



# Choosing and using your plan

Your guide to open enrollment and making the most of your benefits

## Open Enrollment Guide 2023



# Time to choose your plan

## Your trusted health partner

Anthem is committed to being your trusted healthcare partner. We're developing technology, solutions, programs, and services that give you greater access to care. We are also working with healthcare professionals to make sure you get affordable quality healthcare.



# Time to choose your plan

A great way to start is to focus on what's important to you

Open enrollment is the time to explore your benefits, programs, and resources that can support your health and well-being all year long.

This guide was created to help you understand our plans. It also has tips, tools, and resources that can help you reach your health and wellness goals when you become a member. Save it to help you make the most of your benefits throughout the year.

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# Explore your plan options

Review the health plans below to find the right fit for your needs.

## PPO

With a preferred provider organization (PPO) plan, you can go to almost any doctor or hospital — giving you more choices and flexibility.

- You can choose a primary care doctor from the plan's network for preventive care such as checkups and screenings.
- You do not need to have a primary care doctor to see a specialist.
- When you want to see a specialist, such as an orthopedic doctor or a cardiologist, you do not need to visit your primary care doctor first for a referral. This can save you time and a copay.
- Choosing doctors and facilities in your plan's network — instead of those outside your plan's network — helps lower your costs.

## Health savings account (HSA)

An HSA allows you to set aside pretax dollars to pay for care when you need it. You can use money in the account to pay for qualified medical expenses, such as hospital visits, prescription drugs, or copays for a doctor visit.<sup>1</sup>

- Once you pay your deductible, you will pay a percentage of the total cost (called coinsurance) anytime you receive care for a covered service. Your plan will cover the rest.
- All the money in your HSA rolls over from year to year, and it is yours even if you change health plans or jobs, or retire.
- The money you put into your HSA, any interest you earn, and the money you take out to pay for healthcare is tax-free.
- You can contribute up to \$3,850 for an individual and \$7,750 for a family.<sup>2</sup>
- If you are 55 or older, you can contribute an extra \$1,000 a year.

## How to choose a plan

- Think about your personal situation. Have your healthcare needs changed? Do you go to the doctor more often now? Are you taking a special prescription drug? Do you have any upcoming surgeries? You will want to look for benefits that fit your needs.
- Compare all the costs, including your monthly payment, deductible, coinsurance, copay, and out-of-pocket limit.
- Find out if your doctors, hospitals, and healthcare professionals are covered by the plan.
- Choose the right plan for your needs.

<sup>1</sup> For a full list of qualified expenses for an individual, visit [qme.anthem.com](https://www.qme.anthem.com).

<sup>2</sup> Veterans who have received medical benefits from Veterans Affairs due to a service-connected disability are eligible to receive or make HSA contributions. Visit the IRS website at [irs.gov/irb/2004-33\\_IRB](https://www.irs.gov/irb/2004-33_IRB) for details.

# Using your plan



## How to use your plan

Once you become a member, explore how to make the most of your benefits . This guide shows you ways to make using your plan easier. You will also discover tools and resources that can help you reach your health and wellness goals.



# How to use your plan

## Register for online tools and resources

Your plan comes with great tools and programs to help you reach your health goals and save money on health products and services that may come at no extra cost. For detailed information, use the **Sydney Health** mobile app or register at [anthem.com](https://www.anthem.com).

### Sydney Health mobile app

Discover a powerful and more personalized health app. Access your benefits and wellness tools to improve your overall health with the **Sydney Health** app. The app works with you by guiding you to better overall health — and brings your benefits and health information together in one convenient place. **Sydney Health** has everything you need to know about your benefits to make the most of them while taking care of your health.

### Working with you:

- Reminding you about important preventive care needs.
- Planning and tracking your health goals, fitness, and rewards.
- Guiding you with insights based on your history and changing health needs.
- Empowering you with personalized resources to find and compare doctors and check costs.

### Working for you:

- **Virtual chat visits** — **Sydney Health** can link you directly to doctors for virtual chat visits at no extra cost.\* During your appointment; the doctor will evaluate your symptoms; discuss your treatment options, and order prescriptions, if you need them.
- **Virtual video visits** — You can also use **Sydney Health** to connect with a doctor through video visits.
- **Virtual primary care** — When you need preventive care, such as wellness check-ins, lab work referrals, specialist referrals, or help with a long-term condition such as asthma, you can use Sydney Health to have a video visit with a doctor.

**The Anthem Skill** — The Anthem Skill for Alexa is a voice-activated assistant for your health plan. Receive answers to your healthcare questions — hands-free by enabling the Anthem Skill. It works through any Alexa-enabled device, such as an Amazon Echo, or on your mobile device using the Amazon Alexa app. If you do not have the Amazon Alexa app, download it from Google Play™ or the App Store®.

- Ask for your digital member ID card.
- Check your progress toward meeting your medical plan's deductible and out-of-pocket maximum.

\* Pricing based on \$0 copay benefit eligibility offered through your plan.  
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# How to use your plan

## Use your ID card from your phone

Quickly access your ID card on your phone by using the **Sydney Health** mobile app or logging in at **anthem.com**. Your digital ID card works the same as a paper one. You can share it with your doctor or pharmacy by printing a copy anytime you need one, or emailing or faxing it from your computer or mobile device. You also can download your ID card for quicker access.

## Find a doctor in your plan

The right doctor can make all the difference. Choosing a doctor who is in your plan's network can save you money. Your plan includes a broad selection of high-quality doctors. If you decide to receive care from doctors outside the plan's network, it will cost you more and your care might not be covered.

To find a healthcare professional or facility in your plan's network, use the **Find Care** tool on the **Sydney Health** mobile app or at **anthem.com**. You can search for doctors, hospitals, pharmacies, and high-quality labs such as Quest Diagnostics and Labcorp.

## Schedule a checkup

Preventive care, such as regular checkups and screenings, can help you avoid health issues in the future. Your plan covers these services at little or no extra cost when you see a doctor in your plan's network:

- Yearly physical
- Well-child visits
- Flu shot
- Routine shots
- Screenings and tests

### Receive the COVID-19 vaccine or booster shot at no extra cost

A COVID-19 vaccine can help keep you, your family, and your community safe. You and your covered family members will not have to pay out-of-pocket costs for COVID-19 vaccine or booster doses. Your Anthem plan covers them.

You can visit any healthcare professional for your vaccine or booster shot, including those outside your plan's network.

Go to [vaccines.gov](https://www.vaccines.gov) to find COVID-19 vaccine locations near you.

# How to use your plan

## Access care from home in a way that works for you

- **Assess your symptoms online at no cost.** Answer questions through the **Sydney Health** intuitive Symptom Checker. It uses the information you provide to narrow down millions of medical data points and assess your specific symptoms before you visit a doctor.
- **Chat with a doctor at no extra cost.**<sup>1</sup> **Sydney Health** can link you directly to doctors for virtual chat visits. During your appointment, the doctor can evaluate your symptoms; discuss your treatment options; and order prescriptions; if you need them.
- **Have a video visit with a doctor.** You can also use **Sydney Health** to connect with a doctor through video visits.
- **Schedule a virtual primary care appointment** for routine care and prescription refills, if needed. You can also receive a personalized care plan for chronic conditions, such as heart disease.

## Where to go for care when you need it now

When it is an emergency, call 911 or go to the nearest emergency room. If you need nonemergency care right away:

- Check to see if your primary care doctor can see you.
- Search for nearby urgent care to avoid costly emergency room visits and long wait times.

1. If you have a high-deductible health plan and have not met your deductible, the price of a visit will be \$39, starting on the date in 2022 your plan renews.





# Sydney Health makes healthcare easier

Access personalized health and wellness information when you need it

With the Sydney Health mobile app, you can access your medical, pharmacy, dental, vision, life, and disability benefits details in one place. Our simple experience makes it easy to find what you need — with one-tap access to benefits information, Member Services, virtual care, and wellness resources. Sydney Health helps you manage your benefits, so you can focus on your health.

## Find Care

Search for doctors, hospitals, and other health care professionals in your plan's network and compare costs. You can filter providers by what is most important to you such as gender, languages spoken, or location.

## My Health Dashboard

Use My Health Dashboard to find information on health topics that interest you, useful health and wellness tips, and personalized action plans that can help you reach your goals.

## Live Chat

Find answers quickly with the Live Chat tool in Sydney Health. You can use the interactive chat feature or talk to an Anthem representative when you have questions about your benefits or need information.

## Virtual Care

You can now conveniently connect with care from the comfort of home. Assess your symptoms quickly with the Symptom Checker, and visit a doctor over text or video chat to receive care through Sydney Health.

## Community Resources

This resource center helps you connect with organizations offering free and reduced-cost programs to help with challenges such as food, transportation, and child care.

## My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



## Download Sydney Health today

Use the app anytime to:

- Find care and compare costs
- See what's covered and check claims
- View and use digital ID cards



Use your smartphone camera to scan this QR code



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# Wellbeing Solutions

## Focus on your well-being and earn rewards up to \$200

The more activities you complete, the greater your reward.

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 listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$200.

Activity Type	Activities	Amount
 <b>Preventive care</b>	Have an annual preventive wellness exam or well woman exam with your doctor	\$25
	Get an annual cholesterol test <sup>1</sup>	\$20
	Have a colorectal cancer screening (ages 45 and older)	\$25
	Have a routine mammogram (women ages 40 to 74)	\$25
	Have an annual eye exam <sup>2</sup>	\$25
	Get an annual flu shot	\$20
 <b>Condition management programs</b>	ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program <sup>3</sup>	Up to \$50 (\$20/\$30)
	Future Moms: Moms-to-be can receive support from a registered nurse and earn rewards for completing initial, interim, and postpartum assessments <sup>4</sup>	Up to \$50 (\$20/\$10/\$10)

Activity Type	Activities	Amount
 <b>Condition management programs</b>	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward <sup>5</sup>	\$25
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward <sup>6</sup>	\$25
 <b>Digital &amp; wellness activities</b>	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$25 (\$5 per action plan)
	Track your steps	Up to \$60 (2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins	Up to \$20 (\$4 per milestone)
	Update your contact information	\$10

## Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app from Lark offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight, quit tobacco, and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, you can also talk to a certified health coach.

Access Well-being Coach in the Sydney<sup>SM</sup> Health app or at [anthem.com](https://www.anthem.com)



## Earn rewards

Here's how and when you'll earn rewards for completing the activities already mentioned.

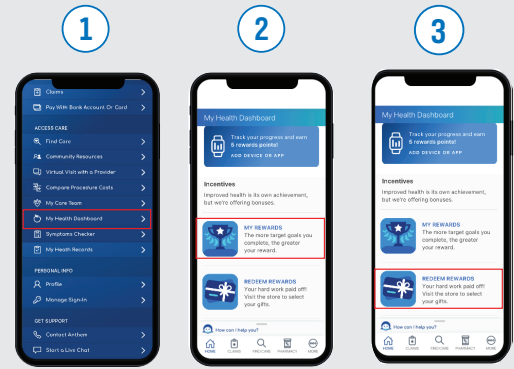
**Preventive care:** Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.

**Condition management:** Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include: ConditionCare (for asthma, diabetes, and heart or lung conditions), Future Moms, and Well-being Coach for weight management and tobacco cessation.

**Digital and wellness activities:** Log in to the Sydney Health app or [anthem.com](https://www.anthem.com) to complete available activities, such as taking a health assessment, participating in the Well-being Coach Digital program, and tracking your steps. Rewards are added to your account as activities are completed.

## Use your rewards

- 1 To view your rewards, open the Sydney Health app or go to [anthem.com](https://www.anthem.com). Next, go to *My Health Dashboard*.
- 2 Select **My Rewards**.
- 3 Select **Redeem Rewards** to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including: Amazon, Bed Bath & Beyond, Gap Options (all brands), Apple, Target, The Home Depot, and TJ Maxx. The minimum gift card amount is set by each individual retailer.



Download the Sydney Health mobile app by scanning this QR code with your phone's camera.

## Do you have questions?

Log in at [anthem.com](https://www.anthem.com) or open the Sydney Health app. Then go to *My Health Dashboard* and select **My Rewards** to learn more. You can also call Member Services at the number on your ID card.

1 Annual cholesterol test eligibility: men 35 years and older, women 40 years and older with a full cholesterol (lipid) panel.

2 Annual eye exam reward is available if employer provides vision coverage through Anthem.

3 Adult members identified as moderate or high risk are eligible for ConditionCare and may receive a reward for participation in 1 of 5 ConditionCare programs and completion for 1 of 5 ConditionCare programs: (chronic obstructive pulmonary disease [COPD], coronary artery disease [CAD], asthma, diabetes, and congestive heart failure [CHF]). Rewards include: \$20 for program participation and \$30 for program completion.

4 Future Moms assessments completion dates: Initial assessment must be completed by day 97; interim assessment must be completed by day 1 prior to delivery; postpartum assessment must be completed by 56 days after delivery. Rewards include: \$20 for an initial assessment; \$10 for an interim assessment; and \$10 for a postpartum assessment.

5 Well-being Coach Weight Management program (telephonic) is available for members who are identified as high risk based on a body mass index (BMI) of 30 or higher.

6 Well-being Coach Tobacco Cessation program (telephonic) is available for members who are identified as high risk based on any tobacco usage.

7 Members may earn rewards for completing quarterly Well-being Coach digital milestones while logging daily check-in activities on the app. Daily check-in reward values: first check-in: \$4; next 15 check-ins during first quarter: \$4; 25 check-ins during second through fourth quarters: \$4 each quarter. Log in to Sydney Health or [anthem.com](https://www.anthem.com) to download the Well-being Coach digital app. Well-being Coach is provided by Lark Health.

We encourage you to actively participate in your rewards program. Any rewards you earn must be redeemed before the end of the current plan year. Once the plan year ends, any unused rewards are forfeited, and your reward balance will reset to \$0 at the beginning of the new plan year.

All preventive care activities are claims-based. Medical waivers apply to all claim-based activities.

Rewards eligibility applies to only employees and their spouse/domestic partner. Members must be active on the plan and activity must take place during the plan effective year.

A subscriber and spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, are verified by an Anthem claim.

Product availability may vary. The reward amount redeemed may be considered income to you and/or your spouse/domestic partner and subject to state and federal taxes in the tax year it is paid. You and/or your spouse/domestic partner should consult a tax expert with any questions regarding tax obligations.

The list of retailers available for electronic gift card rewards redemption is subject to change. Log on to [anthem.com](https://www.anthem.com) or open the Sydney Health app to explore the electronic gift card options available to you.

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# Take your benefits with you

With the BlueCard® PPO and Blue Cross Blue Shield Global® Core programs

## BlueCard PPO Program

If you're away from home and need care right away, the **BlueCard PPO Program** gives you access to more than 1.7 million doctors and hospitals across the country.<sup>1</sup>

## Ways to access care across the U.S.:



Call 911 or go to the nearest hospital in an emergency.\*



Go to [anthem.com](https://www.anthem.com), log in, and use the **Find Care** tool to search for a BlueCard PPO Program doctor or hospital.



Use the **Sydney Health**<sup>SM</sup> mobile app to search for a BlueCard PPO Program doctor or hospital. Follow turn-by-turn directions to the nearest doctor, urgent care center, or hospital.



Call the **Member Services** number on your ID card. They can help you find a doctor or hospital.

\*You or a family member needs to call the Member Services number on your ID card within 24 hours (48 hours for members in Indiana) after going to the hospital or as soon as you can.

## If you're traveling, here's what you need to know:

- “ Before leaving the country, ask Member Services if your international benefits are different.
- “ Ask for approval before receiving care. This “precertification” helps you find care covered by your plan. To see if you need precertification, call the Member Services number on your ID card.
- “ Save money by seeing a BlueCard Program doctor or hospital. You only pay your usual out-of-pocket amounts (such as deductible, your percentage of costs, or copay). If you go to a doctor or hospital outside the program, you'll need to pay the entire bill up front.
- “ Show your Anthem ID card so the doctor or hospital can check your benefits and send us a claim for processing.



## Remember to carry your ID card.

The “PPO-in-a-suitcase” symbol shows you can receive care from BlueCard PPO Program doctors and hospitals.



Sydney Health is offered through an arrangement with CareMarket, Inc., a separate company offering mobile application services on behalf of Anthem Blue Cross and Blue Shield health plans.

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## Blue Cross Blue Shield Global Core Program

If you're outside the U.S., you can use the **Blue Cross Blue Shield Global Core Program** for access to preferred doctors and hospitals in 190 countries and territories around the world.<sup>2</sup>

### Ways to access care outside the U.S.:



Go straight to the nearest hospital in an emergency.



Go to [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) to search for a doctor or hospital.



Use the **Blue Cross Blue Shield Global Core** mobile app to find a doctor or hospital.



Call the **Blue Cross Blue Shield Global Core Service Center** 24/7 at **800-810-2583 (BLUE)** or call collect at **804-673-1177**. They can help you set up a doctor visit or hospital stay.

### Download the Blue Cross Blue Shield Global Core app today

#### Use the mobile app to:

- “ Search for a doctor or hospital.
- “ Submit claims.
- “ Look up medical terms and phrases for many symptoms translated – and even use an audio feature to play the translation.
- “ Find a drug's generic name, local brand name, and availability.
- “ Find information on how to locate and contact a U.S. embassy.



**Unless it's an emergency, call the Global Core Service Center before receiving care outside the U.S. Global Core will work with the doctor and Anthem to approve and accept a Guarantee of Payment (GOP). If a doctor or hospital has not accepted a GOP:**

1. You will need to pay up front in full for your care.
2. Download an international claim form at [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) or request a form by calling the Member Services
3. Fill out the claim form and send it with the original bills to the Blue Cross Blue Shield Global Core Service Center. You can submit them through the mobile app, email, or postal mail.

<sup>1</sup> Blue Cross Blue Shield Association website, *The Blue Cross Blue Shield System* (accessed August 2021): [bcbs.com/about-us/the-blue-cross-blue-shield-system](http://bcbs.com/about-us/the-blue-cross-blue-shield-system).

<sup>2</sup> GeoBlue® website, *More than 20 years as a leader in international healthcare* (accessed August 2021): [about.geo-blue.com](http://about.geo-blue.com).

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

Blue Cross, Blue Shield, the Blue Cross and Blue Shield symbols, BlueCard, BlueCard Worldwide, and Blue Cross Blue Shield Global are trademarks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield companies.

# See a doctor on your phone, tablet or computer, 24/7

Using LiveHealth Online, you can have a private video visit from home or on the go.

When you need care, LiveHealth Online is ready to help. No need to make an appointment. Just log in at [livehealthonline.com](http://livehealthonline.com) or use the app, and see a board-certified doctor in a few minutes.

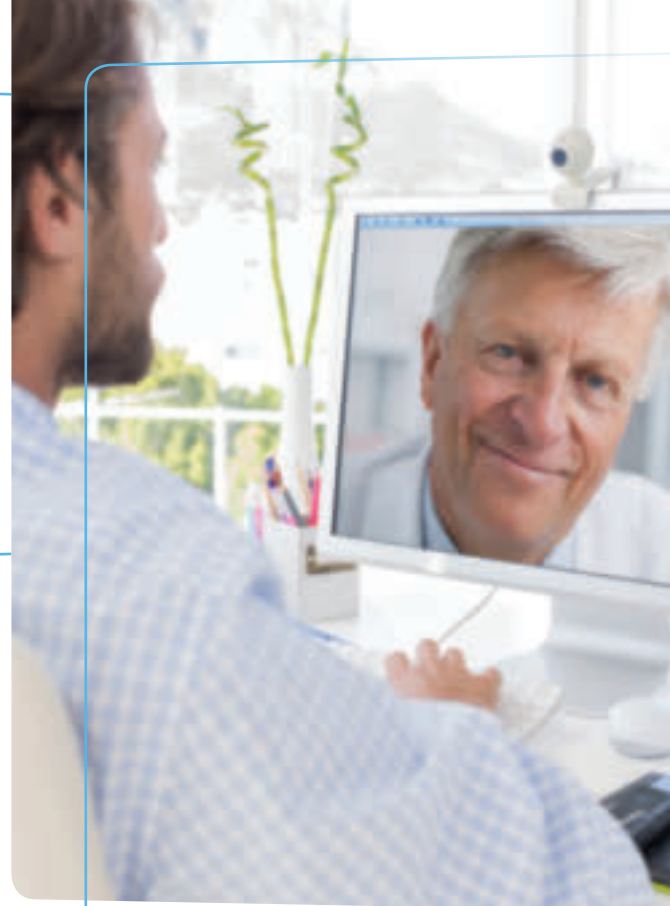
When your own doctor isn't available, use LiveHealth Online if you have:

- Pinkeye
- A cold
- The flu
- A fever
- Allergies
- A sinus infection
- And more

A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.\*

## What will a visit cost?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually \$59 or less.



## Sign up for LiveHealth Online today – it's quick and easy

Go to [livehealthonline.com](http://livehealthonline.com) or download the app and register on your phone or tablet.



**LiveHealth**  
ONLINE



# Your Health Care Summary – beyond an explanation of your benefits

Claims information, how to save money, ways to stay healthy – it's all there and more

You expect a lot from us as your health plan. That's ok. Challenge accepted! It's why your *Health Care Summary* includes all the details you're used to seeing in an explanation of benefits (EOB) – the care you got, what the charge was, how much you'll pay and how much we'll pay. But it doesn't stop there! Check it out ...



You pay \$175.00. Here's how it breaks down.

Copy	Deductible	Your share of the cost (coinsurance)	Services not covered	Your total cost
(\$)	(\$)	(\$)	(\$)	(\$)
0.00	175.00	0.00	0.00	+ 175.00
0.00	175.00	0.00	0.00	+ 175.00

It's got everything you'll want to know about a claim.

In the *Claims summary* section, you'll get a quick look at how much the charge was for your care and how much of that you need to pay. For more details about a claim ... well, go to the *Claims details* page. It'll break down the amounts for your copay, deductible, coinsurance and services not covered to make it simpler to understand your claims.

## Want to know how much of a claim went toward your deductible and out-of-pocket maximum?

Your year-to-date summary will give you a look at that and also show you how much is left until you reach those.

Jane Q. Member Member ID: WVV900W90909 Coverage: Individual + Children  
Group ID: 000123 - ABCDEFG Corporation

Plan deductible	In-network deductible	Applied to date	Remaining deductible	Out-of-network deductible	Applied to date	Remaining deductible
<b>Individual</b>						
Jane Q. Member	\$1,500.00	-\$500.00	\$1,000.00	\$2,500.00	-\$750.00	\$1,750.00
Tom F. Dependent	\$1,500.00	-\$500.00	\$1,000.00	\$2,500.00	-\$100.00	\$2,400.00
<b>Family</b>	\$4,000.00	-\$1,000.00	\$3,000.00	\$6,000.00	-\$1,000.00	\$5,000.00
<b>Out-of-pocket (OOP) maximum</b>	In-network OOP max	Applied to date	Remaining OOP max	Out-of-network OOP max	Applied to date	Remaining OOP max
<b>Individual</b>						
Jane Q. Member	\$4,000.00	-\$1,000.00	\$3,000.00	\$8,000.00	-\$1,060.00	\$6,940.00
Tom F. Dependent	\$4,000.00	-\$750.00	\$3,250.00	\$8,000.00	-\$1,000.00	\$7,000.00
<b>Family</b>	\$6,000.00	-\$2,000.00	\$4,000.00	\$10,000.00	-\$3,000.00	\$7,000.00

→ Continued on other side





# Save money and time with Rx Choice pharmacy network

Your Anthem health plan gives you choices about how and where to fill your prescriptions. With the Rx Choice pharmacy network, you can choose a pharmacy with lower prescription costs or a greater number of locations. You can also have prescriptions delivered right to your door. Choose CarelonRx Mail home delivery, if available, to save time and money when filling medicines you take daily. It even comes with automatic refills.

The Rx Choice network offers two levels of coverage:

## Level 1

These are preferred pharmacies, where your copay or share of the prescription cost is lower. There are more than 20,000\* Level 1 pharmacies nationwide, including these well-known chains:

- CVS
- Walmart
- Kroger
- Giant Eagle
- Albertsons/Safeway
- Hannaford/Ahold

Note: CarelonRx Mail home delivery is also available as a preferred pharmacy option.

## Level 2

You'll pay more out of pocket when you fill your prescription at one of these 47,000\* pharmacies, including these well-known chains:

- Walgreens
- Rite Aid
- Sam's Club
- Costco
- Meijer

## How to find a pharmacy in the Rx Choice pharmacy network

- Log on to [anthem.com](https://www.anthem.com) or the Sydney<sup>SM</sup> Health mobile app, and choose **Order and Manage Prescriptions**.
- On the *Pharmacy* page, choose **Find a Pharmacy**.
- Enter your ZIP code and how far you want to search to find pharmacies near you.

## Choose CarelonRx Mail home delivery

You may be eligible to request a new home-delivery prescription on [anthem.com](https://www.anthem.com) or the Sydney Health mobile app.

## We're here to help

If you have questions about the network or your pharmacy benefits, call the Pharmacy Member Services number on your plan ID card.

\* IngenioRx data, 2022.

Services provided by CarelonRx, Inc.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022

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## Looking for savings opportunities?

Maybe you didn't know how much money you can save when you get care from a doctor or facility in your plan. Your *Health Care Summary* can show you easy ways to save on your out-of-pocket costs.



### Preventive care reminders\*

#### For Jane

- Breast cancer screening
- Diabetes check
- Colon cancer screening

#### For Tom

- Child well-care visit
- Flu shot

#### For Ben

- Child well-care visit
- Flu shot

\*Your checklist is based on age and gender guidelines from the Centers for Disease Control and Prevention. Been to the doctor recently? It may not reflect your most recent services.

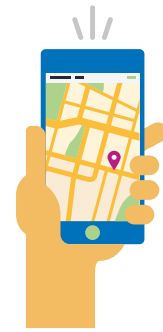
## You'll also see any recommended preventive care you should get.

You know, the screenings, checkups, lab tests or vaccines you may have put off or the things you need to do if you have certain health conditions. If you have kids, it'll even show any preventive care they should get.



## How about tips and tools on health and wellness, and ways to get the most out of your health plan?

Your *Health Care Summary* has those, too! For example, do you know where the closest urgent care is to your home? We do — and we'll make sure you do, too!



Claims details



Cost savings



Preventive care reminders



Tools & tips



## What's in a name? A lot!

Your *Health Care Summary* is exactly what it says it is: a summary of all the important information you need to know about the health care you get.

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# Meet your new health champion

Enhanced Personal Health Care doctors go above and beyond for you

Whether you go to the doctor rarely or often, you should find a primary care physician (PCP) you like and trust. Checking out Enhanced Personal Health Care (EPHC) doctors is a great way to start your search. Enhanced Personal Health Care professionals (including primary care doctors and other medical staff) have agreed to provide high-quality care and focus on your whole health — not just your symptoms. In fact, Anthem Blue Cross and Blue Shield members who choose an EPHC doctor are happier with their doctors and their overall health.\*



## Your Enhanced Personal Health Care doctor has agreed to go above and beyond and:

- Focus on preventing illnesses and helping you get healthy faster and stay healthy longer.
- Coordinate your overall health care to avoid any gaps in care. This entails things like setting up appointments with specialists to ensuring you're following your prescription plan and getting the right tests and screenings regularly.
- Help you avoid unnecessary medical services and tests, saving you money and reducing stress.
- Use specialized health information to help them better coordinate and manage your care.
- Be available to you 24/7 through extended office hours, after-hours call coverage and sometimes even online.
- Spend extra time with you to get to know you and your health goals.
- Contact you when you're due for a preventive exam or screening.



## Choose the kind of professional who's right for you

- **Family practice/general practice** — These doctors offer a wide range of care, from check-ups to pregnancy care. This type of doctor might be a good choice if you want to keep all of your family members under the same doctor's care. A doctor who treats everyone in a family can sometimes get a better view of each person's health.
- **Internal medicine** — Internal medicine doctors mainly treat adults and offer a range of care, including preventive care. But they may have special knowledge about certain health problems. So if you have a long-term health problem, an internist who also focuses on that particular problem may be a good fit for you.
- **Pediatricians** care for infants, children, and adolescents.
- **Nurse practitioners and physician assistants** aren't doctors, but they've had lots of training. They can do many of the same things that doctors do.



## Ready to find your Enhanced Personal Health Care doctor?

1. Log in or register at **anthem.com**.
2. Under **Find a Doctor**, enter your location and search distance. Be sure to select the boxes for *Able to serve as primary care physician (PCP)* and *Enhanced Personal Health Care*.
3. Choose **Search** and you'll see a list of available doctors near you.

\* AEPHC Patient Experience Survey Results. In 2015, 2,751 EPHC patient interviews were conducted across four distinct EPHC patient populations. 746 interviews for non-EPHC Group. Analyses conducted across patient experience domains to identify performance of EPHC providers over time, and, comparative performance to non-EPHC providers.

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# The ER isn't your only option

Find the right place to go when you need to see a doctor quickly

Your primary care doctor is usually the best place to start when you need care. After all, they know your story. But you have other options for non-emergency care – even in the middle of the night. Make a plan now, so you're prepared when you need to choose care in a hurry. **And remember, going to the emergency room (ER) or calling 9-1-1 is always best when it's an emergency.**

Where to go	What can be treated	Hours	Your cost <sup>1</sup>
<p><b>Have a video visit with a doctor on LiveHealth Online</b></p>	Flu and cold symptoms, allergies, pink eye and sinus infections, even if a prescription is needed <sup>2</sup>	<p>24/7 from your smartphone, tablet or computer with a webcam</p> <p>Just register at <a href="http://livehealthonline.com">livehealthonline.com</a> or download the <b>LiveHealth Online</b> mobile app.</p>	\$
<p><b>Call your doctor's office</b></p>	Flu and cold symptoms, allergies, chronic health conditions and preventive care like your annual physical	Hours vary, usually best by appointment	\$\$
<p><b>Visit a retail health clinic</b></p>	Flu and cold symptoms, rashes, minor allergic reactions, pink eye, urinary tract infections and minor cuts and burns	Most can see you nights and weekends, and accept walk-ins	\$\$
<p><b>Go to an urgent care center</b></p>	Back and joint injuries, flu and cold symptoms, sprains, strains and cuts or when you need X-rays	Usually open extended hours (nights and weekends)	\$\$\$

<sup>1</sup> Costs are ranked according to the member's estimated out-of-pocket costs and average health plan copays. \$ = lower cost and \$\$\$ = higher cost. Care outside of your plan may cost more out of pocket. Call the Member Services number on your ID card if you have questions about your plan.

<sup>2</sup> Prescription availability is defined by physician judgment.

## Finding care is easy.

Log in at [anthem.com](http://anthem.com) or download the Sydney app today. It's easy and fast to find doctors, retail health clinics and urgent care centers in your plan and compare costs.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

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# Sydney Health makes health care easier

See your benefits. Find a doctor. Track your fitness. It's personalized and easy!

With Sydney Health, you can find everything you need to know about your medical, pharmacy, dental, and vision benefits all in one place. Sydney Health makes it easier to get things done, so you can spend more time focused on your health.

**Get started with Sydney Health**  
Download the app today!



## Simple experience

Our **simple experience** makes it easy to find what you need – with one-click access to benefits info, Member Services, LiveHealth Online and wellness resources. And you can use the interactive chat to get answers quickly.

## My Health Dashboard

**My Health Dashboard** is your hub for personalized health and wellness. Find programs that interest you, build an action plan to help you meet your health goals, sync your fitness tracker and earn points for your progress.

## Personalized Match

**Personalized Match** helps you find a doctor in your plan who's right for you. You'll get results carefully matched with your unique needs, preferences and plan details.

### With just one click, you can:

- Find care and check costs
- See all benefits
- View claims
- View and use digital ID cards
- Use the interactive chat feature to get answers quickly
- Sync your favorite fitness tracker

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# Save money with discounts at [anthem.com](https://www.anthem.com)

As an Anthem member, you qualify for discounts on products and services that help promote better health and well-being.\* These discounts are available through SpecialOffers to help you save money while taking care of your health.

## Vision, hearing and dental

**Glasses.com™ and 1-800-CONTACTS®** — Shop for the latest brand-name frames at a fraction of the cost for similar frames at other retailers. You are also entitled to an additional \$20 off orders of \$100 or more, free shipping and free returns.

**EyeMed** — Take 30% off a new pair of glasses, 20% off non-prescription sunglasses and 20% off all eyewear accessories.

**Premier LASIK** — Save \$800 on LASIK when you choose any “featured” Premier LASIK Network provider. Save 15% with all other in-network providers.

**TruVision** — Save up to 40% on LASIK eye surgery at more than 1,000 locations.

**Nations Hearing** — Receive hearing screenings and in-home service at no additional cost. All hearing aids start at \$599 each.

**Hearing Care Solutions** — Digital instruments start at \$500, and a hearing exam is free. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, batteries for two years and unlimited visits for one year.

**Amplifon** — Take 25% off, plus an extra \$50 off one hearing aid; \$125 off two.

**ProClear™ Aligners** — Take \$1,200 off a set of custom aligners. You can improve your smile without metal braces and time-consuming dental visits. Your order is 50% off and comes with a free whitening kit.



## Fitness and health

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**Active&Fit Direct™** – Active&Fit Direct allows you to choose from more than 11,000 participating fitness centers nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes). Offered through American Specialty Health Fitness, Inc.

**FitBit** – Work toward your fitness goals with Fitbit trackers and smartwatches that go with your lifestyle and budget. Save up to 22% on select Fitbit devices.

**Garmin** – Take 20% off select Garmin wellness devices.

**Jenny Craig®** – Join this weight loss program for free. Jenny Craig provides you with everything you need, making it easier to reach your goals. You can save \$200 in food, in addition to free coaching, with minimum purchase. Save an extra 5% off your full menu purchase. Details apply.

**ChooseHealthy®** – Discounts are available on acupuncture, chiropractic, massage, podiatry, physical therapy and nutritional services. You also have discounts on fitness equipment, wearable trackers and health products, such as vitamins and nutrition bars.

**GlobalFit** – Discounts apply on gym memberships, fitness equipment, coaching and other services.

## Family and home

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**23andMe** – Take \$40 off each Health + Ancestry kit. Save 20% on a 23andMe kit and learn about your wellness, ancestry and more.

**Safe Beginnings®** – Babyproof your home while saving 15% on everything from safety gates to outlet covers.

**Nationwide Pet Insurance** – Receive an automatic 5% discount when you enroll through your company or organization. Save up to 15% when you enroll multiple pets.

**ASPCA Pet Insurance** – Take 5% off pet insurance. You can choose from three levels of care, including flexible deductibles and custom reimbursements.

**WINFertility®** – Save up to 40% on infertility treatment. WINFertility helps make quality treatment affordable.

**LifeMart®** – Take advantage of great deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services and yoga classes, sports gear and vision care.

## Medicine and treatment

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**SelfHelpWorks** – Choose one of the online Living programs and save 15% on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep or face an alcohol problem.

**Brevena** – Enjoy a 41% discount on BREVENA® skin care creams and balms for smooth, rejuvenated skin from face to foot.

**Puritan's Pride®** – Choose from a large selection of discounted vitamins, minerals and supplements from Puritan's Pride.

**Allergy Control Products and National Allergy Supply** – Save up to 25% on select doctor-recommended products such as allergy-friendly bedding, air purifiers and filters, asthma products and more. Orders over \$59 ship for free by ground within the contiguous U.S.

To find the discounts available to you, log in to [anthem.com](https://www.anthem.com), choose **Care** and select **Discounts**.

**Your SpecialOffers discounts are part of our effort to support your personal health journey. Taking care of your health can be easier with the savings offered through your health plan.**

**\* All discounts are subject to change without notice.**

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# We're here for you – in many languages

The law requires us to include a message in all of these different languages. Curious what they say? Here's the English version: "You have the right to get help in your language for free. Just call the Member Services number on your ID card." Visually impaired? You can also ask for other formats of this document.

## Spanish

Usted tiene derecho a recibir ayuda en su idioma en forma gratuita. Simplemente llame al número de Servicios para Miembros que figura en su tarjeta de identificación.

## Chinese

您有權免費獲得透過您使用的語言提供的幫助。請撥打您的 ID 卡片上的會員服務電話號碼。若您為視障人士，還可索取本文件的其他格式版本。

## Vietnamese

Quý vị có quyền nhận miễn phí trợ giúp bằng ngôn ngữ của mình. Chỉ cần gọi số Dịch vụ dành cho thành viên trên thẻ ID của quý vị. Bị khiếm thị? Quý vị cũng có thể hỏi xin định dạng khác của tài liệu này."

## Korean

귀하는 자국어로 무료 지원을 받을 권리가 있습니다. ID 카드에 있는 멤버 서비스번호로 연락하십시오.

## Tagalog

May karapatan ka na makakuha ng tulong sa iyong wika nang libre. Tawagan lamang ang numero ng Member Services sa iyong ID card. May kapansanan ka ba sa paningin? Maaari ka ring humiling ng iba pang format ng dokumentong ito.

## Russian

Вы имеете право на получение бесплатной помощи на вашем языке. Просто позвоните по номеру обслуживания клиентов, указанному на вашей идентификационной карте. Пациенты с нарушением зрения могут заказать документ в другом формате.

## Armenian

Դուք իրավունք ունեք ստանալ անվճար օգնություն ձեր լեզվով: Պարզապես զանգահարեք Անդամների սպասարկման կենտրոն, որի հեռախոսահամարը նշված է ձեր ID քարտի վրա:

## Farsi

"شما این حق را دارید تا به صورت رایگان به زبان مادری تان کمک دریافت کنید. کافی است با شماره خدمات اعضا (Member Services) درج شده روی کارت شناسایی خود تماس بگیرید." دچار اختلال بینایی هستید؟ می توانید این سند را به فرمت های دیگری نیز درخواست دهید.

## French

Vous pouvez obtenir gratuitement de l'aide dans votre langue. Il vous suffit d'appeler le numéro réservé aux membres qui figure sur votre carte d'identification. Si vous êtes malvoyant, vous pouvez également demander à obtenir ce document sous d'autres formats.

## Arabic

لك الحق في الحصول على مساعدة بلغتك مجاناً. ما عليك سوى الاتصال برقم خدمة الأعضاء الموجود على بطاقة الهوية. هل أنت ضعيف البصر؟ يمكنك طلب أشكال أخرى من هذا المستند.

## Japanese

お客様の言語で無償サポートを受けることができます。IDカードに記載されているメンバーサービス番号までご連絡ください。

## Haitian

Se dwa ou pou w jwenn èd nan lang ou gratis. Annik rele nimewo Sèvis Manm ki sou kat ID ou a. Èske ou gen pwoblèm pou wè? Ou ka mande dokiman sa a nan lòt fòm tou.

## Italian

Ricevere assistenza nella tua lingua è un tuo diritto. Chiama il numero dei Servizi per i membri riportato sul tuo tesserino. Sei ipovedente? È possibile richiedere questo documento anche in formati diversi

## Polish

Masz prawo do uzyskania darmowej pomocy udzielonej w Twoim języku. Wystarczy zadzwonić na numer działu pomocy znajdujący się na Twojej karcie identyfikacyjnej.

## Punjabi

ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮੁਫਤ ਸੇਵਾਵਾਂ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਬਸ ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਸਿਰਵਸ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। ਨਜ਼ਰ ਕਮਜ਼ੋਰ ਹੈ? ਤੁਸ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਹੋਰ ਰੂਪਾਂਤਰ ਮੰਗ ਸਕਦੇ ਹੋ।

## TTY/TTD:711

## It's important we treat you fairly

We follow federal civil rights laws in our health programs and activities. By calling Member Services, our members can get free in-language support, and free aids and services if you have a disability. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed in any of these areas, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279, or directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800-368-1019 (TDD: 1-800-537-7697) or visit <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>



# Protecting your privacy

## How we keep your information safe and secure

As a member, you have the right to expect us to protect your personal health information. We take this responsibility very seriously, following all state and federal laws, as well as our own policies.

You also have certain rights and responsibilities when receiving your healthcare. To understand how we protect your privacy, your rights and responsibilities when receiving healthcare, and your rights under the Women's Health and Cancer Rights Act, go to [anthem.com/privacy](https://www.anthem.com/privacy). For a printed copy, please contact your Benefits Administrator or Human Resources representative.

### How we help manage your care

To see if your health benefits will cover a treatment, procedure, hospital stay, or medicine, we use a process called utilization management (UM). Our UM team is made up of doctors and pharmacists who want to be sure you receive the best treatments for certain health conditions. They review the information your doctor sends us before, during, or after your treatment. We also use case managers. They're licensed healthcare professionals who work with you and your doctor to help you manage your health conditions. They also help you better understand your health benefits.

For additional information about how we help manage your care, go to [anthem.com/memberrights](https://www.anthem.com/memberrights). To request a printed copy, please contact your Benefits Administrator or Human Resources representative.

### Special enrollment rights

Open enrollment usually happens once a year. That's the time you can choose a plan, enroll in it, or make changes to it. If you choose not to enroll, there are special cases when you're allowed to enroll during other times of the year.

- **If you had another health plan that was canceled.** If you, your dependents, or your spouse are no longer eligible for benefits with another health plan (or if the employer stops contributing to that health plan), you may be able to enroll with us. You must enroll within 31 days after the other health plan ends (or after the employer stops paying for the plan). For example: You and your family are enrolled through your spouse's health plan at work. Your spouse's employer stops

paying for health coverage. In this case, you and your spouse, as well as other dependents, may be able to enroll in one of our plans.

- **If you have a new dependent.** You gain new dependents from a life event, such as marriage, birth, adoption, or if you have custody of a minor and an adoption is pending. You must enroll within 31 days after the event. For example: If you marry, your new spouse and any new children may be able to enroll in a plan.
- **If your eligibility for Medicaid or SCHIP changes.** You have a special period of 60 days to enroll after:
  - You (or your eligible dependents) lose Medicaid or the State Children's Health Insurance Program (SCHIP) benefits because you're no longer eligible..
  - You (or eligible dependents) become eligible to receive help from Medicaid or SCHIP for paying part of the cost of a health plan with us.

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Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed in any of these areas, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279, or directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800-368-1019 (TDD: 1-800-537-7697) or visit <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.

For full details, read your plan document, which has all the details about your plan. You can find on [anthem.com](https://www.anthem.com).



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## Your plan is here for you to use

### If you would like extra help

If you have questions, we are here to help. Contact us through our online Message Center or call the Member Services number on your ID card.



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