



## MEET ChamberAdvantage, A GREAT HEALTH PLAN FOR SMALL BUSINESSES

ARE YOU LOOKING FOR A HEALTH PLAN THAT CAN GIVE YOU MORE RATE STABILITY AND EVEN MORE WAYS TO SAVE? REST EASY. YOU'VE GOT IT.

Welcome to **ChamberAdvantage!** A great new health care solution that gives small businesses like yours an easier, more affordable way to offer health care to your employees, with a lot less worry. How? Easy!

Kentucky Chamber of Commerce has teamed up with Anthem Blue Cross and Blue Shield (Anthem) to offer ChamberAdvantage, a self-funded option. It's offered to groups with 2 to 50 employees so they can join together in a larger, self-funded pool and share in the overall claims risk and get financial protection backed by Anthem's stop loss coverage. It's a great alternative to Affordable Care Act (ACA) plans that offers you lower costs and more predictable rates – just like large corporations.

**There's more! In addition to financial protection, this great health plan alternative offers:**

- Competitive rates.
- Predictable, fixed monthly payments.
- Flexibility in choice of benefit plans.
- Broad networks through Anthem's Blue Access and Essential formulary.

**What about dental, vision, life and disability plans?**

You've got them. If you choose a ChamberAdvantage plan, you can get these plans through Anthem at discounted rates!

### WHY ANTHEM?

You get peace of mind knowing Anthem is:

- Proud to serve millions of members in Kentucky for more than 80 years.
- Part of the nation's largest health benefits company.
- Part of the BlueCard® program (through the Blue Cross Blue Shield Association), which includes more than 96% of hospitals and 97% of doctors in Kentucky.<sup>1</sup>



SMALL BUSINESS



# WHEN YOU GET A ChamberAdvantage PLAN, YOUR EMPLOYEES GET THE BENEFITS!

THAT MEANS HIGH-QUALITY CARE DESIGNED FOR WHOLE-PERSON HEALTH



**24/7 NurseLine** makes it easy for employees to talk to a registered nurse 24/7 who can answer questions about a medical concern or help them decide where to get care.



**Future Moms** helps moms-to-be follow their doctor's care plan, identify any risks, make healthier decisions during pregnancy and prepare for delivery. There's also a Future Moms with Breastfeeding Support section on LiveHealth Online that offers moms video visits with a lactation consultant, counselor or registered dietician using a mobile device or computer with a webcam.



**MyHealth Advantage** is an outreach program that helps employees stay up-to-date with their health care. When gaps or risks are identified, employees will get a confidential MyHealth Note in the mail outlining specific actions to take for better health and cost savings.



**ConditionCare** gives employees access to health professionals including dietitians and nurses who can help improve their health and reduce sick leave. They offer guidance and support to manage chronic conditions including diabetes, asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease, heart failure and end-stage renal disease.



**Case management** lets employees who have complex health issues, work with our nurses and behavioral care managers to stay on top of their health and navigate the health care system. Backed by a team of doctors, pharmacists, exercise physiologists and others, our case managers have the latest information and treatment options.



**Behavioral health** helps employees who are dealing with depression, anxiety, stress or substance abuse. Anthem's Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.



**Online Wellness Toolkit** is a great resource employees can use to set and achieve their unique health goals. Available on anthem.com, the toolkit includes a health assessment for identifying health risks, guidance for lowering those risks, personalized trackers to assess progress and fun activities that promote healthier decision-making.



**LiveHealth Online** lets employees have face to face video visits, 24/7, with a board-certified doctor or psychiatrist, licensed therapist or lactation consultant from a mobile device or computer with a webcam. In seconds, they can connect to a doctor to address common health issues, and therapists and psychologists are available in four days or less.<sup>2</sup>



**Autism Spectrum Disorder Program** supports employees as they balance work and raising a child with autism. A licensed behavior analyst helps them navigate the system and addresses their unique challenges.

## ANTHEM WHOLE HEALTH CONNECTION

This innovative clinical integration solution connects all of our plans for better care, more efficiency and bigger savings — at no additional cost. Through shared data, Anthem Whole Health Connection<sup>SM</sup> enables earlier identification of health risks, improved coordination of care and a more personalized member experience. You also get easier administration with one bill, one ID card, one enrollment, one website and mobile app.

<sup>1</sup> Anthem internal data, 2019

<sup>2</sup> Members must be at least 18 years old to see a therapist online and have their own LiveHealth Online account. Psychologists and therapists using LiveHealth Online do not prescribe medication.