



YOUR TIME MATTERS.

So we're making everything work harder for you.

- New, more affordable plan designs for your clients
- Simplified electronic process, from quoting through enrollment, for you

MAKING IT EASIER FOR YOU AND YOUR CLIENTS

Your time should be focused on supporting your clients, consulting with them on the right health plan for their unique needs. What if it could be easier? Instead of paperwork, what if you could focus on building your business?

WELCOME TO A BETTER WAY.

HELPING CHOOSE THE RIGHT PLAN FOR YOUR CLIENTS SHOULDN'T KEEP YOU UP AT NIGHT



Medical



Pharmacy



Dental



Vision



Life



Disability



Behavioral Health

Your clients want their employees to have the right plan for their needs, while balancing the cost. We get it. We created a wider range of plan options with everything your clients and their employees need to make smarter health care choices, save time and manage costs. And our plans work together – medical, pharmacy, dental, vision, life, disability and behavioral health. You and your clients should feel good with that choice.

- **More plan choices** to meet more budgets
- A **lower cost of care** because of the strength and quality of our networks, so members can see doctors who deliver the most effective, efficient care
- Expanded **medical and pharmacy** portfolios:
 - **ACA-compliant medical and pharmacy** plans offering a wide range of member cost share options
 - **Integrated Act Wise** consumer-driven health plans that manage the medical benefits and the spending accounts
- A **5% discount** on specialty premiums (dental, vision, life and disability) when clients purchase dental for the first time along with vision, life and/or disability
 - Members get **whole-person coverage**. Because our products are connected, doctors can work together behind the scenes to see a person's overall health, leading to earlier detection of possible health issues
- **Better health and engagement for members** – our digital health care platform integrates benefit information, clinical and claims data, and other digital tools to create a more personalized member experience

MAKING IT ALL EASIER. YOU SPOKE, WE LISTENED.

We know it hasn't always been easy to work with us. From complicated and inconsistent processes to long implementation times, you're frustrated and we hear you. We've been working hard to invest in, and develop, market-leading tools and technology with one goal in mind: to streamline, so you can save time and worry. The changes you'll see:

- **Reimagined Producer Tool-box** where you can do it all—in one place, no more going back and forth between portals
- **Simplified quoting** so you can easily show your clients the cost of any combination of our medical, dental, vision, life and disability coverage
- **Online enrollment submission** for your clients and their employees that drastically reduces implementation times; no more paperwork
- **Full transparency on your clients' status** in the implementation process – no more guessing games
- **Integrated EmployerAccess** makes it easier for you to perform maintenance on all of your clients with a single sign-on

But we didn't change everything. You will continue to enjoy the support from the service teams you know and trust. And we've made their jobs easier with streamlined processes that are consistent across our company and technology that's flexible so they can quickly answer your questions. It's the best of both worlds **so you can rest easy.**

2019 HIGHLIGHTS

For employer groups with 2-50 employees

Indiana

New Tools and Resources, including Smart Shopper

A new broker reimagine portal and Small Group Front Office Automation with a new quoting and online enrollment tool. Find it in the producer tool box at anthem.com.

Plus, Smart Shopper is now available for small groups! – Members are rewarded for using lower-cost, high quality locations recommended by their doctor, for certain health care services and procedures.

HealthSync

Look for expanded providers added to our network SG HMO portfolio.

Act Wise

Check out Anthem's one team, one solution consumer-driven health plan.

Anthem Whole Health Connection®

Our clinical integration solution connects pharmacy, dental, vision, disability and behavioral health data with medical data to put our members at the center of a team-based approach to whole-person care. Integrated care can improve outcomes, increase member engagement and reduce costs.

Simplified Administration

Anthem medical, dental, vision, life and disability groups can enjoy the convenience of combined administration. This will include features like one application and enrollment, one bill, one ID card and one website.

Anthem Dental Essential Choice PPO

A new portfolio of dental plans with a streamlined portfolio to make quoting easier, updated and improved benefit frequencies, and additional standard plan features such as accidental dental injury, enhanced annual maximum carryover and posterior composite filings and dental implants.

Contact your broker or Anthem representative for more information.

EMPLOYERACCESS MANAGING BENEFITS HAS NEVER BEEN EASIER

EmployerAccess is a simple and secure tool on anthem.com that gives your clients everything they need to manage benefits easily and quickly - 24/7. They can:



Enroll and cancel employees and dependents.



Check eligibility.



Request ID cards.



Change employee personal information.



View Summary of Benefits.



View, pay and download bills.



View transaction history.

To get started today, clients can sign up at employer.anthem.com.

VISION AND DENTAL BENEFITS FOR WHOLE- PERSON HEALTH

Anthem **Blue View Vision**SM offers employees access to one of the largest networks in the nation — along with significant savings.



38,000 doctors and **27,000** locations

40% off an additional pair of glasses from providers in the plan¹

63% average retail savings for Blue View VisionSM members using network providers²

Retail and online partners

INDEPENDENT
PROVIDER
NETWORK

GLASSES.COM

contactsdirect

1800contacts

LENSCRAFTERS

JCPenney | optical

OPTICAL

sears
OPTICAL

PEARLE
VISION

Our Dental benefits offer employees easy access to a large number of dentists. That includes discounts and services to help them keep up their dental health and prevent long-term problems.



127,000 dentists and **385,000** places to get care

35% average discount on covered dental services when using a dentist in the plan

Extra cleaning or periodontal maintenance for employees in one of our medical care management programs for certain conditions³

¹ Except when discounting of non-covered services is prohibited by state law.

² Based on the Blue View Vision plan with \$10 lens copay and \$130 frame allowance for glasses, or \$130 contact lens allowance.

³ Applies to Anthem Dental Essential Choice members who are actively engaged in an Anthem Care Management program for the following conditions: cancer, pregnancy, diabetes, certain heart conditions, organ or bone marrow transplants, stroke, end stage renal disease (kidney disease), and suppressed immune systems (HIV/AIDS).

RX CHOICE TIERED NETWORK

Many choices and great coverage

This network of pharmacies gives your clients choice and flexibility for filling prescriptions with two levels of coverage in the network.

Level 1

Prescriptions are filled for the copay or percentage of the drug costs normally paid as part of the prescription drug plan.

Level 1 includes popular chains such as:

- CVS
- Target
- Walmart
- Kroger
- Safeway

Level 2

More pharmacy choices are available, but it will cost a little more – an extra amount on top of the share of the drug cost depending on the benefit – no matter which drug is filled.

Pharmacies available on Level 2 include:

- Walgreens
- Rite Aid
- Giant Eagle

Employees can register at livehealthonline.com or download the free mobile app.

HEALTHY SUPPORT

A lower-cost health plan with rewards for all

Coverage:

- Standard health coverage with higher deductibles and copays
- Free preventive care coverage
- Discounts on over-the-counter drugs, vitamin and alternative medicines
- Pharmacy coverage for generics and certain brand-name drugs when generics aren't available

Providers:

- Access to a large network of doctors

Help

- Premium Customer Service

Health and Wellness Rewards*:

- \$50 gift cards for: getting a yearly flu shot; completing a yearly preventive wellness exam; and for tobacco-free certification**
- Up to \$400 yearly gym reimbursement
- Up to \$150 in Healthy Lifestyles gift cards

**Must be 18 years and older to qualify - members, covered spouse/partner and dependents 18 and older are eligible.*

***Health Action Plans are available if an employer is not tobacco-free.*

Learn more about Healthy Support at: www.anthem.com/hsactive.

LIVEHEALTH ONLINE: ACCESS TO CARE ANYTIME, ANYWHERE

Employees can use LiveHealth Online to have video visits with board-certified doctors from a computer with a webcam or mobile device. In minutes, doctors can address common health issues such as colds, allergies and headaches. They'll then assess conditions, provide a treatment plan and send prescriptions to a pharmacy, if needed. Spanish-speaking doctors are available by appointment from 7 a.m. to 11 p.m., 7 days a week using Cuidado Médico.

LiveHealth Online also has professionals available to address mental health, allergies, wellness, and some that specialize in kids' health. Employees can see a licensed therapist or board certified psychiatrist in just a few days.¹



Why LiveHealth Online?

- **Convenience.** Access to care right from the home or office.
- **Choice.** Employees can select from a range of doctors and therapists.
- **Cost.** Depending on the health plan, employees pay \$49 or less per visit¹ to see a doctor, and visits with a therapist or psychiatrist cost about the same as an office therapy visit.

Employees can register at livehealthonline.com or download the free mobile app.

¹ Appointments subject to availability of the mental health professional.

ENHANCED PERSONAL HEALTH CARE

Improving care while keeping costs down

Enhanced Personal Health Care (EPHC) holds providers accountable for cost and quality outcomes. This patient-centered approach:



Rewards doctors for managing and improving overall patient health, meeting quality standards and lowering costs



Gives providers support, data and incentives to help them deliver improved care coordination that's more efficient and effective



Improves patient experience with 24/7 access to care, extended office hours, same-day and weekend appointments, better phone and email access to doctors



The results*

- \$15.42** (4.1%) savings per member per month¹
- 1.9%** savings on ER visits
- 8.9%** savings on inpatient care
- 5.8%** savings in outpatient surgery costs
- 7.6%** decrease in inpatient admissions

Why EPHC matters

- Better health outcomes for and your employees
- Better disease management and care coordination that can reduce hospitalizations and unnecessary tests

* Cost and utilization metrics based on a difference in difference analysis of members with a relationship to an EPHC provider compared to a matched sample control group. Data range from 4/1/13 - 9/30/16.
¹ Per attributed member per month. Gross medical savings. Net savings is \$10.39 after provider gain share and clinical coordination payments. Excludes RX.

HELP EMPLOYEES BE THEIR HEALTHY BEST

MEET ANTHEM HEALTH GUIDE

These resources help employees get support for every life stage.



24/7 NurseLine

- Round-the-clock answers to health questions
- Help deciding where to go for care



Future Moms

- Education and support during pregnancy
- Assessments to help find risks
- Nurses on call for questions and follow-up throughout pregnancy
- Breastfeeding support through LiveHealth Online



MyHealth Advantage

- Claims reviewed for gaps in care and health risks
- Confidential MyHealth Note sent to employees offering suggestions to improve health



Condition Care

- Support for employees with a chronic condition
- Personalized plan from a nurse coach and team of specialists



Case Management

- Proactive outreach to employees who are hospitalized or have a serious illness
- Support from a nurse care manager and other health professionals

Personalized customer service and care support

With Anthem Health Guide, employees have access to highly-trained professionals, backed by smart technology and analytics. This helps them stay involved in their health, get more value from their benefits and navigate the health care system more efficiently. Employees can call, request a scheduled call back, email or have an online chat on a computer or through our app.

Our guides work closely with health care professionals and offer support needed like:



Cancer support for employees, family members and caregivers through treatment



Behavioral health support for employees or family members with mental health, drug and alcohol abuse or other personal issues



Reminders for preventive and follow-up care



Resources for comparing costs, finding in-network doctors and more



Clinical alerts for care gaps and savings on services and medications.

SMARTSHOPPER OFFERS EMPLOYEES CASH REWARDS

When employees shop smart for certain health services, they'll get rewarded

Prices for the same quality health services, like health screenings and surgeries can vary by hundreds to thousands of dollars depending on the location. With SmartShopper, employees can get help finding lower-cost options when their doctor recommends a medical procedure so they can save money and earn cash rewards! Here's all they need to do:



Register with SmartShopper by calling or going to vitalssmartshopper.com.



Compare prices at different locations.



Choose from the list of lower-cost locations and book the appointment.



Get cash back (in about 4-6 weeks), once the procedure is complete and the claim is paid.

Here's just some of the health services that qualify for rewards:

Health service	Reward
Colonoscopy	Up to \$150
CT scan	Up to \$150
Gallbladder removal	Up to \$250

vitalssmartshopper

May not be available on all plans. Check with your Anthem Sales representative for details.

SPECIALOFFERS@ ANTHEMSM FOR HEALTHY SAVINGS*

With SpecialOffers@AnthemSM, employees get discounts on products and services that promote better health and well-being. Here's a peek at the perks:



Vision and hearing

- 1-800 CONTACTS®
- Premier LASIK



Fitness and health

- Jenny Craig®
- GlobalFit™
- Active&Fit Direct™
- SelfHelp Works



Family and home

- WINFertility®
- Safe Beginnings®
- ASPCA Pet Health Insurance



Medicine and treatment

- Puritan's Pride
- Allergy Control products

See the discounts

Employees can log in to anthem.com and select **Discounts**.

*All discounts are subject to change without notice.

BLUECARD® MAKES GETTING CARE EASY ALMOST ANYWHERE

Employees take health care benefits with them across the country and around the world.

The BlueCard® program gives employees access to doctors and hospitals almost everywhere, giving them peace of mind that they can find the health care provider they need no matter where they are in the world.



Within the United States

Employees are covered for medically necessary emergency and urgent care in all 50 states, whether care is needed in a rural or urban area.

When a member sees a network provider there are:

- No claims forms to complete
- No payment upfront for medical services except for the usual out-of-pocket expenses.
- Explanation of benefits received from the employees' plan.



Outside of the United States

Employees have coverage for medically necessary emergency and urgent care with access to doctors and hospitals worldwide through the Blue Cross Blue Shield Global Core program.

Our PPO plans also include coverage for nonemergency care across the U.S. and while traveling abroad.

MOBILE ANTHEM ANYWHERE APP

The Anthem Anywhere app is better and faster than ever, making it easy for employees to manage their care and coverage right from their smartphone.



With a quick tap, employees can:



Access at-a-glance account information through My Summary¹.



Log in with their fingerprint via touch authentication².



Quickly find providers or urgent care centers.



Save their ID card to their phone or share, fax or email an ID card directly to their provider.



Chat confidentially with our Member Services team.



Receive push alerts when there are changes to claims or other updates.

¹ Not available on all plans.

² Available for iOS 9 and above and for Android versions 6 and above.



LET'S DO THIS, TOGETHER

Select the links below to view Anthem's products for 2019.

As you view our portfolio, you'll see all types of plan designs that are as unique and different as your clients.

Choosing a health plan isn't easy, but we want it to be. The plans you're about to see have been created to be easy for you to quote and administer and easy for your clients and their employees to use.

[Medical plan grid](#)

[Vision plan grid](#)

[Balanced Funding Medical product grid](#)

[Life & Disability plan grid](#)

[Dental plan grid](#)

This policy has exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your Anthem representative.
* Non-ACA compliant plans may not qualify for single bill when combined with other coverages.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.