



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 IN 2019

For employer groups with 1-50 employees

Virginia

Act Wise Consumer-Driven Health Plans

These new plans make it easier for employers to administer their health savings account because Anthem now 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 website 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.

Exclusive Provider Organization Health Plans

We're offering a new suite of Exclusive Provider Organization (EPO) products in the platinum, gold and bronze levels on our KeyCare network. EPO products can be offered at a lower cost because members enrolled in these products are required to receive care from in network providers when in the service area. Members can also enjoy the convenience of visiting specialists without referrals. Plus, members will gain access to in-network providers when outside of our service area through the BlueCard program®. BlueCard provides access to an estimated 92% of doctors and 96% of hospitals throughout the country.

Home Delivery Choice for Mail Order Maintenance Drugs

New for 2019, your employees get up to two fills of a drug they take on a routine basis at a retail pharmacy and after that they need to decide whether they want to continue using the retail pharmacy or start taking advantage of the Home Delivery Pharmacy. A maintenance drug is a drug taken on a regular basis to treat or control a chronic illness, such as heart disease, high blood pressure, epilepsy, or diabetes. Home Delivery Choice increases the usage of drug home delivery services and provides additional savings and convenience for members.

Preventive Care Incentives

Our plans offer lots of ways to support members at every stage and we now we also offer incentives for taking steps to stay healthy. It's true that good health is its own reward. But getting something extra feels good, too. When members take steps to stay healthy, they'll get a Health Rewards card. It's a reloadable debit card they can use anywhere major credit cards are accepted. As your employees earn rewards, they'll automatically be loaded to their current card. Your employees can cash in when they get a preventive wellness exam and flu shot, complete a tobacco-free certification and complete an online health risk assessment.

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.



ANTHEM AND SMALL GROUP

Working together to make health care easier for everyone, everywhere



1 in 3 Americans are covered by a Blue Cross and Blue Shield plan¹

- More than **106 million employees**
- **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

- Our KeyCare network offers access to 97% of service area doctors. Our HealthKeepers network offers access to 93% of doctors.
- When using network doctors employees save big! And we reward our doctors for the quality of care they give not the number of patients they see. So employees get more attention and better care.

Benefits that travel
Employees have access to medically necessary emergency and urgent care across the country, and around the world, with the BlueCard® and Blue Cross Blue Shield Global Core program.

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

AT THE HEART OF VIRGINIA

Giving back to the communities we live in



Last year, we gave **\$3.3 million** to support the health of Virginians.



\$550,000 in associate (employee) donations and Foundation match



7,045 in associate volunteer hours



\$1.7 million in Foundation grants
\$788,000 in volunteer programs

\$821,000 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

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 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 employees' plan.



Outside of the United States

Employees have coverage for urgent and emergency care. The Blue Cross Blue Shield Global Core Program makes it easy for employees 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.

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

The results



\$14.98 net savings per member per month¹

18% decline in inpatient admissions¹

8.3% savings in outpatient surgery costs¹

1,017,003 attributed EPHC VA members²

The EPHC doctor-patient relationship brings value to all of our plans, and with some plans, members have lower copays when they use EPHC providers.

¹ Cost and utilization VA metrics based on a difference in preliminary analysis of members with relationships to an EPHC provider compared to a matched sample control group. Data range from 4/1/13-9/30/16. Persistency is member attribution to the same provider group in the last six months of consecutive performance years.

² Data pulled from Tableau June 19, 2018 using the EPHC Provider Profiling workbook in Payment Innovations.

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.

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 employees to review claims in real time and access benefit and account information.



Simple tools and messaging to help both employers and employees 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.

WORKPLACE WELLNESS

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

Time Well Spent® 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 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



HEALTHY WAYS TO EARN REWARDS

Our plans offer lots of ways to support employees at every stage and some provide incentives for taking steps to stay healthy. Employees can earn up to \$200 a year in rewards with these programs available on some plans. ^{1,2}



Preventive Care Incentives

- 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*
- Complete online health risk assessment, get \$50 on their Health Rewards Card*

¹ Must be 18 years of age or older to qualify.
² An employee and their covered spouse or partner can each earn up to \$200 in rewards a year.
* 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.

HELP EMPLOYEES BE THEIR HEALTHY BEST

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

PHARMACY DRIVES BETTER HEALTH AND SAVINGS

Medical and pharmacy programs work together so employees receive holistic, coordinated care that leads to their better health and employer savings.



Medical



Pharmacy



More effective and affordable health care

Our pharmacy data is delivered daily

This helps us close pharmacy care gaps sooner and increase engagement. It ultimately helps employees:



Manage chronic conditions



Address medication gaps

Improve medication adherence



Save money

The results speak for themselves

- **28% MORE** gaps in care identified
- **32% MORE** members are compliant with their medications
- **26% MORE** care gaps closed within 12 months
- **10% FEWER** hospital stays

Care gap outcomes for MyHealth Advantage using our pharmacy data compared to carve-out pharmacy data, compliance results based on 12-months clinical and cost-of-care programs for Commercial business, and reduction in hospital visits based on Anthem 2014 integrated analysis.

PRESCRIPTION DRUG PLANS



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

Searchable Drug Lists — Employees 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.

National Plus Retail Pharmacy Network — Includes nearly 70,000 pharmacies across the U.S. — 99% of all pharmacies.

Retail90 — Employees can get up to a 90-day supply of drugs from participating local pharmacies.

PreventiveRx Plus — Employees can get certain drugs, used to treat and manage conditions like asthma, diabetes, high cholesterol and osteoporosis at a lower cost.

Home Delivery Choice — Employees choose how prescriptions are filled for maintenance drugs, at their local or home delivery pharmacy.

ANTHEM WHOLE HEALTH CONNECTION

Sharing data for whole-person care

Anthem Whole Health Connection brings together a patient's pharmacy, dental, vision, disability, behavioral health and medical data. This allows us to use a team-based approach to whole-person care. And that results in savings.

With Whole Health Connection:



28% more gaps in care are found.¹

37% more members use their drugs the right way.²

Members have **10%** fewer hospital visits.³

Anthem Whole Health Connection creates more complete health profiles for our members thanks to electronic health records. This helpful information is sent to us by network dentists, eye doctors, primary doctors and care coordinators.

Did you know eye doctors can detect early signs of diabetes, high blood pressure, heart disease and other health concerns?

¹ Anthem internal data, based on 2015 clinical and cost-of-care program for enterprise, commercial and exchange business: medical cost offsets based on medication review.

² Care gap outcomes for MyHealth Advantage using our pharmacy data compared to carve-out pharmacy.

³ Compliance results based on 12-months clinical and cost-of-care programs for Anthem commercial business, 2016.

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



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).

PEDIATRIC DENTAL AND VISION ESSENTIAL HEALTH BENEFITS

For a better start in life

Anthem's Small Group medical plans include pediatric dental and vision essential health benefits for children up to age 19.

Dental benefits



Include preventive care, fillings, orthodontia and other services through the Anthem Prime network.

In-network services offer 100% coverage for diagnostic/preventive care, 60% for basic and 50% for major.

Diagnostic and preventive services do not have a deductible.

Medically necessary orthodontia is included, with a waiting period.

Benefits have **no yearly max amount**.

Dental benefits share a **deductible and out-of-pocket max** with the medical plan.

Out-of-network coverage is 70%/50%/50% and 50% for medically necessary orthodontia.

Vision benefits



Include exams, glasses and/or contacts through the Blue View Vision network.

Diagnostic and preventive services do not have a deductible.

In-network services have a \$0 copay for routine exams and for lenses and frames once per calendar year.



ADDED PROTECTION FOR EMPLOYEES

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 employees when traveling more than 100 miles from home.¹
-  **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.²

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

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: Employees 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 employees with fewer side effects



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

MEET ANTHEM HEALTH GUIDE

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.

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.

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.

CARE & COST FINDER: BETTER CARE AT A BETTER COST

Anthem's Care & Cost Finder tool gives employees 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!

Employees can register or log in at anthem.com or use our Anthem Anywhere app to start using the Care & Cost Finder tool.

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[™]
- 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

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

*All discounts are subject to change without notice.



EMPLOYEES CAN EARN CASH BACK WHEN THEY SHOP

Through our partnership with **PayForward**.



How does it work?

Employees can shop at 60,000 participating retailers and earn 3 - 15% cash back with each qualified purchase. They can shop online, swipe their card or buy and use an e-gift card.



Is it free to join?

Yes! Employees just need to have an Anthem medical plan.



How do employees sign up?

They can register at payforward.com, or download the PayForward app from the App Store or Google Play™.



Employees can use incentives to:

- Spend any way they choose.
- Save to a Health Wallet, PayForward account or bank account.
- Share with friends, family and charities.

For more details:

- Check out payforward.com.
- Contact your Anthem account representative.

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 employees 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.



Employees 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 representative or visit [anthem.com](https://www.anthem.com).

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. Plus, with our Anthem Balanced Funding Transition credit, we'll help offset their first year's costs by giving them money back.

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 10-50 subscribers this could be a great option.

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



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 Anthem Health Plans of Virginia. Anthem Blue Cross and Blue Shield, and its affiliate Healthkeepers, Inc., serving all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123, are independent licensees of the Blue Cross Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

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