Mail	\$35 Must Use Navitus Mail	\$35 Must Use Navitus Mail	\$35 Must Use Navitus Mail	Deductible, then \$35 (Must Use Navitus Mail)	Deductible, then \$35 (Must Use Navitus Mail)	\$35 Must Use Navitus Mail
Mail Order (Generic-Brand co-pay/90 days supply)	\$0-\$60‡	\$0-\$90‡	\$0-\$90‡	\$0-\$90‡	Deductible, then \$0- \$90	Deductible, then \$0- \$90	\$0-\$90‡
Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy	Costco Mail Order Pharmacy

This comparison displays member cost-share for In-Network services. Out-of-Network services may not be covered. Please refer to the plan documents available through your district for applicable details, limitations, and exclusions. Employee cost/payroll deduction, if applicable, can be requested from the district.

‡Some narcotic pain and cough medications are not included in the Costco Free Generic or 90-day supply programs.