



Medical Practice Consortium

GROUP HEALTH INSURANCE

2025 RENEWAL INFORMATION

FOR PHYSICIANS AND EMPLOYEES

Find key contacts, Summaries of Benefits, and more at IndianaMPC.org

Need support for your MPC sponsored Anthem policy, your prescription benefit through EpiphanyRx, etc? Find all of that and more at www.IndianaMPC.org.

After going to the site, select the **RESOURCES** menu item to find phone numbers, websites, and additional information about your benefits.

In compliance with the Affordable Care Act (ACA), a Summary of Benefits and Coverage (SBC) for each MPC 2024 Anthem medical insurance plan is also available www.IndianaMPC.org.

The SBC provides standardized and easy-to-understand information about health plan benefits and coverage. Paper copies are available upon request free of charge.

For More Information

Email Rachel Patting at rpating@ismanet.org. Or call Rachel at (317) 454-7717.

IndianaMPC.org
(317) 217-1550
(317) 261-2238 fax

Serviced exclusively by

Insurance  Agency

Applications, changes due December 13

On January 1, employees who previously waived coverage can enroll in the group plan by completing an **Anthem Enrollment Application** (available from the primary contact at your group) and emailing or faxing it to ISMA Insurance Agency for processing.

Insured employees who previously waived coverage for dependents can add them by completing an **Anthem Enrollment Application** (available from the primary contact at your group) and emailing or faxing it to ISMA Insurance Agency for processing. **All requests for January 1 changes should be submitted by December 13 to allow time for processing.**

HSA 3200/6000 medical plan benefit changes

To comply with federal statutes, effective Jan. 1, 2025, the deductible for the current HSA 3200/6000 plan will be raised from \$3,200 per person to \$3,300 per person. The out-of-pocket maximum will also be raised from \$3,200 per person to \$3,300 per person. The maximum family deductible and maximum family out-of-pocket will remain at \$6,000. The plan name will be changed from HSA 3200/6000 to HSA 3300/6000 to reflect this change.

Anthem ID cards

Anthem will issue new Anthem ID cards in late December **only** to subscribers who change medical plans or add dependents.

Download Anthem’s Sydney Health app

Anthem’s Sydney Health app is simple, smart and ready to change your health care experience. With Sydney, you can find everything you need to know about your medical benefits all in one place. Sydney makes it easier to get things done, so you can spend more time focused on your health. With one click, you can view and use digital ID cards, find care and check costs, check benefits, and see claims.

Download the Sydney Health app today in the Google Play or Apple App Store!

NEW! Earn \$500 reward from your health plan!

Scheduling a colonoscopy? Use one of the designated high-efficiency, low-cost providers of colonoscopy services, and you can earn a \$500 incentive. Find details and a Colonoscopy Incentive claim form at www.ismaia.com/medical-practice-consortium.

How to maximize savings with an HSA

If you have one of the 3 HSA plans and a separate Health Savings Account, you can save money 3 ways.

1. Contributions made via payroll deduction are tax-free; contributions made with after-tax dollars are tax deductible.
2. HSA funds are eligible for investment and enjoy tax-free growth potential.
3. When HSA funds are used for qualified, eligible medical, dental, vision, and other expenses, taxes don't apply. (You can even deposit funds into an HSA *after* incurring eligible expenses, then pay for them from your HSA and enjoy the tax benefit.)