

Standard Plans

- i) Cost-sharing changes to some PPO plans:
 - a. Annual out-of-network deductible changed from \$4500/\$9000 (individual/family) to \$4500/\$13500.
 - i. Anthem Classic PPO 1500/40/60/20
 - b. Annual deductible changed from \$3000/\$6000 (member/family) to \$3200/\$6400.
 - i. Anthem Link High Performance EPO HSA 3000/25/75/5000
 - c. Annual OOP Max changed from \$6400/\$12800 (individual/family) to \$7000/\$14000 in compliance with the 2024 IRS OOP Max guidelines.
 - i. Anthem PPO Elements Choice HSA 6100/0
 - d. Annual OOP Max changed from \$5500/\$11000 (individual/family) to \$6000/\$12000 in compliance with the 2024 IRS OOP Max guidelines.
 - i. Anthem PPO HSA 3500/20
 - e. Annual deductible changed from \$3000/\$6000 (member/family) to \$3200/\$6400 in compliance with the 2024 IRS deductible minimum guidelines. Annual OOP Max changed from \$5000/\$10000 (individual/family) to \$5500/\$11000 in compliance with the 2024 IRS OOP Max guidelines.
 - i. Anthem PPO HSA 3000/0
 - ii. Anthem PPO HSA 3000/20
 - f. Annual deductible changed from \$2000/\$3600 (member/family) to \$2000/\$5000 in compliance with the 2024 IRS deductible minimum guidelines. Annual OOP Max changed from \$3500/\$3500/\$7000 (individual/member/family) to \$4000/\$4000/\$8000 in compliance with the 2024 IRS OOP Max guidelines.
 - i. Anthem PPO HSA/H 2000/3000/3600 10/30
 - ii. Anthem PPO HSA/H 2000/3000/4000 20/40
 - g. Annual deductible changed from \$1500/\$3200 (individual/family) to \$1600/\$4000 in compliance with the 2024 IRS deductible minimum guidelines. Annual OOP Max changed from \$3500/\$3500/\$7000 (individual/member/family) to \$4000/\$4000/\$8000 in compliance with the 2024 IRS OOP Max guidelines.
 - i. Anthem PPO HSA/H 1500/3000/3200 10/30
 - ii. Anthem PPO HSA/H 1500/3000/3200 20/40

Custom Plans

With the exception of state mandates, cost-sharing changes are initiated by the clients and the resulting changes vary widely by client.