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Serving those who serve Indiana

24-hour coverage for Indiana's public employees

2025 Program Guide

Anthem 

 IPEP





Welcome, Hoosier family.

It's clear that the need for quality health plans is greater than ever. We at Anthem Blue Cross and Blue Shield (Anthem) are honored to bring high-quality plans to the public employees of Indiana and their families, through a strong partnership with Indiana Public Employers' Plan (IPEP). We have worked closely together to create a family of health plan options that elevate the quality of care while keeping costs low. Our plans are built on innovations in healthcare access, a commitment to customer care, and more than seven decades of experience serving the people of Indiana. You can have confidence offering your clients coverage designed to optimize their employees' health. By working together, we can strengthen our communities and our great state.



Yours in health,

Beth Keyser
President
Anthem Blue Cross and Blue Shield, Indiana

Dear Broker,

We at IPEP would like to thank you for your interest in the IPEP Anthem Public Association Plan. Anthem and IPEP are working together to present plan options that align with your clients' medical and specialty needs, as well as their budget.



Through this partnership, we bring you the strength of multiple companies to support Hoosier workers. With these plan options, you can take advantage of:

- Competitive pricing with cost savings for your members and their employees.
- A network with more than 10,000 Indiana doctors.
- Competitive plan design and flexibility so your clients get what they need from their health coverage at a more affordable rate.
- Health and wellness programs to promote wellness in the workforce.
- Online tools that help employees manage their health plan from anywhere.
- Access to doctors and hospitals outside of Indiana through the BlueCard® program.

Please review the plan choices presented in this guide. Together, we can keep the public workforce of Indiana strong.

Thank you for your partnership,

Frank T. Short
IPEP President



Why Anthem Blue Cross and Blue Shield?

A leader in good health

Anthem has served millions of members in Indiana for more than 75 years. Anthem is:

- Part of the nation's largest health benefits company.
- Part of the BlueCard® program through the Blue Cross Blue Shield Association, which includes more than 98% of hospitals and 97% of doctors in Indiana.*

Anthem helps promote good health by bringing your clients a number of innovative health and wellness programs

Well-being Coach

Combines digital and live phone/chat coaching to offer support for maintaining a healthy weight or quitting smoking. Well-being Coach provides highly customized plans based on users' habits and lifestyles, and offers rewards to those who complete calls with a health coach or activities in the Well-being Coach app.

Whole Health ConnectionsSM

This clinical integration solution connects pharmacy, dental, vision, disability, and behavioral health data with medical data to support whole-person care.

24/7 NurseLine

Registered nurses are on call 24/7 to help with everything from a baby's fever to allergy relief tips. These nurses can also provide advice about where to go for care.

Future Moms

Nurses help those expecting a baby to follow their doctor's plan of care, identify risks, make healthier decisions during pregnancy, and prepare for delivery. Virtual care is available through online visits with a lactation consultant, counselor, or registered dietitian.

MyHealth Advantage

When health gaps or risks are identified, Anthem mails a confidential MyHealth Note outlining specific actions to take.

Engagement 200 Package

Focus on your well-being and earn rewards up to \$200. The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers.

ConditionCare

Those with chronic conditions like asthma or diabetes can receive one-on-one health management help from a healthcare professional.

Case management

Those with complex health issues work with our nurses and behavioral care managers to stay on top of their health issues and navigate the healthcare system. These case managers are backed by a team of healthcare professionals, including doctors, pharmacists, and exercise physiologists.

Behavioral health

Anthem's behavioral health program is integrated with our health plans and includes an extensive network of psychiatrists, social workers, and residential treatment centers.

My Health Dashboard

Provides personalized content and delivers suggested clinical and wellness programs through [anthem.com](https://www.anthem.com) or the [SydneySM Health](#) app.

Sydney Health

The Sydney Health mobile app gives on-the-go access to benefits information, wellness resources, and virtual care, all in one place. Video visits and chat are available 24/7 with no appointment needed.

Autism Spectrum Disorder Program

This program helps connect employees with licensed behavioral analysts who work with children on the spectrum.

Download Sydney Health today



Use your smartphone camera to scan this QR code.



IPEP benefits

Programs designed for Indiana's workforce

Indiana Public Employers' Plan, Inc. (IPEP) is a nonprofit, self-funded workers' compensation program for Indiana public employers. Our organization offers training, risk and claims management, and a series of employee benefits.

Founded in 1989, IPEP works on behalf of Indiana's political subdivisions and governmental entities, serving as the largest provider of public entity workers' compensation in the state.

IPEP is the program of choice for more than 600 active members, providing coverage for over \$1 billion in public worker wages. IPEP brings Indiana's public employees 24-hour coverage by working with Anthem to create an association program specifically for Indiana public employers.

This program includes:

- The opportunity for lower rates through medical underwriting.
- Integrated medical, dental, and vision.
- A variety of plans with various deductible levels, starting as low as \$250.
- Simplified integration with one-stop enrollment and billing.
- Benefitsolver® software for simplified policy management.
- No additional membership fees to join the plan.

Contacts for IPEP:

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Businessolver

IPEP has teamed with Businessolver to help make health plan administration simpler and more efficient.

Our state of the art technology is designed to make your benefit plan administration less intimidating and simpler.

Its features include:

- Account management assistance with enrollment and billing.
- Single point of entry for enrollment.
- Consolidated billing with one single invoice.
- Employee self-serve enrollment options.
- Built-in COBRA management.
- Boardroom-ready reports.
- Affordable Care Act reporting.

Contacts

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IPEP products: medical

A benefit suite with multiple options

Choosing the right plan is a big decision. IPEP health plans are designed to keep healthcare costs more affordable while offering quality coverage. Keeping Indiana's public employees in good health helps Indiana's bottom line.

Engagement 200 Package

Focus on your well-being and earn rewards up to \$200. The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers.

Embedded Eye Exam Benefit

All of the IPEP medical plans include an annual comprehensive eye exam at no additional cost when you use a Blue View Vision provider.

Regular eye exams provide a unique opportunity to find and detect serious health conditions like high blood pressure, heart disease and diabetes. Discovering these conditions early on can help keep you healthier and lower your overall healthcare costs.

This eye exam includes dilation and refraction services. The Anthem Blue View Vision network includes independent optometrists, ophthalmologist and retail vision stores. For more information, including a list of participating providers, visit anthem.com or download the Sydney Health mobile app to use the "Find Care" feature.

Indiana Public Employers' plans					
PPO plan name	P250	P500	P1000	P2000	P2500
Single					
Deductible	\$250	\$500	\$1,000	\$2,000	\$2,500
Coinsurance	20%	20%	20%	20%	20%
Annual out-of-pocket maximum	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
Family					
Deductible	\$750	\$1,500	\$3,000	\$6,000	\$7,500
Coinsurance	20%	20%	20%	20%	20%
Annual out-of-pocket maximum	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
Preventive	No coinsurance, covered in full				
Office visits	\$20	\$20	\$20	\$20	\$20
Urgent care	\$50	\$50	\$50	\$50	\$50
Emergency room	\$200	\$200	\$200	\$200	\$200
Pharmacy - home delivery	\$40/\$80/\$120/25%/\$200 maximum				

HSA-compatible plan name	H3300	H4000	H5000	H6000
Single				
Deductible	\$3,300	\$4,000	\$5,000	\$6,000
Coinsurance	0%	0%	0%	0%
Annual out-of-pocket maximum	\$3,300	\$4,000	\$5,000	\$6,000
Family				
Deductible	\$6,000	\$8,000	\$10,000	\$12,000
Coinsurance	0%	0%	0%	0%
Annual out-of-pocket maximum	\$6,000	\$8,000	\$10,000	\$12,000
Preventive	No coinsurance, covered in full			
Office visits	Deductible and coinsurance			
Urgent care	Deductible and coinsurance			
Emergency room	Deductible and coinsurance			
Pharmacy - home delivery	After deductible, 0% coinsurance			

H3000, H4000, H5000, H6000 all feature embedded deductible at family-level coverage. Out-of-network cost shares are always two times in-network cost shares. A health savings account (HSA) is a bank account that can be used to help pay for health expenses. A preferred provider organization (PPO) is a type of health plan that covers services from most doctors.



IPEP products: pharmacy

Coverage for your prescription needs

Pharmacy plans are designed to empower members to be educated healthcare consumers, steering them to the most cost-effective, high-quality pharmacies and medications.

- Cost shares for medications on the Essential drug list appear at right. Medications not included on the Essential drug list will not be covered.
- Plans use the Rx Tiered Network. Members may receive up to a 90-day supply of medication at Retail 90 pharmacies. Home delivery of maintenance medications is available through CarelonRx Home Delivery Pharmacy. Members can sign up by calling Member Services.



For PPO plans P250, P500, P1000, P2000, and P2500			
Covered prescription drug benefits	Cost from preferred network pharmacy	Cost from other in-network pharmacy	Cost from non-network pharmacy
Tier 1 – typically generic			
Per 30-day supply (retail pharmacy and Retail 90 pharmacy)	\$20 copay per prescription, deductible does not apply (retail)	\$30 copay per prescription, deductible does not apply (retail)	50% coinsurance (minimum \$60), deductible does not apply (retail)
Per 90-day supply (home delivery)	\$40 copay per prescription, deductible does not apply (home delivery)	Not covered (home delivery)	Not covered (home delivery)
Tier 2 – typically preferred brand			
Per 30-day supply (retail pharmacy and Retail 90 pharmacy)	\$40 copay per prescription, deductible does not apply (retail)	\$50 copay per prescription, deductible does not apply (retail)	50% coinsurance (minimum \$60), deductible does not apply (retail)
Per 90-day supply (home delivery)	\$80 copay per prescription, deductible does not apply (home delivery)	Not covered (home delivery)	Not covered (home delivery)
Tier 3 – typically nonpreferred brand			
Per 30-day supply (retail pharmacy and Retail 90 pharmacy)	\$60 copay per prescription, deductible does not apply (retail)	\$70 copay per prescription, deductible does not apply (retail)	50% coinsurance (minimum \$60), deductible does not apply (retail)
Per 90-day supply (home delivery)	\$120 copay per prescription, deductible does not apply (home delivery)	Not covered (home delivery)	Not covered (home delivery)
Tier 4 – typically specialty (brand and generic)			
Per 30-day supply (specialty pharmacy)	25% coinsurance up to \$200 per prescription, deductible does not apply (retail and home delivery)	25% coinsurance up to \$200 per prescription, deductible does not apply (retail) Not covered (home delivery)	50% coinsurance (minimum \$60), deductible does not apply (retail) Not covered (home delivery)

For HSA plans H3000, H4000, H5000, and H6000			
Covered prescription drug benefits	Cost from preferred network pharmacy	Cost from other in-network pharmacy	Cost from non-network pharmacy
Tier 1 (typically generic), Tier 2 (typically preferred brand), Tier 3 (typically non-preferred brand)			
Per 30-day supply (retail pharmacy and Retail 90 pharmacy)	0% coinsurance after deductible is met (retail)	10% coinsurance after deductible is met (retail)	30% coinsurance after deductible is met (retail)
Per 90-day supply (home delivery)	0% coinsurance after deductible is met (home delivery)	Not covered (home delivery)	Not covered (home delivery)
Tier 4 (typically specialty, both brand and generic)			
Per 30-day supply (specialty pharmacy)	0% coinsurance after deductible is met (retail)	10% coinsurance after deductible is met (retail)	30% coinsurance after deductible is met (retail)
	0% coinsurance after deductible is met (home delivery)	Home delivery not covered	Home delivery not covered



IPEP products: dental

Our Dental Complete plans are designed for greater choice, better value, and higher-quality oral healthcare.



Plans WITHOUT orthodontic coverage

Plans WITH orthodontic coverage

Dental plan guidelines

Anthem Dental Complete plan designs (groups with 2-200 eligible employees)

Plans WITHOUT orthodontic coverage	Plan A		Plan B		Plan C	
	In network	Out of network	In network	Out of network	In network	Out of network
Category						
Diagnostic and preventive	100%	100%	100%	100%	100%	100%
Basic restorative	80%	80%	80%	80%	90%	90%
Oral surgery	50%	50%	80%	80%	90%	90%
Endodontics	50%	50%	80%	80%	90%	90%
Periodontics	50%	50%	80%	80%	90%	90%
Major restorative	50%	50%	50%	50%	60%	60%
Prosthodontics	50%	50%	50%	50%	60%	60%
Prosthetic repairs	50%	50%	50%	50%	60%	60%
Orthodontics (for dependents to age 19)	n/a	n/a	n/a	n/a	n/a	n/a
Deductible (waived for diagnostic and preventive)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual maximum	\$1,000	\$1,000	\$1,500	\$1,500	\$2,000	\$2,000
Lifetime orthodontic maximum	n/a	n/a	n/a	n/a	n/a	n/a
Fee reimbursement	Dental Complete	90th percentile	Dental Complete	90th percentile	Dental Complete	90th percentile
	Employer paid	Voluntary	Employer paid	Voluntary	Employer paid	Voluntary
Employee only	\$28.91	\$32.36	\$35.14	\$39.38	\$41.27	\$46.24
Employee + spouse	\$58.99	\$66.00	\$71.79	\$80.42	\$84.21	\$94.36
Employee + children	\$67.07	\$73.13	\$84.05	\$89.12	\$98.64	\$104.55
Family	\$104.88	\$111.23	\$127.82	\$135.46	\$149.89	\$158.90



IPEP products: dental

These plans feature orthodontic coverage.



Plans WITHOUT orthodontic coverage

▼ Plans WITH orthodontic coverage

Dental plan guidelines

Anthem Dental Complete plan designs (groups with 2-200 eligible employees)						
Plans WITH orthodontic coverage	Plan A		Plan B		Plan C	
	In network	Out of network	In network	Out of network	In network	Out of network
Diagnostic and preventive	100%	100%	100%	100%	100%	100%
Basic restorative	80%	80%	80%	80%	90%	90%
Oral surgery	50%	50%	80%	80%	90%	90%
Endodontics	50%	50%	80%	80%	90%	90%
Periodontics	50%	50%	80%	80%	90%	90%
Major restorative	50%	50%	50%	50%	60%	60%
Prosthodontics	50%	50%	50%	50%	60%	60%
Prosthetic repairs	50%	50%	50%	50%	60%	60%
Orthodontics (for dependents to age 19)	50%	50%	50%	50%	50%	50%
Deductible (waived for diagnostic and preventive)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Annual maximum	\$1,000	\$1,000	\$1,500	\$1,500	\$2,000	\$2,000
Lifetime orthodontic maximum	\$1,000	\$1,000	\$1,500	\$1,500	\$2,000	\$2,000
Fee reimbursement	Dental Complete	90th percentile	Dental Complete	90th percentile	Dental Complete	90th percentile
	Employer paid	Voluntary	Employer paid	Voluntary	Employer paid	Voluntary
Employee only	\$28.07	\$31.42	\$34.12	\$38.23	\$40.07	\$44.89
Employee + spouse	\$57.27	\$64.08	\$69.70	\$78.08	\$81.76	\$91.61
Employee + children	\$74.89	\$79.33	\$92.20	\$97.72	\$106.37	\$112.69
Family	\$111.08	\$117.78	\$136.49	\$144.65	\$157.90	\$167.42



IPEP products: dental



Plans WITHOUT
orthodontic coverage

Plans WITH
orthodontic coverage

▼ Dental plan
guidelines

Dental plan guidelines

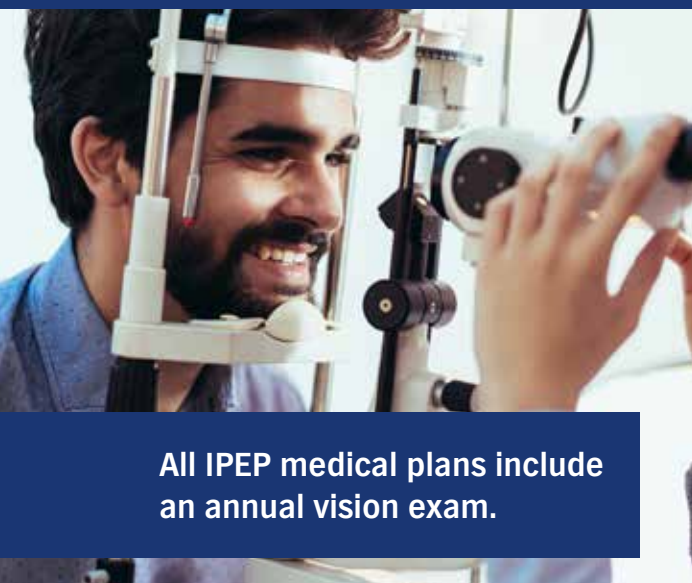
- Available only for groups with 2-200 eligible employees; minimum two enrolled per plan
- Groups allowed up to two plan options (dual option); no triple or quad options available
- Dual options require a minimum group enrollment of 15, with plan enrollment of five
- The same plan with and without orthodontic coverage does not qualify as a valid dual-option plan
- Groups with 75% or greater participation are employer paid; groups below 75% are voluntary (employee paid)
- Voluntary groups will have waiting periods: six months for basic services; 12 months for major services; 12 months for the following:
 - **For groups that have prior dental coverage, we will waive the waiting periods for all employees that elect dental at initial enrollment**
 - **Anyone applying after the initial enrollment will have a waiting period, including new hires and their dependents, as well as existing employees and their dependents who did not apply at the initial enrollment**
- Employer-paid plans don't have waiting periods
- Any group selecting a dental plan for the first time will have to meet the waiting periods
- Groups with under 10 employees are not eligible for orthodontic benefits
- Groups will have the same anniversary date, regardless of effective date
- Groups with more than 200 eligible employees will be rated based on their own experience and plan designs



IPEP products: vision

A low or a high plan that includes optimal savings for in-network providers

Eye health is a vital part of total health. Not only is it important for retaining sight, but through vision exams, doctors can detect conditions like diabetes, high blood pressure, and high cholesterol.¹ With this year's plans, employees can choose from a large network of eye care professionals and receive discounts on vision products.



All IPEP medical plans include an annual vision exam.

Low plan		
Benefits	In network	Out of network
Routine eye exam – Once every 12 months	\$20 copay, then covered in full	\$42 allowance
Eyeglass frames – Once every 24 months, members may select an eyeglass frame and receive an allowance toward the purchase price.	\$130 allowance, then 20% off any remaining balance	\$45 allowance
Eyeglass lenses (standard) – Once every 24 months, members may receive any one of the following lens options:		
Standard plastic single-vision lenses (1 pair)	\$20 copay, then covered in full	\$40 allowance
Standard plastic bifocal lenses (1 pair)	\$20 copay, then covered in full	\$60 allowance
Standard plastic trifocal lenses (1 pair)	\$20 copay, then covered in full	\$80 allowance
Eyeglass lens enhancements – When obtaining covered eyewear from a Blue View Vision provider, members may choose to add any of the following lens enhancements at no extra cost:		
Transitions [®] Lenses (for a child under age 19)	\$0 after eyeglass lens copay	No allowance on lens enhancements when obtained out of network
Lenses (adults)	\$20 after eyeglass lens copay	
Standard polycarbonate (for a child under age 19)	\$0 after eyeglass lens copay	
Factory scratch coating ²	\$0 after eyeglass lens copay	
Contact lenses once every 24 months – Instead of eyeglass lenses, an allowance toward the cost of a supply of contact lenses may be chosen. ³		
Elective conventional lenses; or	\$130 allowance, then 15% off any remaining balance	\$105 allowance
Elective disposable lenses; or	\$130 allowance (no additional discount)	\$105 allowance
Nonelective contact lenses	Covered in full	\$210 allowance

Employer-paid monthly rates	
Employee	\$5.04
Employee + spouse	\$8.82
Employee + children	\$9.57
Employee + family	\$14.61

Voluntary monthly rates	
Employee	\$6.78
Employee + spouse	\$11.87
Employee + children	\$12.88
Employee + family	\$19.66

¹ Centers for Disease Control and Prevention, *Common Eye Disorders and Diseases* (accessed April 2022): cdc.gov.

² Transitions is the registered trademark of Transitions Optical, Inc. Photochromic performance is influenced by temperature, UV exposure, and lens material.

³ Contact lens allowance can only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases made during the same benefit period, nor can any unused amount be carried over to the following benefit period.



Low plan

▼ High plan

Optimal savings

IPEP products: vision



High plan		
Benefits	In network	Out of network
Routine eye exam – Once every 12 months	\$10 copay, then covered in full	\$42 allowance
Eyeglass frames – Once every 24 months, members may select an eyeglass frame and receive an allowance toward the purchase price.	\$150 allowance, then 20% off any remaining balance	\$45 allowance
Eyeglass lenses (standard) – Once every 12 months, members may receive any one of the following lens options:		
Standard plastic single-vision lenses (1 pair)	\$20 copay, then covered in full	\$40 allowance
Standard plastic bifocal lenses (1 pair)	\$20 copay, then covered in full	\$60 allowance
Standard plastic trifocal lenses (1 pair)	\$20 copay, then covered in full	\$80 allowance
Eyeglass lens enhancements – When obtaining covered eyewear from a Blue View Vision provider, members may choose to add any of the following lens enhancements at no extra cost:		
Transitions® lenses (for a child under age 19)	\$0 after eyeglass lens copay	No allowance on lens enhancements when obtained out of network
Lenses (adults)	\$20 after eyeglass lens copay	
Standard polycarbonate (for a child under age 19)	\$0 after eyeglass lens copay	
Factory scratch coating ¹	\$0 after eyeglass lens copay	
Contact lenses once every 12 months – Instead of eyeglass lenses, an allowance toward the cost of a supply of contact lenses may be chosen. ²		
Elective conventional lenses; or	\$140 allowance, then 15% off any remaining balance	\$105 allowance
Elective disposable lenses; or	\$140 allowance (no additional discount)	\$105 allowance
Nonelective contact lenses	Covered in full	\$210 allowance

Employer-paid monthly rates	
Employee	\$6.50
Employee + spouse	\$11.37
Employee + children	\$12.34
Employee + family	\$18.84

Voluntary monthly rates	
Employee	\$8.85
Employee + spouse	\$15.49
Employee + children	\$16.82
Employee + family	\$25.67

¹ Transitions is the registered trademark of Transitions Optical, Inc. Photochromic performance is influenced by temperature, UV exposure, and lens material.

² Contact lens allowance can only be applied toward the first purchase of contacts made during a benefit period. Any unused amount remaining cannot be used for subsequent purchases made during the same benefit period, nor can any unused amount be carried over to the following benefit period.



Low plan

High plan

▼ Optimal savings

IPEP products: vision



Optional savings available from in-network providers	In-network member cost (after any applicable copay)	
Retinal imaging	At member's option, can be performed at time of eye exam Not more than \$39	
Eyeglass lens upgrades When obtaining eyewear from a Blue View Vision provider, members may choose to upgrade their new eyeglass lenses at a discounted cost. Eyeglass lens copay applies.	Standard polycarbonate (adults) \$40	
	Tint (solid and gradient) \$15	
	UV coating \$15	
	Progressive lenses	
	Standard \$65	
	Premium tier 1 \$85	
	Premium tier 2 \$95	
	Premium tier 3 \$110	
	Antireflective coating	
	Standard \$45	
Premium tier 1 \$57		
Premium tier 2 \$68		
Other add-ons and services 20% off retail price		
Additional pairs of eyeglasses Anytime from any Blue View Vision network provider	Complete pair 40% off retail price	
	Eyeglass materials purchased separately 20% off retail price	
Eyewear accessories	Items such as nonprescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, etc. 20% off retail price	
Contact lens fit and follow-up Available once a comprehensive eye exam has been completed	Standard contact lens fitting Up to \$55	
	Premium contact lens fitting 10% off retail price	
Conventional contact lenses	Discount applies to materials only 15% off retail price	
Laser vision correction surgery LASIK refractive surgery	Discount per eye For more information, go to anthem.com/specialoffers and select vision care.	



Serving those who serve Indiana

We are here to provide your clients with plans that meet their employees' needs. Contact us with any questions or to discuss these coverage options.

Contacts

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Stronger together

IPEP harnesses the collective strength of three trusted companies to provide a solid foundation for Indiana's public employers. IPEP capitalizes on the specialized skills of each company to bring stability and credibility together in one group.

