



# BALL STATE UNIVERSITY

Retiree Over 65 Health Plan

## Summary of Benefits and Coverage

Effective 01/01/2026

Benefits	Anthem Blue Traditional
Plan Year	January 1 through December 31
Deductible Individual	\$400
Member Coinsurance	20%
Out-of-Pocket Maximum (OOPM) *Amount Includes Deductible and is per person	\$1,500
<b>Office Services</b>	
Office Exam Physician – Illness Injury	20% after deductible
Office Exam Nurse Practitioner – Illness Injury	20% after deductible
<b>Preventive Services<sup>1</sup></b>	
Routine exams, tests and immunizations	No Charge
Routine Mammograms, pap tests and colonoscopies	No Charge
Tobacco Cessation	No Charge
<b>Lab Charges<sup>2</sup></b>	
LabCorp, Quest Diagnostic/LabCard and American Health Network	No Charge
Diagnostic Lab Charges – Physician/Facility	20% after deductible
<b>Outpatient Services</b>	
Surgical Expenses – Facility	20% after deductible
Surgical Expenses – Physician	20% after deductible
Diagnostic X-ray Expenses – Facility	20% after deductible
Diagnostic X-ray Expenses – Physician	20% after deductible
Chiropractic/Manipulation Services	20% after deductible
Physical, Speech and Occupational Therapy	20% after deductible
<b>Inpatient Services</b>	
Pre-Admission Testing – Facility	20% after deductible
Pre-Admission Testing – Physician	20% after deductible
Surgical Expenses – Facility	20% after deductible



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Surgical Expenses – Physician	20% after deductible
Inpatient Care – Facility	20% after deductible
Inpatient Care – Physician	20% after deductible
Skilled Nursing Facility	20% after deductible
<b>Additional Services</b>	
Emergency Room Illness and Accident Benefit	20% after \$200 copay after deductible (copay is waived if admitted)
Ambulance Benefit	20% after deductible
Substance Abuse Benefit	20% after deductible
Mental Health Benefit	20% after deductible
Durable Medical Equipment	20% after deductible
Prosthetics/Orthotics	20% after deductible
Home Health Care	20% after deductible
Hospice Care	20% after deductible

\*Employee Plus Children

Important Medical Plan Contacts	Phone	Web or Email Address
Anthem Customer Service	1-855-871-4901	<a href="http://www.anthem.com">www.anthem.com</a>
Anthem Web Support Helpdesk	1-866-755-2680	<a href="mailto:Web_support@Anthem.com">Web_support@Anthem.com</a>
Ball State University Employee Benefits	765-285-8461	<a href="http://www.bsu.edu/payroll">www.bsu.edu/payroll</a> or <a href="mailto:peb@bsu.edu">peb@bsu.edu</a>

<sup>1</sup> Preventive care is provided when there are no current symptoms or history of medical conditions associated with a particular screening; all preventive services are limited to one of each service per year per covered member.

<sup>2</sup> This benefit is for blood work lab charges only.