



# Henrico County General Government and Public Schools HDHP with HSA Plan Summary

## Summary of Exclusions or Limitations

Some covered services may have limitations or other restrictions.<sup>2</sup> With Anthem's HDHP with HSA plan, the following services are limited:

Annual routine vision exam \$15; not subject to deductible.  
Skilled nursing facility services limited to 100 days per benefit period.  
Home health care services limited to 100 visits per benefit period.  
Physical and occupational therapy services limited to a combined 30 visits per benefit period.<sup>3</sup>  
Speech therapy services limited to 30 visits per benefit period.<sup>3</sup>  
Spinal manipulations and other manual medical intervention visits limited to 30 visits per benefit period.  
Early intervention services unlimited per member per calendar year from birth through age 2.  
Applied Behavioral Analysis for the treatment of Autism Spectrum Disorder is unlimited per member per benefit period.  
Wigs limited to 1 wig per member per year.

<sup>1</sup> Preventive Care Services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits.

<sup>2</sup> Additional limitations and exclusions may apply. For a complete list of exclusions and limitations, please refer to your Evidence of Coverage. Some covered services may require pre-approval.

<sup>3</sup> Speech, physical and occupational therapies are unlimited for Early Intervention and Autism Spectrum Disorder.

**Please note:** This summary is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Evidence of Coverage and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail. This summary is for a full year in the HDHP plan. If you join the plan mid-year or have a qualified change of status, your actual benefit levels may vary. The information included does not constitute legal, tax, or benefit plan design advice. Anthem strongly encourages consultation with a tax advisor before establishing a Health Savings Account. Any Health Savings Account will be established between the individual account holder and the HSA custodian or trustee. Anthem is responsible for the administration of the health plan, and the custodian is responsible for the administration of the HSA.