This plan offers the most provider choice, but highest cost.

**Tier 1:** Keck Medicine of USC providers

**Tier 2:** Anthem Blue Cross Prudent Buyer/BlueCard providers (nationwide and international providers)

**Tier 3:** Out-of-network (non-contracted providers)

You have access to Lyra Health for mental/emotional care and the Livongo diabetes program.

Learn more at employees.usc.edu/ppo

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**TIER 1**
Keck Medicine of USC

**TIER 2**
Anthem

**TIER 3**
Other

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**USC PPO PROVIDER NETWORK**

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Participate in healthy choices incentives and save $780 on your medical plan premiums. Get started at USCwellness.cafewell.com.

$480 + $300 = $780

- Complete online questionnaire
- Complete in-person health screening
- Verify you are tobacco free
- Annually (Excluding Anthem MyChoice Plan)

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**SERVICE PROVIDERS**

- **Anthem**: anthem.com/ca
  - 800.257.7771

- **Delta Dental**: deltadentalins.com
  - 888.315.8227

- **LiveHealth Online**: livehealthonline.com
  - 888.548.3412

- **Gympass**: gympass.com
  - 866.649.7917

- **United Concordia Dental**: ucci.com
  - 800.317.6432

- **VSP**: vsp.com
  - 888.687.7185

- **Lyra**: lyrahealth.com
  - 866.495.7094

- **Livongo**: livongo.com
  - 800.980.0894

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**USC PPO PLAN**

**without incentives**

<table>
<thead>
<tr>
<th>EMPLOYEE</th>
<th>with incentives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary $5,000 or less</td>
<td>$264</td>
</tr>
<tr>
<td>$5,000.01-$104,000</td>
<td>$267</td>
</tr>
<tr>
<td>$104,000.01-$156,000</td>
<td>$275</td>
</tr>
<tr>
<td>$156,000.01-$250,000</td>
<td>$280</td>
</tr>
<tr>
<td>More than $250,000</td>
<td>$286</td>
</tr>
</tbody>
</table>

**EMPLOYEE + ADULT**

| Salary $5,000 or less | $573 | $508* |
| $5,000.01-$104,000 | $579 | $514* |
| $104,000.01-$156,000 | $597 | $532* |
| $156,000.01-$250,000 | $609 | $544* |
| More than $250,000 | $621 | $556* |

**EMPLOYEE + CHILD(REN)**

| Salary $5,000 or less | $462 | $397* |
| $5,000.01-$104,000 | $466 | $401* |
| $104,000.01-$156,000 | $481 | $416* |
| $156,000.01-$250,000 | $490 | $425* |
| More than $250,000 | $500 | $435* |

**MEDICAL COVERAGE**

- Primary care physician (PCP) required?
  - No, but you can save by designating one
- Out-of-network coverage?
  - Yes
- Preventive care cost
  - Tier 1: $0
  - Tier 2: $0
  - Tier 3: 50%*
- Primary care visit cost
  - Tier 1: $20 ($10 copay with designated PCP)
  - Tier 2: $30 copay ($20 copay with designated PCP)
  - Tier 3: 50%**

**Deductible (individual/family)**

| Tier 1 | $100/$300 |
| Tier 2 | $250/$750 |
| Tier 3 | $600/$1,800 |

**Out-of-pocket maximum (individual/family)**

| Tier 1 | $1,500/$4,500 |
| Tier 2 | $2,500/$7,500 |
| Tier 3 | $3,000/$10,750 |

*If you use a Tier 3 (out-of-network) provider, you pay deductible and all charges above 50% of "usual and customary" fees.

**RETAIL PRESCRIPTION DRUG COVERAGE** (30 DAY SUPPLY)

| Generic | $5 copay |
| Brand (no generic available) | $25 copay |
| Brand (generic available) | $70 copay |
| Specialty drug | $125 copay |

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**LEARN MORE, TAKE ACTION.**

- employees.usc.edu
- 213.821.8100
- uschr@usc.edu