



# 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

Ohio

## Act Wise consumer-driven health plans

These plans make it easier for employers to administer their health savings account because Anthem manages both the medical benefits and spending accounts. Act Wise is streamlining everything – for you, employers and our members. It's easy to get started and get one-stop support from a dedicated team at one customer service number. And members have one web site and mobile app to review claims in real time and access their benefits and account information from the same place.

## 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 non-medical costs like living expenses or replacing lost wages.

## Care and Cost Finder online tool

Members can use this easy online tool to make smart health care choices. Once they register at [anthem.com](http://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 more than 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.

## 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.

<sup>1</sup> Prescription availability is defined by physician judgment.

<sup>2</sup> Appointments subject to availability of a therapist.

## Streamlined Prescription Drug Benefits

Prescription drug benefits have been streamlined under our 2019 PPO and HMO plans. Under the Specialty Rx cost share we've removed the fifth cost sharing tier so that all plans now have just four cost sharing tiers under the Select formulary. As usual, members save money by using Level 1 pharmacies and generic drugs whenever possible.

For more details, contact your Anthem representative or see [anthem.com](http://anthem.com).





# 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.

# ANTHEM AND YOU

Working together to make health care easier for everyone, everywhere



## 1 in 3 Americans are covered by a Blue Cross and Blue Shield plan<sup>1</sup>

- More than **106 million members**
- **96%** of hospitals in the U.S. are in our plans
- **95%** of providers in the U.S. are in our plans



## Local focus in 14 states

- When using network doctors members save big! And we reward our doctors for the quality of care they give not the number of patients they see. So members get more attention and better care.

## Benefits that travel

With the BlueCard® and Blue Cross Blue Shield Global Core program members have access to care medically necessary emergency and urgent across the country and around the world.

<sup>1</sup> Blue Cross and Blue Shield Association website: *About Blue Cross and Blue Shield Association* (accessed May 2018): bcbs.com.

# 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.

# BLUECARD® MAKES GETTING CARE EASY ALMOST ANYWHERE

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

The BlueCard® Program 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 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 members' plan.



## Outside of the United States

Members 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.

# CARE & COST FINDER: BETTER CARE AT A BETTER COST

Anthem's Care & Cost Finder tool gives members what they need to make smart health care choices.

And it's easy! They can find a doctor, compare costs and look up quality ratings — all in one place. This online tool lets them:



**Search** for doctors, specialists, hospitals, urgent care centers and other providers in their plan.



**Search** for pharmacies or link to Anthem pharmacy benefits information.



**See** cost estimates for over 400 common medical procedures (based on their health plan) to know how much they may pay.



**Rate** a doctor's service and review ratings from other members.

## Use it anywhere!

Members can register or log in at [anthem.com](https://www.anthem.com) or use our Anthem Anywhere app to start using the Care & Cost Finder tool.

# 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



GLASSES.COM

contactsdirect

1800contacts



JCPenney | optical

OPTICAL



PEARLE  
VISION

**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

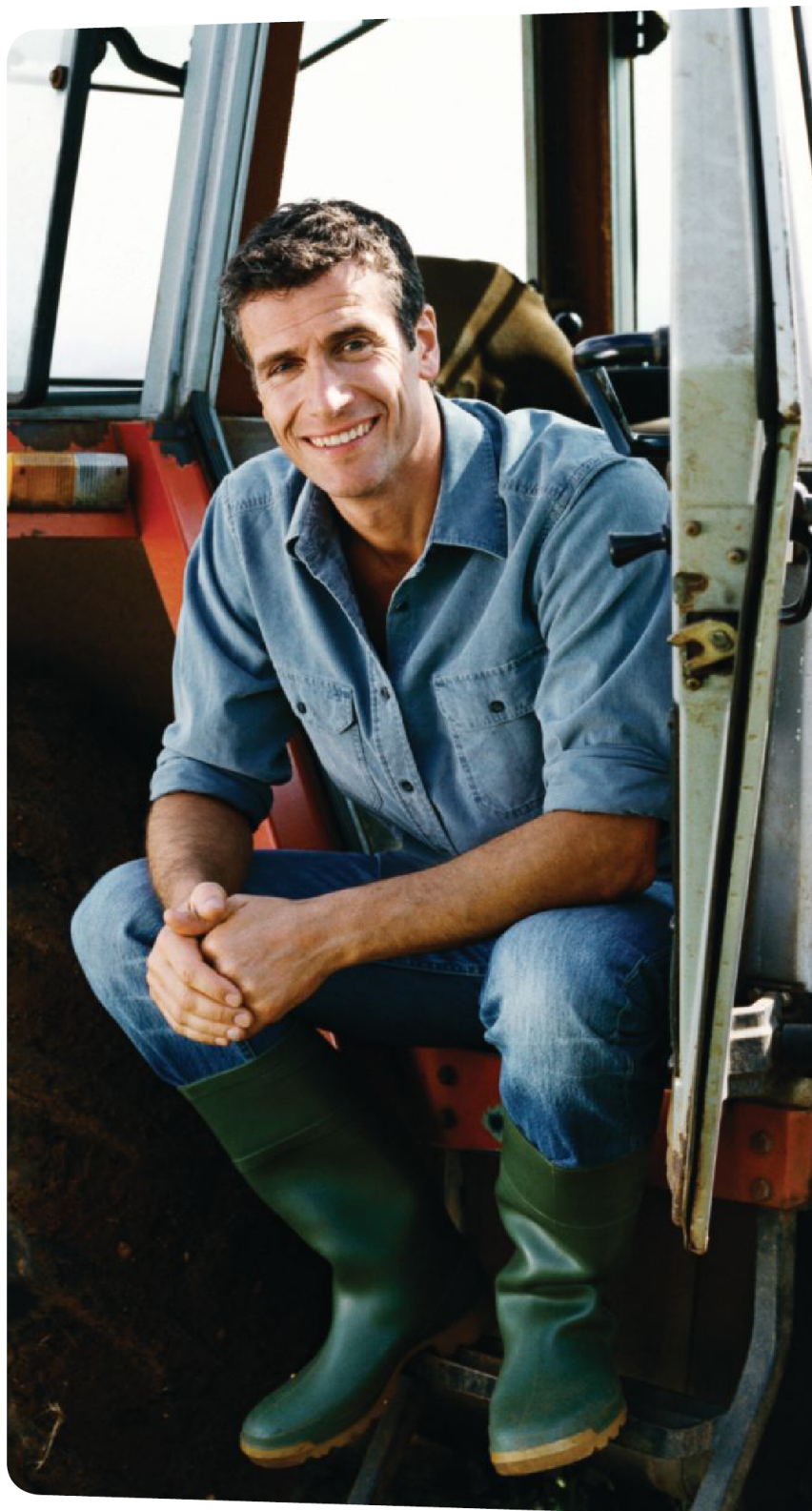
**35%** average discount on covered dental services when using a dentist in the plan

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).







## HEALTHY WAYS TO EARN REWARDS

Our plans offer lots of ways to support members at every stage and some provide incentives for taking steps to stay healthy. Members can earn up to \$700 a year in rewards with these programs available on some plans. <sup>1, 2, 3</sup>



### Preventive Care Incentives + Fitness

- Get a preventive wellness exam and flu shot, get \$100 on their Health Rewards Card\*
- Complete tobacco-free certification, get \$50 on their Health Rewards Card\*
- Exercise at a qualifying fitness center, get reimbursed up to \$400 in cash\*
- Use the Online Wellness Toolkit and get up to \$150 on their Health Rewards Card\*

<sup>1</sup> Must be 18 years of age or older to qualify.

<sup>2</sup> A member and their covered spouse or partner can each earn up to \$700 in rewards a year.

<sup>3</sup> An employee's child or children ages 18-26 who are covered as part of their parent's plan are only eligible for the gym reimbursement and may earn up to \$400.

\* Health Rewards card = A reloadable debit Mastercard® that's automatically credited when members earn rewards. Rewards can be earned by a member and their covered spouse or partner. Must be 18 or older to earn rewards.



# EMPLOYEE ASSISTANCE PROGRAM (EAP)

**Supporting members.  
Building stronger companies.**

An easier approach to care



## Expanded access

- Visits with a psychologist or therapist through LiveHealth Online with an Anthem health plan
- 24-hour phone support, seven days a week



## Confidential guidance

- Face-to-face counseling
- Legal and financial consultations
- Identity monitoring
- Referrals for child and elder care



## Mobile resources

- EAP website

## Key EAP benefits for employers

- Easy to implement
- Improves morale and productivity
- Reduces risk

# EMPLOYERACCESS MANAGING BENEFITS HAS NEVER BEEN EASIER

EmployerAccess is a simple and secure tool on [anthem.com](https://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](https://employer.anthem.com).**

# 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.

# 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.

# HELP MEMBERS BE THEIR HEALTHY BEST

These resources help members 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 members offering suggestions to improve health



## Condition Care

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



## Case Management

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

# 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](https://www.anthem.com).**



## 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.



# 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.**

# 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®
- Premier LASIK



## Fitness and health

- Jenny Craig®
- GlobalFit™
- FitBit
- SelfHelp Works



## Family and home

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



## Medicine and treatment

- Puritan's Pride
- Allergy Control products

## See the discounts

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

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

\*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](#)

[Dental plan grid](#)

[Life & Disability 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 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.

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