



# 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.**

# HIGHLIGHTS FOR 2019

## For employer groups with 2-50 employees

### Missouri

#### Welcome to Anthem for small business

Anthem Blue Cross and Blue Shield has been serving Missourians for over 80 years. With more than 1 million members in the state, we're the name you've come to know and trust for high-quality health insurance for your business. 97% of hospitals and 92% of physicians in Missouri are included in our networks and we offer innovative tools and programs to help your employees become smart health care consumers.

#### Care and Cost Finder online tool

Members can use this quick and easy tool to make smart health care choices. Once they register at anthem.com they can compare provider costs and look up quality ratings — all in one place. The tool lets them search for doctors, facilities and pharmacies, and then gives cost estimates for over 400 common medical procedures (based on their health plan) for those providers. They can also rate a provider's service and review ratings from other members.

#### Anthem Health Guide

This combination of customer service and health support offers members access to highly trained professionals (health guides) who consult with them and provide comprehensive help. Backed by smart technology and analytics, guides are closely linked to health professionals, such as nurses, health coaches, educators and social workers. Together, they can help members stay on top of their health, get more value from their benefits and navigate the health care system more efficiently. Members can call, request a scheduled call back, email or have an online chat on a computer or through our app.

#### New "Balance" plans from Independence Holding Company (IHC)

These are complementary products designed to help members pay for high out-of-pocket costs due to accidents or critical illnesses. Balance plans can be paired with any major medical Small Group Affordable Care Act (ACA) or transitional relief health plan, or purchased as a stand-alone plan. Members pay a fixed amount for coverage and can use benefits to pay for medical and nonmedical costs like living expenses or replacing lost wages.

#### LiveHealth Online

Through LiveHealth Online, members can have video visits 24/7 with board-certified doctors using a mobile device or computer with a webcam. Doctors can assess common health issues like flu or allergies. They provide a treatment plan and send prescriptions to a pharmacy, if needed. <sup>1</sup> Members can also talk with licensed therapists and psychiatrists. Therapists are usually available in four days or less. <sup>2</sup> And, Spanish-speaking doctors take appointments 7 a.m. to 11 p.m., seven days a week using Cuidado Médico.

#### Enhanced Personal Health Care

We developed this leading patient-centered, value-based program to transform primary care practices across the country by rewarding health care providers for managing and improving their patients' overall health. By giving these providers (and their offices) support, data and incentives, we work together to help them deliver improved care coordination that's more efficient and effective. By focusing on cost-saving strategies around chronic care and care management, this model also actively engages members to help them more efficiently manage chronic conditions and achieve better health.

If you'd like to know more contact your Anthem representative.





# AT THE HEART OF MISSOURI

Giving back to the communities we live in



Last year, we gave **\$2.1 million** to support the health of Missourians.



**\$184 thousand** in associate donations and giving



**1,222** in associate volunteer h



**\$1.7 million** in foundation grants  
**\$153 thousand** in Anthem Foundation 50% matching associate giving

**\$173 thousand** in community relation programs<

**We focus on helping people who live where we do, our friends and neighbors of all ages.**

SOURCE: Anthem Corporate Responsibility Report: <http://anthemcorporateresponsibility.com/cr/>.

# BLUECARD® MAKES GETTING CARE EASY ALMOST ANYWHERE

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

The BlueCard® program gives members 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

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

When you see 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 members' plan.



## Outside of the United States

Members have coverage for urgent and emergency care. The Blue Cross Blue Shield Global Core Program makes it easy for members to locate a preferred provider through online tools and 24/7 Customer Service.

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

# ANTHEM BALANCED FUNDING

## A great option that could save your clients money

Anthem Balanced Funding offers potential savings if your clients' claims aren't too high. And, it can minimize the impact of ACA mandates and state premium taxes on their cost of coverage.

Here's how it works:



1. Your clients make a fixed monthly payment that covers all of their health care costs.



2. Unlike fully insured plans, if they have a healthier than expected year, they're rewarded with a premium credit.



3. If they have higher than expected claims in a year, the built-in stop loss coverage will protect them from additional costs.



4. They'll get monthly reports for understanding benefits, costs and how to save money through smarter health care decisions.

For groups with a minimum of 10 enrolled subscribers this could be a great option.

**Groups also have the option to buy fully insured dental, vision, life and disability plans.**

# PERSONALIZED, EASY-TO-USE CARE

Our innovative approach helps provide one of the best consumer experiences in the industry.



## Enhanced Personal Health Care:

Team-based approach for personalized, proactive, quality care.



**LiveHealth Online:** 24/7 doctor care, right from a computer or mobile device.



**Easy online tools:** Members can compare provider costs and quality, review/rate providers and get estimates on procedures.



**Cancer Care Quality Program:** Helps doctors provide evidence-based care for members with fewer side effects



**Quick care options:** Helps members understand their options when they need care right away.

# MOBILE ANTHEM ANYWHERE APP

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



With a quick tap, members can:



Access at-a-glance account information through My Summary<sup>1</sup>.



Log in with their fingerprint via touch authentication<sup>2</sup>.



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.

<sup>1</sup> Not available on all plans.

<sup>2</sup> Available for iOS 9 and above and for Android versions 6 and above.



# PRESCRIPTION DRUG PLANS



**Select Drug List** – Offers cost-effective drugs and meets or exceeds the Affordable Care Act (ACA) requirement.

**Traditional Open Drug List** – Includes most generic and brand-name drugs.

**Searchable Drug Lists** – Members can log in to anthem.com to connect to their benefit-specific drug list and search up-to-date information.

**ACA Preventive Drug List** – Under the Affordable Care Act (ACA), pharmacy plans must cover 100% of the cost of certain preventive care drugs and products.

**Retail90** – Members can get up to a 90-day supply of drugs from participating local pharmacies.

**Pharmacy is the most used benefit - four times more than medical – and often the first benefit members access.<sup>1</sup>**

<sup>1</sup> Retail Prescription Drugs Filled at Pharmacies (Annual per Capital) (accessed 2/16/2017): kff.org; Ambulatory Care Use and Physician office visits, US Centers for Disease control and Prevention (accessed 2/16/2017), <https://www.cdc.gov/nchs/fastats/physician-visits.htm>; <https://www.cdc.gov/nchs/fastats/drug-use-therapeutic.htm>; and <http://www.statista.com/chart/2689/americans-dont-like-visiting-the-doctor> (accessed 7/17/2015)





## LIVEHEALTH ONLINE: ACCESS TO CARE ANYTIME, ANYWHERE

Members 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. Members can see a licensed therapist or board certified psychiatrist in just a few days.<sup>1</sup>



### Why LiveHealth Online?

- **Convenience.** Access to care right from the home or office.
- **Choice.** Members can select from a range of doctors and therapists.
- **Cost.** Depending on the health plan, members pay \$49 or less per visit<sup>1</sup> to see a doctor, and visits with a therapist or psychiatrist cost about the same as an office therapy visit.

**Members can register at  
[livehealthonline.com](https://livehealthonline.com) or download the  
free mobile app.**

<sup>1</sup> Appointments subject to availability of the mental health professional.



# VISION AND DENTAL BENEFITS FOR WHOLE-PERSON HEALTH

Anthem **Blue View Vision**<sup>SM</sup> offers members 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 plan<sup>1</sup>
- 63%** average retail savings for Blue View Vision<sup>SM</sup> members using network providers<sup>2</sup>

## Retail and online partners



**Our Dental benefits** offer members 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 members in one of our medical care management programs for certain conditions<sup>3</sup>

<sup>1</sup> Except when discounting of non-covered services is prohibited by state law.  
<sup>2</sup> Based on the Blue View Vision plan with \$10 lens copay and \$130 frame allowance for glasses, or \$130 contact lens allowance.  
<sup>3</sup> 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).

# ADDED PROTECTION FOR MEMBERS

Life and disability benefits are easy to add, easy to manage. Here's a sample of what's included:



**Dedicated team** of disability case managers, nurses and health coaches.



**Personalized claim support** and stay-at-work programs help those with disability claims get back to work quickly and safely.



**Resource Advisor** offers counseling on emotional, financial and legal concerns, and identity theft recovery.



**Travel assistance with emergency medical assistance** covers members when traveling more than 100 miles from home.<sup>1</sup>



**Beneficiary Companion** offers support for handling estate details.



**Disability claims** processing time is **7.3 days** or less with **99.8%** accuracy.

## These benefits can be offered on a voluntary basis to help your clients save on premium costs

Your clients can offer 100% employee-paid voluntary dental, vision, life and disability plans. They pick the plan design and their employees pay premiums at affordable group rates.<sup>2</sup>

<sup>1</sup> Travel assistance available to clients with life benefits.  
<sup>2</sup> Minimum voluntary participation requirements: dental/vision = 5 enrollees, life/disability = 10 enrollees.

# EMPLOYERACCESS MANAGING BENEFITS HAS NEVER BEEN EASIER

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



**Enroll and cancel members and dependents.**



**Check eligibility.**



**Request ID cards.**



**Change member 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](http://employer.anthem.com).**

# NEW BALANCE PLANS – MORE COVERAGE FOR UNEXPECTED COSTS

Anthem has arranged with the IHC Group (Independence Holding Company) to offer Balance - complementary products designed to help members pay for high out-of-pocket costs due to accidents and critical illnesses.

Here's how it works:



Balance plans can be paired with any major medical Small Group Affordable Care Act (ACA) or transitional relief health plan, or purchased as a stand-alone plan.



Members pay a fixed amount for coverage.



Benefits can be used to pay for medical and nonmedical costs like living expenses or replacing lost wages.

**For additional details please contact your Anthem broker or visit [anthem.com](http://anthem.com).**

# MEET ANTHEM HEALTH GUIDE

## Personalized customer service and care support

With Anthem Health Guide, members 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. Members 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 members, family members and caregivers through treatment



**Behavioral health support** for members 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.

# ACT WISE CONSUMER-DRIVEN HEALTH PLANS

## Welcome to Anthem's one team, one solution consumer-driven health plan!

Act Wise makes it easier for your clients to administer their health savings account because now Anthem manages both the medical benefits and the spending accounts. We're streamlining everything – for you, your clients and even their employees.

Act Wise offers:



**One-stop support** from one implementation team and one customer service number.



**One website and mobile app** for members to review claims in real time and access benefit and account information.



**Simple tools and messaging** to help both employers and members understand their coverage and manage their health benefits and spending.



**Easy set-up** - whether it's a new plan or a renewal from another consumer-driven health plan, it's never been easier.









# 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 month<sup>1</sup>
  - 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 lower costs for your clients
- 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.

# SPECIALOFFERS@ ANTHEM<sup>SM</sup> FOR HEALTHY SAVINGS\*

With SpecialOffers@Anthem<sup>SM</sup>, members 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<sup>®</sup>
- Premier LASIK



## Fitness and health

- Jenny Craig<sup>®</sup>
- GlobalFit<sup>™</sup>
- FitBit
- SelfHelp Works



## Family and home

- WINFertility<sup>®</sup>
- Safe Beginnings<sup>®</sup>
- ASPCA Pet Health Insurance



## Medicine and treatment

- Puritan's Pride
- Allergy Control products

### See the discounts

Members can log in to [anthem.com](https://www.anthem.com) and select Discounts.

# WORKPLACE WELLNESS

We'll help your clients build a culture of health in their workplace at no extra cost.

**Time Well Spent<sup>®</sup>** is our online communications toolkit for workplace wellness campaigns. It includes step-by-step guides and educational resources that can help your clients build a wellness strategy. Go to [timewellspent.anthem.com](https://timewellspent.anthem.com) to find:



## Health kits

Turnkey wellness campaigns focused on important health topics.



## Wellness calendar

A year of health education with monthly topics that align with national health observances.



## Workplace challenges

Fun wellness campaigns that motivate employees to make simple, healthy changes.



## Wellness on the Run

Monthly employer webinars that highlight the latest workplace wellness tactics to help motivate employees toward better health.

**Healthy Workplace** is a great online resource for planning and evaluating a workplace strategy.

Your clients can just go to [anthem.com/healthyworkplace](https://www.anthem.com/healthyworkplace)

\*All discounts are subject to change without notice.



# 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.