

# Cleveland-Cliffs Steel LLC VEBA Trust

## 2024 Summary of Benefits

### PPO Plan 5LD - Basic Enhanced

[Anthem.com](https://www.Anthem.com)

#### About this plan:

Anthem Blue Cross and Blue Shield gives you the tools and resources to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. This Summary of Benefits doesn't list every service we cover or every limitation or exclusion. For more details about your benefits and services, please review your *Evidence of Coverage* (EOC). You can access your EOC online by logging into the member portal, or you can call Member Services with any questions you may have.

**Doctor and hospital choice:** You may go to doctors, specialists, and hospitals in or out of the network. You do not need a referral.

This plan offers coverage in our Centers for Medicare & Medicaid Services (CMS) defined geographic service area of all 50 states, Washington, DC, and all United States territories.

**How much is the monthly premium?** Contact your group plan benefit administrator to determine your actual premium amount, if applicable.

#### Questions?



Call our **First Impressions Welcome Team** for answers or plan details, and provide them with this group specific code OH034GRS.

**1-833-812-1799 (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**

## Anthem Medicare Preferred (PPO) with Senior Rx Plus: 01/01/2024 - 12/31/2024

	In-network:	Out-of-network:
Annual medical deductible:	\$250	
Maximum out-of-pocket responsibility: (Does not include Part D prescription drugs)	\$3,400	\$5,450

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Inpatient hospital care*	For Medicare-covered hospital stays:  \$200 copay per day for days 1-7 per admission	For Medicare-covered hospital stays:  \$200 copay per day for days 1-7 per admission
Outpatient hospital facility or ambulatory surgical center visit for surgery*	\$185 copay per visit	\$185 copay per visit
Outpatient hospital services observation room	\$185 copay per visit	\$185 copay per visit
Primary care office visit	\$5 copay per visit	\$15 copay per visit
Specialty care office visit	\$40 copay per visit	\$40 copay per visit
Preventive care, screenings, and tests	\$0 copay per visit	\$0 copay per visit
Emergency care	\$75 copay for each Medicare-covered emergency room visit  Emergency outpatient copay is waived if the member is admitted to the hospital within 72 hours for the same condition.	
Urgently needed services	\$50 copay for each Medicare-covered urgently needed care visit  The urgently needed services copay is waived if the member is admitted to the hospital within 72 hours for the same condition.	
X-ray visit and/or simple diagnostic test*	\$35 copay per visit	\$35 copay per visit
Complex diagnostic test and/or radiology visit*	\$200 copay per visit	\$200 copay per visit
Radiation therapy treatment*	\$60 copay per visit	\$60 copay per visit
Clinical/diagnostic lab test*	\$0 copay per visit	\$0 copay per visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Medicare-covered basic hearing and balance exams performed by your specialist*	\$40 copay per visit	\$40 copay per visit
Medicare-covered dental is non-routine care performed by your specialist*	\$40 copay per visit	\$40 copay per visit
Medicare-covered exams performed by your specialist to diagnose and treat eye diseases and conditions	\$40 copay per visit	\$40 copay per visit
Medicare-covered glaucoma screening	\$0 copay per visit	\$0 copay per visit
Medicare-covered eyewear following cataract surgery	20% coinsurance per surgery	20% coinsurance per surgery
Routine vision eye exam	\$0 copay for routine vision exams Routine vision exams are limited to one every 12 months combined in-network and out-of-network. The routine vision exam and refraction are limited to a \$70 maximum benefit every 12 months combined in-network and out-of-network.	\$0 copay for routine vision exams Routine vision exams are limited to one every 12 months combined in-network and out-of-network. The routine vision exam and refraction are limited to a \$70 maximum benefit every 12 months combined in-network and out-of-network.
Inpatient services in a psychiatric hospital*	For Medicare-covered hospital stays:  \$200 copay per day for days 1-7 per admission	For Medicare-covered hospital stays:  \$200 copay per day for days 1-7 per admission
Mental health professional individual therapy visit	\$40 copay per visit	\$40 copay per visit
Substance abuse professional individual therapy visit	\$40 copay per visit	\$40 copay per visit
Skilled nursing facility (SNF) care*	For Medicare-covered SNF stays:  \$0 copay for days 1-20 and \$125 copay per day for days 21-100 per benefit period  100-day limit per benefit period	For Medicare-covered SNF stays:  \$0 copay for days 1-20 and \$125 copay per day for days 21-100 per benefit period  100-day limit per benefit period

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
<b>Outpatient rehabilitation services*</b>	\$40 copay per visit	\$40 copay per visit
<b>Ambulance services</b>	Your provider must get an approval from the plan before you get ground, air, or water transportation that is not an emergency.  \$100 copay per one-way trip for Medicare-covered ambulance services	
<b>Medicare Part B prescription drugs*</b>	20% coinsurance for Medicare-covered Part B drugs	20% coinsurance for Medicare-covered Part B drugs
<b>Chiropractic services*</b> Medicare-covered	\$20 copay per visit	\$20 copay per visit
<b>Acupuncture for chronic low back pain*</b> Medicare-covered	\$5 copay per visit	\$15 copay per visit
<b>Cardiac rehabilitation services*</b>	\$0 copay per visit	\$40 copay per visit
<b>Pulmonary rehabilitation services*</b>	\$20 copay per visit	\$20 copay per visit
<b>Blood glucose test strips, lancets, lancet devices, and glucose control solutions</b>	\$0 copay for a 30-day supply on each Medicare-covered purchase of blood glucose test strips, lancets, lancet devices, and glucose control solutions	\$0 copay for a 30-day supply on each Medicare-covered purchase of blood glucose test strips, lancets, lancet devices, and glucose control solutions
<b>Blood glucose monitors</b>	\$0 copay for Medicare-covered blood glucose monitors	\$0 copay for Medicare-covered blood glucose monitors
<b>Therapeutic shoes</b>	\$0 copay per purchase	\$0 copay per purchase
<b>Diabetes self-management training</b>	\$0 copay per visit	\$0 copay per visit
<b>Continuous glucose monitors (CGMs)*</b>	\$0 copay per purchase	\$0 copay per purchase
<b>Durable medical equipment (DME) and related supplies*</b>	20% coinsurance per purchase	20% coinsurance per purchase
<b>Opioid treatment program services*</b>	\$40 copay per visit	\$40 copay per visit
<b>Podiatry services*</b>	\$5 copay per visit	\$15 copay per visit
<b>Routine foot care</b>	\$5 copay per visit, 12 visits per year	\$15 copay per visit, 12 visits per year
<b>Home health agency care*</b>	\$0 copay per visit	\$0 copay per visit
<b>Hospice care</b> When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and B services are paid for by Original Medicare, not this plan.	\$40 copay for the one time only hospice consultation  One visit per lifetime	\$40 copay for the one time only hospice consultation  One visit per lifetime

Additional covered benefits and services	Members pay:
<b>Video doctor visits LiveHealth Online†</b>	\$0 copay for video doctor visits using LiveHealth Online
<b>Health and wellness programs SilverSneakers® Membership†</b> Take fitness classes virtually or visit a participating location.	\$0 copay for the SilverSneakers fitness benefit
<b>24/7 NurseLine†</b>	\$0 copay for 24/7 NurseLine
<b>Foreign travel emergency (outside U.S. territories)</b> <b>Emergency care</b> Emergency or urgently needed care services while traveling outside the United States or its territories during a temporary absence of less than six months	\$75 copay for emergency care  Emergency outpatient copay is waived if the member is admitted to hospital within 72 hours for the same condition.
<b>Foreign Travel - Urgently Needed Services</b>	\$50 copay for urgently needed services  The urgently needed services copay is waived if the member is admitted to hospital within 72 hours for the same condition.
<b>Foreign Travel - Inpatient Care</b>	\$200 copay per day for days 1-7 per admission for emergency inpatient care  60 days per lifetime
<b>Healthy Meals†*</b> Meals delivered after being discharged from inpatient hospital visit or for members living with a chronic condition	\$0 copay for Healthy Meals  Provides up to 14 meals per qualifying event, allows up to four (4) events each year (56 meals in total).
<b>Over-the-counter (OTC) items†</b>	This plan provides a quarterly \$30 spending allowance for covered, non-prescription, over-the-counter drugs and health-related items.  Unused allowance amounts do roll over to the next quarter. However, unused allowance amounts do not roll over to the next benefit year.
<b>Compression stockings</b>	\$0 copay for compression stockings  Compression stockings are limited to four per calendar year combined in-network and out-of-network.
<b>Medicare Community Resource Support</b>	\$0 copay for Medicare Community Resource Support

**Anthem Medicare Preferred (PPO) with Senior Rx Plus: 01/01/2024 - 12/31/2024**  
**Formulary E5, 12/20/47/50%/33% Prescription Drug Plan**

**Stage 1 Annual Deductible Stage**

In this stage, you pay a set amount. Once you reach this amount, your plan begins to pay its share of the cost.

Deductible \$0

**Stage 2: Initial Coverage Stage**

Below is your payment responsibility until the amount paid by you and your retiree drug plan for covered Part D prescriptions reaches your Initial Coverage Limit of \$5,030

Tier	Preferred retail cost sharing		Standard retail cost sharing	
	30-day supply	90-day supply	30-day supply	90-day supply
Tier 1 Select Generics	\$0 copay per prescription	\$0 copay per prescription	\$0 copay per prescription	\$0 copay per prescription
Tier 1 Preferred Generics	\$5 copay per prescription	\$10 copay per prescription	\$12 copay per prescription	\$24 copay per prescription
Tier 2 Generics	\$15 copay per prescription	\$30 copay per prescription	\$20 copay per prescription	\$40 copay per prescription
Tier 3 Preferred Brands	\$40 copay per prescription	\$80 copay per prescription	\$47 copay per prescription	\$94 copay per prescription
Tier 4 Non-Preferred Drugs	50% coinsurance per prescription		50% coinsurance per prescription	
Tier 5 Specialty Drugs	33% coinsurance per prescription limited to 30-day supply		33% coinsurance per prescription limited to 30-day supply	

Tier	Mail-Order Cost Sharing	
	90 day- supply	
Tier 1 Select Generics	\$0 copay per prescription	
Tier 1 Preferred Generics	\$10 copay per prescription	
Tier 2 Generics	\$30 copay per prescription	
Tier 3 Preferred Brands	\$80 copay per prescription	
Tier 4 Non-Preferred Drugs	50% coinsurance per prescription	
Tier 5 Specialty Drugs	33% coinsurance per prescription limited to 30-day supply	

- **Important Message About What You Pay for Vaccines:** All Advisory Committee on Immunization Practices (ACIP) recommended Part D vaccines are covered at no cost to you.
- **Important Message About What You Pay for Insulin:** You won't pay more than \$35 for a one month supply of each insulin product covered by your plan, no matter what cost-sharing tier it is on.

### Stage 3: Coverage Gap Stage

Your payment responsibility changes once you reach your Initial Coverage Limit of \$5,030. Below is your payment responsibility during the period after you meet your Initial Coverage Limit and until you meet your True Out of Pocket limit.

Tier	Preferred retail cost sharing		Standard retail cost sharing	
	30-day supply	90-day supply	30-day supply	90-day supply
Tier 1 Select Generics	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Tier 1 Preferred Generics	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Tier 1 Generic Drugs	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Tier 3 Preferred Brands	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Tier 4 Non-Preferred Drugs	25% coinsurance	25% coinsurance	25% coinsurance	25% coinsurance
Tier 5 Specialty Drugs	25% coinsurance limited to 30-day supply		25% coinsurance limited to 30-day supply	

Tier	Mail-Order Cost Sharing
	Three-month supply
Tier 1 Select Generics	25% coinsurance
Tier 1 Preferred Generics	25% coinsurance
Tier 1 Generic Drugs	25% coinsurance
Tier 3 Preferred Brands	25% coinsurance
Tier 4 Non-Preferred Drugs	25% coinsurance
Tier 5 Specialty Drugs	25% coinsurance limited to 30-day supply

### Stage 4: Catastrophic Coverage Stage

Your payment responsibility changes after the cost you and the Coverage Gap Discount Program have paid for covered drugs reaches your True Out of Pocket limit of \$8,000.

Tier	Retail and Mail-Order Cost Sharing
	Up to a 90-day supply
Tier 1 Select Generics	\$0 copay per prescription
Tier 1 Generics	\$0 copay per prescription
Tier 2 Brand-Name Drugs	\$0 copay per prescription



\* Some services that fall within this benefit category require prior authorization. Based on the service you are receiving, your provider will know if prior authorization is needed. This means an approval in advance is needed, by your plan, to get covered services. In the network portion of a PPO, some in-network medical services are covered only if your doctor or other in-network provider gets prior authorization from our plan. In a PPO, you do not need prior authorization to obtain out-of-network services. However, we recommend you ask for a pre-visit coverage decision to confirm that the services you are getting are covered and medically necessary. Benefit categories that include services that require prior authorization are marked with an asterisk in the benefits chart.

**Note:** While you can get your care from an out-of-network provider for Medicare-covered services, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a provider who is not eligible to participate in Medicare. If the provider is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive. Providers that do not contract with us are under no obligation to treat you, except in emergency situations.

### **This document reflects cost shares only.**

†Must use the plan approved provider

Some of the benefits and limitations listed above are combined in-network and out-of-network.

This information is not a complete description of the benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Some of the benefits mentioned are part of a special supplement program for the chronically ill. Not all members may qualify for these benefits.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our member service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service.

**Medicare & You 2024 resource:** For more information, we encourage you to read Medicare & You 2024. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at [www.medicare.gov](http://www.medicare.gov). Or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.



LiveHealth Online is the trade name of Caredon Health, Inc., a separate company, providing telehealth services on behalf of the plan.

The SilverSneakers fitness program is provided by Tivity Health, an independent company. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved

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