



WELLS COUNTY PUBLIC LIBRARY BENEFITS COMPARISON

Description	Physicians Health Plan	Anthem
Individual/Family Deductible	\$3,000/\$6,000	\$3,000/\$6,000
Individual/Family Out of Pocket Limit	\$3,000/\$6,000	\$6,000/\$12,000
Preventative Care	100%	100%
Primary Care Visit	100% Coins after	100% Coins after
Specialist Visit	100% Coins after	100% Coins after
Diagnostic Testing – (x-ray, blood work)	100% Coins after	100% Coins after
Imaging – (CT/PET scans, MRI's)	100% Coins after	100% Coins after
Generic Drugs	100% Coins after	80% Coins after
Preferred Brand Drugs	100% Coins after	80% Coins after
Non-Preferred Brand Drugs	100% Coins after	80% Coins after
Specialty Drugs	100% Coins after Ded	80% Coins after Ded
Outpatient Surgery – Facility Fee (ambulatory surgery center)	100% Coins after Ded	100% Coins after Ded
Outpatient Surgery – Physician/Surgeon Fees	100% Coins after	100% Coins after
Emergency Room Care	100% Coins after	100% Coins after
Emergency Medical Transportation	100% Coins after	100% Coins after
Urgent Care	100% Coins after	100% Coins after
Inpatient Stay – Facility Fee (hospital room)	100% Coins after	100% Coins after
Inpatient Stay – Physician/Surgeon Fees	100% Coins after Ded	100% Coins after Ded
Mental Health, Behavioral Health or Substance Abuse Services – Outpatient Services	100% Coins after Ded	100% Coins after Ded
Mental Health, Behavioral Health or Substance Abuse Services – Inpatient Services	100% Coins after Ded	100% Coins after Ded



Description	Physicians Health Plan	Anthem
Pregnancy – Office Visits	100% Coins after Ded	100% Coins after Ded
Pregnancy – Childbirth/Delivery Professional Services	100% Coins after Ded	100% Coins after Ded
Pregnancy – Childbirth/Delivery Facility Services	100% Coins after Ded	100% Coins after Ded
Home Health Care	100% Coins after Ded	100% Coins after Ded
Rehabilitation Services	100% Coins after Ded	100% Coins after Ded
Habilitation Services	100% Coins after Ded	100% Coins after Ded
Skilled Nursing Care	100% Coins after Ded	100% Coins after Ded
Durable Medical Equipment	100% Coins after Ded	100% Coins after Ded
Hospice Services	100% Coins after Ded	100% Coins after Ded

Employee	Physicians Health Plan Premium	Anthem Premium
Sarah Macneill	\$555.51	\$522.06
Teresa Dustman	\$1,306.04	\$1,252.95
Emily Marshall	\$580.97	\$552.62
Susan Dailey	\$1,306.04	\$1,252.95
Jason Habegger	\$681.89	\$663.40
Total	\$4,430.45	\$4,243.98

$\$4,430.45/5 = \886.09 per employee