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# Choosing and using your Anthem plan

Your guide to open enrollment and  
being confident in your benefit  
choices



# Agenda

- Exploring your benefits
- Choosing your plan
- Health and wellness programs
- Helpful tools and resources



# Exploring your benefits



# Know your healthcare basics



## Copay

A flat fee you pay for covered services like doctor visits.



## Deductible

The set amount you pay before your plan begins to share the cost for covered health services.



## Coinsurance

The percentage of the cost you pay for care, after you pay your deductible.



## Out-of-pocket limit

The maximum annual amount you pay for covered services. Once you reach that limit, your plan covers the rest. Your copays, deductible, and coinsurance count toward your out-of-pocket limit.





# Choosing your plan



## Before choosing a plan

- **Consider**
- **Compare**
- **Check**

**Consider** your personal situation.

**Compare** costs: monthly payment, deductible, coinsurance, copays, out-of-pocket limit.

**Check** if your doctors, hospitals, and other healthcare professionals are in the plan's network.



## Plans at a glance

All plans include:



Access to one of the nation's largest networks of doctors and hospitals.



A prescription drug plan with convenient home delivery.



Convenient digital access to virtual care and plan details online and from your mobile device.



Benefits for urgent and emergency care, wherever you are.



Coverage for preventive care, including regular checkups, screenings, and shots.



Health and wellness tools that help you stay healthy and reach your health goals.





# Preferred provider organization (PPO) plan



## Key features

**Freedom** to go to almost any doctor or hospital.

**Not required** to have a primary care doctor.

**No referral needed** to see a specialist.

## Something to think about

You'll usually pay less when you use doctors in the plan's network.



## Health savings account (HSA)

- Set aside pretax dollars to pay for qualified healthcare expenses.
- You determine the pretax amount taken out of your paycheck and can change your contribution anytime.
- The total contribution limit is \$3,850 for an individual and \$7,750 for a family. This includes employer contributions.
- If you're 55 or older, you can contribute an extra \$1,000 a year.

### Triple tax advantage

Your money goes in tax free.

Your money earns interest tax free.

Your money comes out tax free for eligible healthcare expenses.



## What does the HSA cover?

You can use an HSA to pay for qualified healthcare expenses:



### Medical



### Medications (prescriptions and certain over the counter)



### Vision



### Dental

For a detailed list of qualified medical expenses, go to *Publication 502: Medical and Dental Expenses* at [irs.gov](https://www.irs.gov).

If a service isn't on the list, that means it's not covered or not a qualified medical expense. If you use your HSA to pay for it, you may have to pay a 20% penalty on the cost, as well as taxes.



## Comparing plan basics

		KeyCare 20 300/20%/3500		KeyCare 30 1000/20%/4500		HSA 3000/20%/5000*	
		Doctors in your plan's network	Doctors not in your plan's network	Doctors in your plan's network	Doctors not in your plan's network	Doctors in your plan's network	Doctors not in your plan's network
<b>Medical plans</b>	<b>Deductible</b>						
	Employee	\$300	\$1,000	\$1,000	\$2,000	\$3,000	\$6,000
	Employee + family	\$600	\$2,000	\$2,000	\$4,000	\$6,000	\$12,000
<b>Office visits</b>	Doctor	\$20 copay	Ded; 40%	\$30 copay	Ded; 40%	Ded; 20%	Ded; 40%
	Specialist	\$20 copay	Ded; 40%	\$50 copay	Ded; 40%	Ded; 20%	Ded; 40%
<b>Out-of-pocket limit</b>	Employee	\$3,500	\$8,750	\$4,500	\$11,250	\$5,000	\$12,500
	Employee + family	\$7,000	\$17,500	\$9,000	\$22,500	\$10,000	\$25,000
<b>Prescription drugs</b>	Pharmacy deductible	None	None	None	None	Same as medical	Same as medical
	Retail	\$10/40/70/20%	Ded; 40%	\$10/40/70/20%	Ded; 40%	\$10/40/70/20%	Ded; 40%
	Home delivery	\$25/100/175/20%	Ded; 40%	\$25/100/175/20%	Ded; 40%	\$25/100/175/20%	Ded; 40%

\* The deductible amount changed for the HSA 3000 plan



# Your pharmacy benefits

## Your plan covers:

- Medicines on the **Base 4-tier** drug list, including brand-name and generic drugs.
- Most specialty drugs if you have an ongoing health issue or serious illness.
- Some medications require prior authorization or preapproval, so Anthem can approve the prescription before the pharmacy fills it.



If you have a prescription that is not covered, talk to your doctor or pharmacist about:

- Finding another drug.
- Switching to a generic or over-the-counter drug.



# Your pharmacy benefits

## Ways to save money and time:

- Ask your doctor about generic options.
- Use a pharmacy in your plan's network.
- Receive a 90-day supply of certain drugs for less by mail with home delivery.
- Refill your home delivery prescriptions online or by phone.
- Prescription Discount Program: you're automatically enrolled in our complimentary program that offers savings off retail prices for non-covered prescription medications.
- When you have an Anthem plan, you can check drug prices with the Price a Medication feature on [anthem.com](https://www.anthem.com) and see if there are lower-cost options.



Nearly

**70,000**

pharmacies across the country plus a convenient home-delivery option



## Anthem Dental PPO



Preventive and diagnostic services, including cleanings, exams, and X-rays, are covered at 100% when you see a dentist in the plan's network.



You have coverage for extra dental services, such as additional exam and periodontal cleanings, if you're enrolled in certain care management programs.



Discounts are available through *SpecialOffers<sup>SM</sup>*, including at-home orthodontia.



## Virtual care support

**Your Anthem dental plan covers teledentistry the same as in-office care.**

- **Connect with TeleDentists®** — dentists in the Anthem dental network who offer virtual consultations.
  - Meet with dentists through your tablet, smartphone, or computer with a camera.
  - Get urgent or emergency dental care when you don't have a primary care dentist or they're unavailable.
  - Get medications, if needed.
- The **Ortho@Home** program for mild-to-moderate teeth straightening with clear aligners; offers discounts from byte® or SmileDirectClub™.





## Comparing plans

Dental plans	Low DPPO Plan	High DPPO Plan
<b>Deductible</b>	\$50/3x Individual	\$50/3x Individual
<b>Preventive care</b> <i>(oral exams, teeth X-rays, cleanings)</i>	100% Coinsurance	100% Coinsurance
<b>Annual maximum</b>	\$1,500	\$1,500
<b>Basic care (fillings)</b>	50% Coinsurance	100% Coinsurance
<b>Major care (crowns)</b>	Not Covered	50% Coinsurance
<b>Orthodontics (braces)</b>	Not Covered	50% Coinsurance*

Chart lists benefits for doctors in your plan's network only.

\* Applies to dependent children only (through age 18)



## Blue View Vision

- **More doctors**
- **More options**
- **More freedom**
- **More savings**

Choose from one of the many independent eye doctors in your plan's network.

Schedule appointments when it's convenient for you, including evenings and weekends.

Order eyeglass frames or contact lenses in store or from an online retailer in your plan's network that will send your glasses or contacts to your door.

Receive deep discounts with lower out-of-pocket costs on lens options and laser vision correction surgery, and 40% off additional pairs of glasses from retailers in your plan's network.

INDEPENDENT  
PROVIDER  
NETWORK



LENSCRAFTERS

PEARLE  
VISION

OPTICAL

GLASSES.COM

contactsdirect

1800 contacts

Ray-Ban

befitting



# Health and wellness programs



## Health and wellness programs



Become more engaged in your health.



Make better healthcare decisions.



Reach your health goals.



Save money on health-related products and services.



After your benefits start, visit **[anthem.com](https://www.anthem.com)**, or call the Member Services number on your ID card or mobile app to take part in these programs.



## 24/7 NurseLine

**Connect with a registered nurse who can:**

- Answer health questions.
- Help you decide where to go for care.
- Find doctors or other healthcare professionals near you.



# Case Management

If you're in the hospital or have a serious health problem, a nurse care manager can:



Help answer  
your questions.



Coordinate your  
care with  
different doctors.



Show you how  
to use your  
health benefits.



Educate you  
about your health  
issue and  
treatment options.



Give you tips on  
saving money and  
connecting with  
local resources.



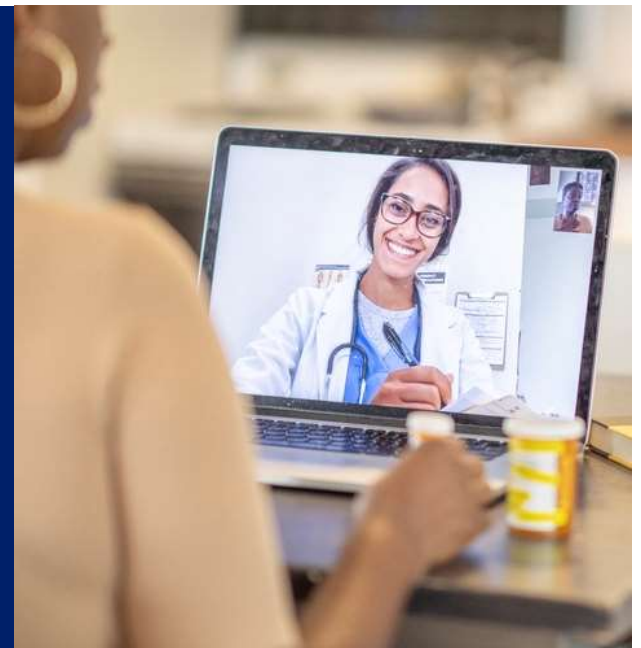
## ConditionCare support

### 24/7 access to a nurse care manager for:

- Back pain
- Vascular disease
- Musculoskeletal disorder

### The nurse care manager can help you:

- Manage your condition.
- Follow your doctor's care plan.
- Provide information to help you recover.





**NOTE:**  
Use this if the  
vendor is Lark.

# Diabetes Prevention Program

Anthem and Lark have come together to offer this 12-month weight loss program that can help you lose weight and reduce your risk for diabetes.

## Get personalized 24/7 coaching to help you:

- Lose weight.
- Manage stress.
- Eat healthier.
- Sleep better.
- Increase activity.



Use the Sydney Health app to complete the Lark prediabetes survey by going to **My Health Dashboard** and searching for **Lark Diabetes Prevention Program** under *Programs*.



# Building Healthy Families



Access to screenings, tools, and trackers for preconception/fertility, pregnancy, and children through age five (and beyond).



Available 24/7 through our Sydney<sup>SM</sup> Health app.



Extensive content library covering topics to support diverse families on their path to parenthood, including single parents and same-sex or multicultural couples.





## SpecialOffers

Visit **anthem.com**, choose **Care**,  
and select **Discounts** to:



Save money on glasses, weight loss programs,  
gym memberships, and vitamins.



## Well-being Coach

**Access one-on-one coaching services with tailored support to help you set and achieve your goals, such as:**

- Prioritizing your well-being
- Quitting tobacco
- Losing weight
- Gaining energy





# **Simplifying your plan with tools and resources**



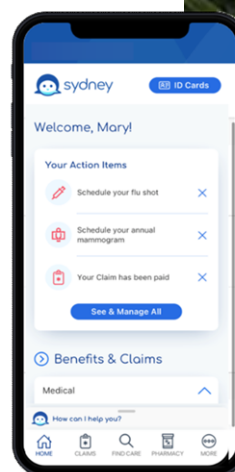
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# Sydney Health app; your personal health assistant

Download and register on the Sydney Health app to take full advantage of your Anthem plan.

## Use it to:

- Find care and check costs.
- See all your benefits.
- View claims and payment information.
- View and use digital ID cards.
- Manage prescriptions.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Access wellness resources and rewards.
- Sync with your fitness tracker.
- Reach Member Services for support.



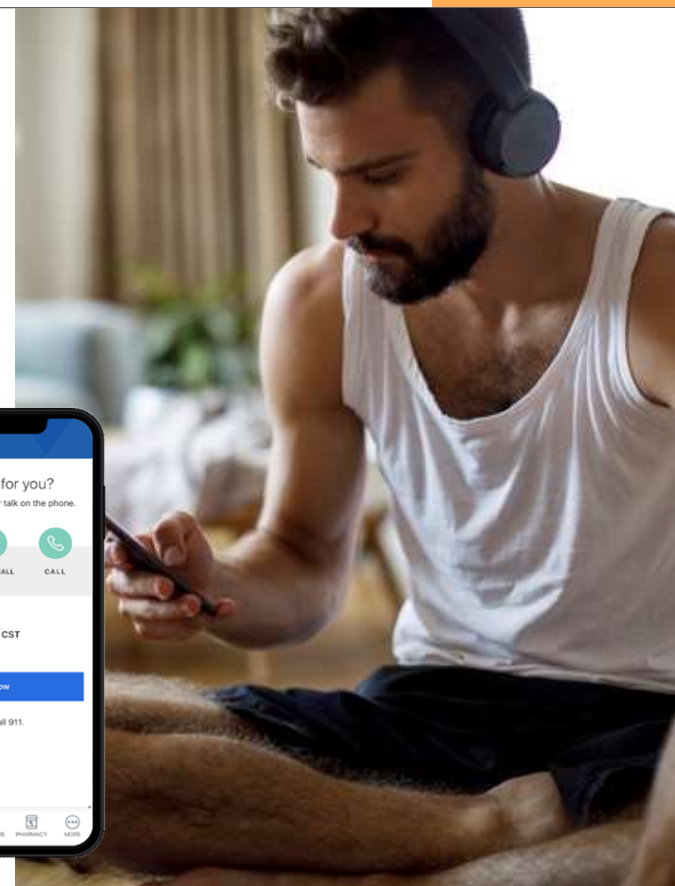
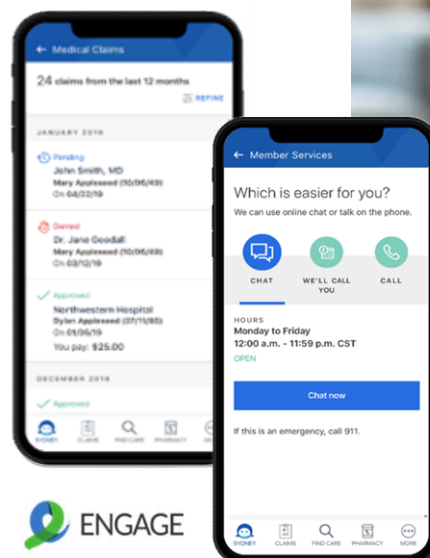


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# Engage Wellbeing, your personal health assistant

## Use the Engage Wellbeing app to:

- See what's covered, what it costs, and where you've spent your healthcare dollars.
- Find doctors in your plan's network.
- Track health, fitness, and nutrition.
- Earn points for reaching your sleep, exercise, and food goals.





# Blue Distinction

Quality care and peace of mind if you're **having major surgery or dealing with a serious medical condition.**

## Blue Distinction Centers

- Excellent care
- Faster recovery times

## Blue Distinction Centers+

- Excellent care
- Faster recovery times
- Lower costs

## Blue Precision doctors

- Highest professional standards for quality of care and cost control.

## Blue Distinction Total Care PCP

- Focus on your whole health, not just your symptoms.
- Available by phone or email.
- May have extended hours.



# Virtual care Telehealth

## Connect with care anywhere.

- Telehealth appointments on your mobile phone, tablet, or computer with a camera.
- Board-certified doctors available 24/7 for advice, treatment, and prescriptions.
- Appointments with licensed therapists or psychiatrists
- Appointments available 7 days a week and usually cost the same as an in-person visit.
- Cost is less than or equal to an in-person office visit.

To make a virtual care appointment, go to [anthem.com](https://anthem.com) or Sydney Health, and choose **Virtual Visit With A Provider** under **Care**.





# Virtual primary care

Access to routine care and chronic condition management

## Services available through the Sydney Health app

Virtual primary care includes preventive care, wellness checks, lab work referrals, new prescriptions and refills, specialist referrals, and care management for conditions, including:<sup>1</sup>

- Asthma
- High blood pressure
- Diabetes
- High cholesterol
- Heartburn or GERD<sup>2</sup>
- Migraines
- Irritable bowel syndrome
- Musculoskeletal issues

## Appointment hours

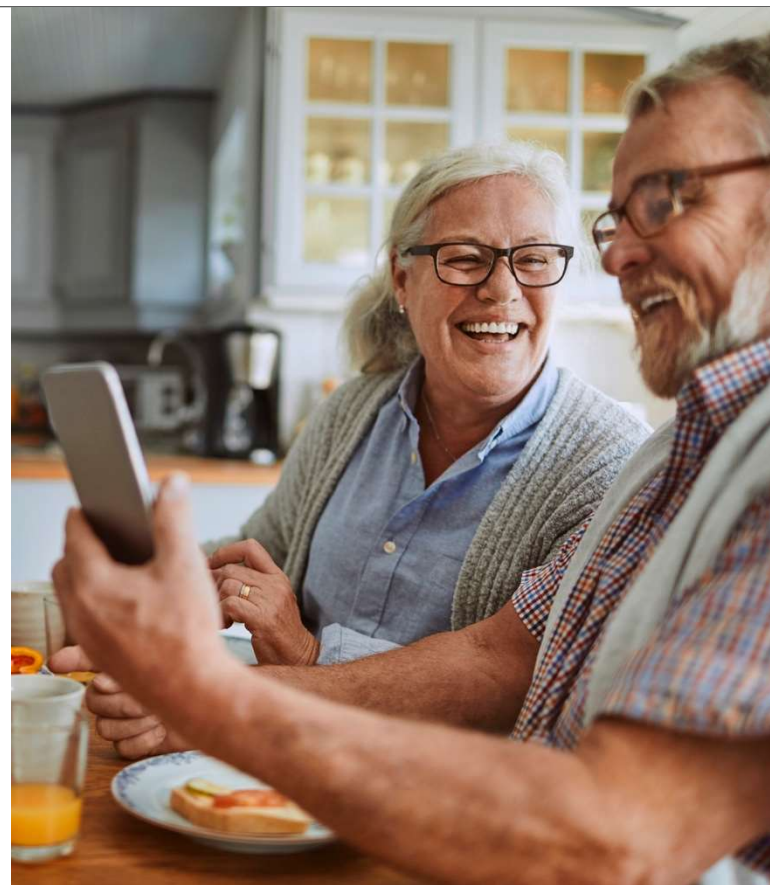
- 9 a.m. to 9 p.m. ET, Monday through Friday
- 9 a.m. to 5 p.m. ET, Saturday and Sunday



## Health Record

Health Record lets you track, store, and share your health history and records with doctors and other health professionals from your smartphone or laptop. You can:

- Help your doctors and hospitals spot health risks and provide care that's appropriate for your health history.
- Download your medical records.
- Securely store files, images, and scans from your healthcare professionals.
- Track your prescriptions.
- Update and organize your list of prescriptions in real time.



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# Thank you



Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare professional in your plan's network. If you receive care from a doctor or healthcare professional not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

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