Choosing and using your Anthem health plan



Anthem

Agenda

- Health and wellness programs
- Tools and resources
- How your health plan works
- Explore your healthcare plans

Health and wellness programs

Health and wellness programs

Once you enroll in your Anthem health plan, you'll have access to a variety of programs and resources — at no added cost — to help you:

- Better manage your condition.
- Improve your overall health.
- Reach your health goals.
- Save on health-related products and services.

Once you have an Anthem plan, log in to anthem.com or the Sydney Health app,or call the Member Services number on your health plan ID card to enroll in these programs.

[Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.]

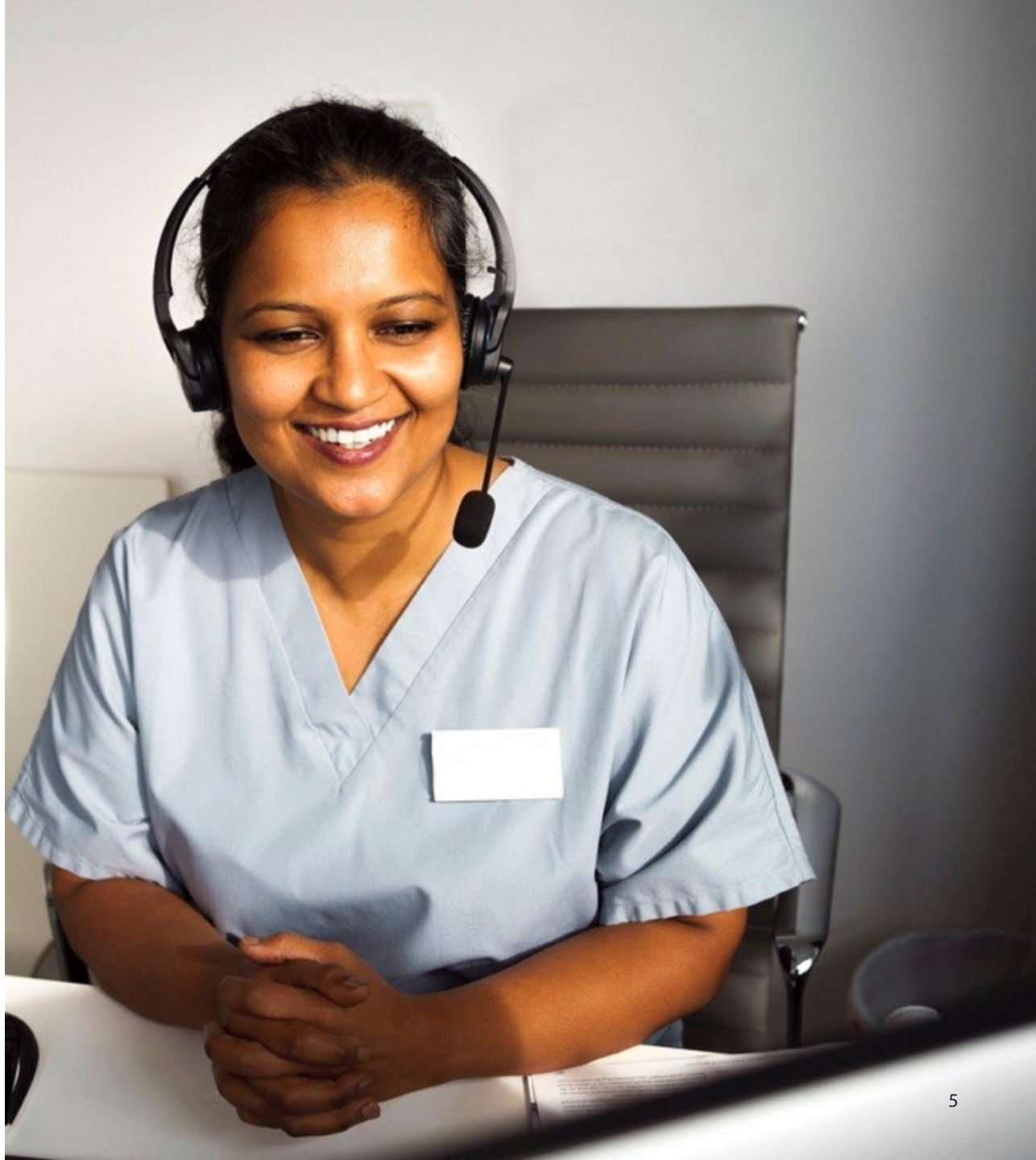


24/7 NurseLine

Support anytime, day or night

Connect with a registered nurse who can:

- Answer health questions.
- Help you decide where to go for care.
- Find doctors or other care healthcare professionals near you.



Case Management

Supporting your whole health

If you're in the hospital or have a serious health condition, a nurse care manager can:



Help answer your questions.



Coordinate your care with different doctors.



Show you how to use your health benefits.



Educate you about your health issue and treatment options.



Give you tips on saving money and connecting with local resources.

Cancer Concierge Care

Our focus is on your care, so you can focus on your health

- Expert guidance. Take advantage of a virtual modify program to make sure you're getting the right care. You'll also have regular check-ins with cancer experts throughout your journey.
- Premier treatment. Receive treatment from hospitals specializing in the care you need, including cutting-edge treatments available for your specific condition.
- Virtual support. Access doctors 24/7 and use the TytoCare remote monitoring device to take your vitals and check symptoms from the comfort of home, as needed.
- Peace of mind. Feel secure knowing that if you travel for care, we'll take care of booking, confirming, and covering your arrangements.



ConditionCare CORE

A dedicated care management team offers support if you're living with:

- Asthma
- Diabetes
- Heart disease or heart failure
- Chronic obstructive pulmonary disease (COPD)

You also have additional support from dietitians, health educators, and pharmacists.



Diabetes Prevention Program

Support to help you reduce your risk for type 2 diabetes

Anthem and Lark have come together to offer this 12-month weight loss program that can help you lose weight and reduce your risk for type 2 diabetes.

Get personalized 24/7 coaching to help you:

- Lose weight
- Manage stress
- Eat healthier
- Sleep better
- Increase activity

Use the Sydney Health app to complete the Lark prediabetes survey by going to My Health Dashboard and searching for "Lark Diabetes Prevention Program" under Programs.

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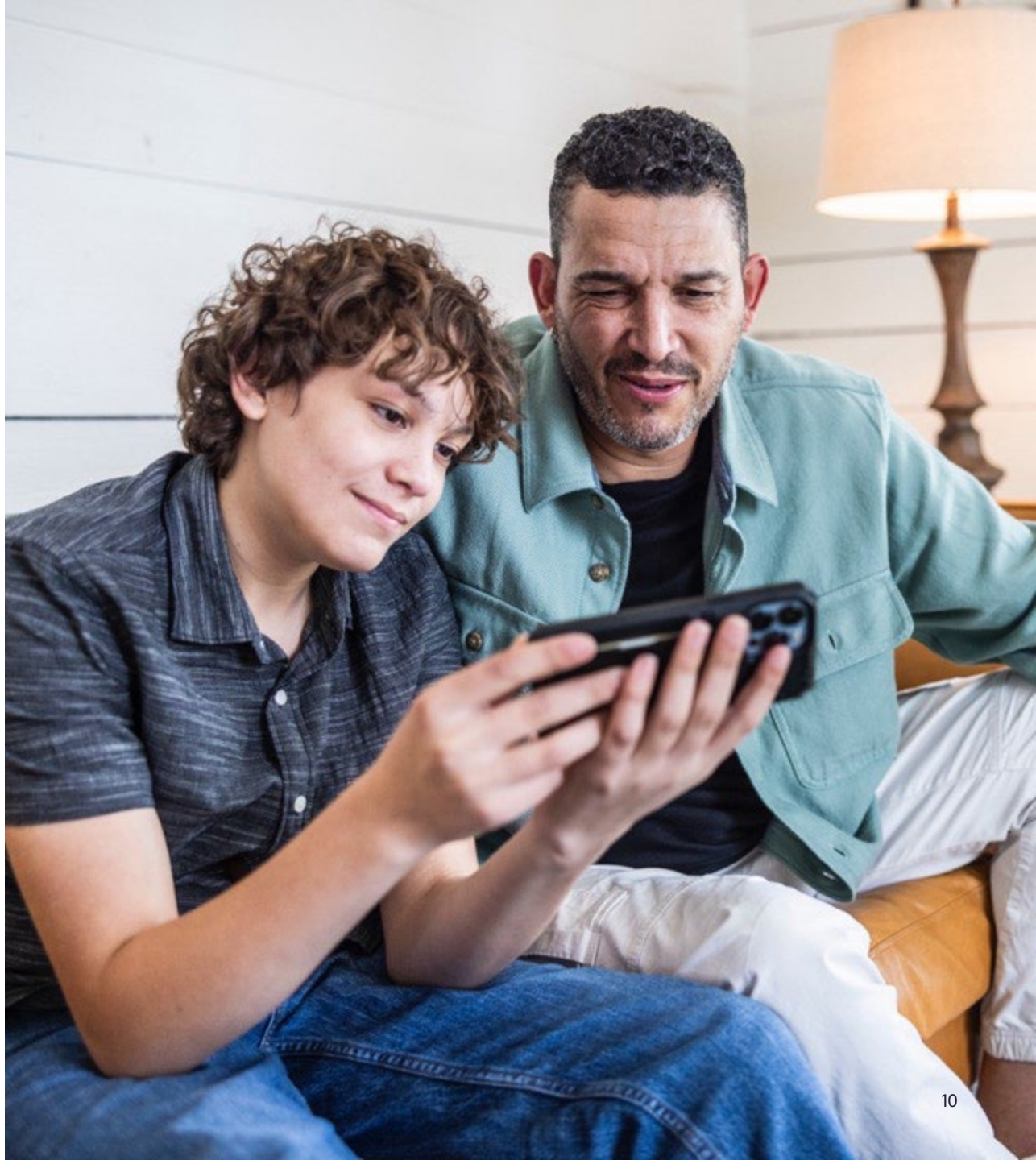


Behavioral Health Resources

Extra support can make a difference

Our knowledgeable and caring representatives are available 24/7 to help with:

- Stress
- Anxiety
- Depression
- Substance use
- Eating disorders



Building Healthy Families

Extensive content library covering topics to support diverse families — including single parents and same-sex or multicultural couples — on the path to parenthood.

Screenings, tools, and trackers — for preconception, fertility, pregnancy, and early childhood.

Available 24/7 through our Sydney Health app.



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MyHealth Advantage

Make the most of your health plan

MyHealth Advantage sends you messages about your health, with personalized and actionable opportunities to:



Improve health through reminders about screenings, tests, and programs.



Learn about possible gaps in care and how to avoid serious health issues.



Make the most of your healthcare dollars.

This information is mailed or available through Sydney Health under *Next Best Steps* Optimize Your Care.

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SpecialOffers

Get discounts on a variety of programs that help promote health and well-being.

Visit anthem.com and choose Care;
then select Discounts.



Save money on products and services for dental, [vision, hearing, weight loss, fitness, family planning, pet insurance, health supplements, and skincare.



Emotional Well-being Resources

Emotional Well-being Resources, administered by Learn to Live, is here to help you identify the thoughts and behavior patterns that affect your emotional well-being — and work through them with online programs and personalized coaching.

Learn effective ways to manage:

- Stress
- Depression
- Anxiety
- Sleep issues



Learn to Live is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment.

Blue Distinction

Quality care and peace of mind if you're having major surgery or have a medical condition.

Blue Distinction Centers for Specialty and Anthem Centers of Medical Excellence

- These care providers are recognized for quality care and better overall results.
- Look for this designation if you're having surgery or a major procedure, such as bariatric surgery, cardiac care, knee or hip replacement, spine surgery, substance use treatment and recovery, a transplant, or cellular therapy.

Total Care PCP

The primary care doctors in our Total Care program:

- Take a holistic approach to your care, focusing on your whole health and not just your symptoms.
- Take the time to make sure your overall care makes sense based on your history, specialists you've seen, medications, and lab results.
- Offer additional ways to receive care, such as by phone and email. Some may have extended hours.

Explanation of Benefit

Anthem digital EOB

Anthem

A step-by-step guide to accessing your explanation of benefits

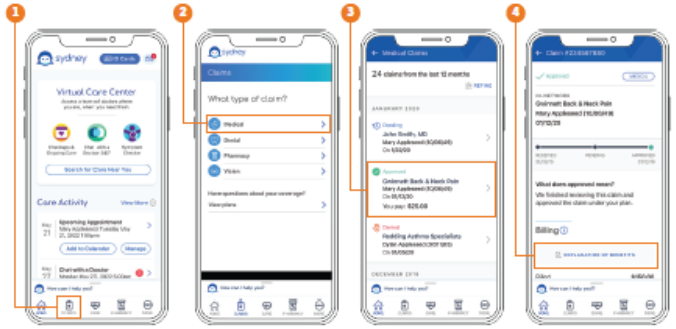
With your digital explanation of benefits (EOB), you'll never have to wait for your EOB to arrive in the mail. You can instantly check your EOBs for the last two years whenever it's convenient simply by using your smartphone or computer.

Find your digital EOB on the Sydney℠ Health app:

1. Go to *Claims*
2. Select **Medical**, **Dental**, **Pharmacy**, or **Vision**
3. Go to the claim you want to review
4. Choose **EOB**

Download the Sydney Health app today in the Google Play™ or App Store®.

App Store | Google Play



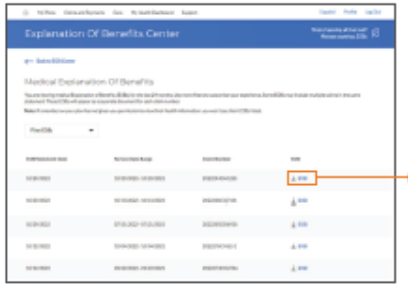
Find your digital EOB on anthem.com:

1. Go to *Claims and Payments*
2. Select **Explanation of Benefits Center**
3. Choose **Medical**, **Dental**, **Pharmacy**, or **Vision**
4. Choose **EOB**

If you have questions, use the chat feature on Sydney Health or **anthem.com**, or call Member Services at the number on your ID card.







If you prefer to get your EOB by mail

Change your *Communications & Settings* preferences on Sydney Health or **anthem.com**, or call Member Services at the number on your ID card.

How your health plan works

Before you choose a plan



Consider

your personal situation with questions like:

- What is your health like now?
- How often do you usually go to the doctor?
- What medications do you need?
- Are you planning on building your family?



Compare costs

and consider how the plans' monthly payments, deductible, coinsurance, copays, or out-of-pocket limits will fit your budget.



Check

if your doctors, hospitals, and other care professionals are in the health plan's network on anthem.com and the Sydney℠ Health app.

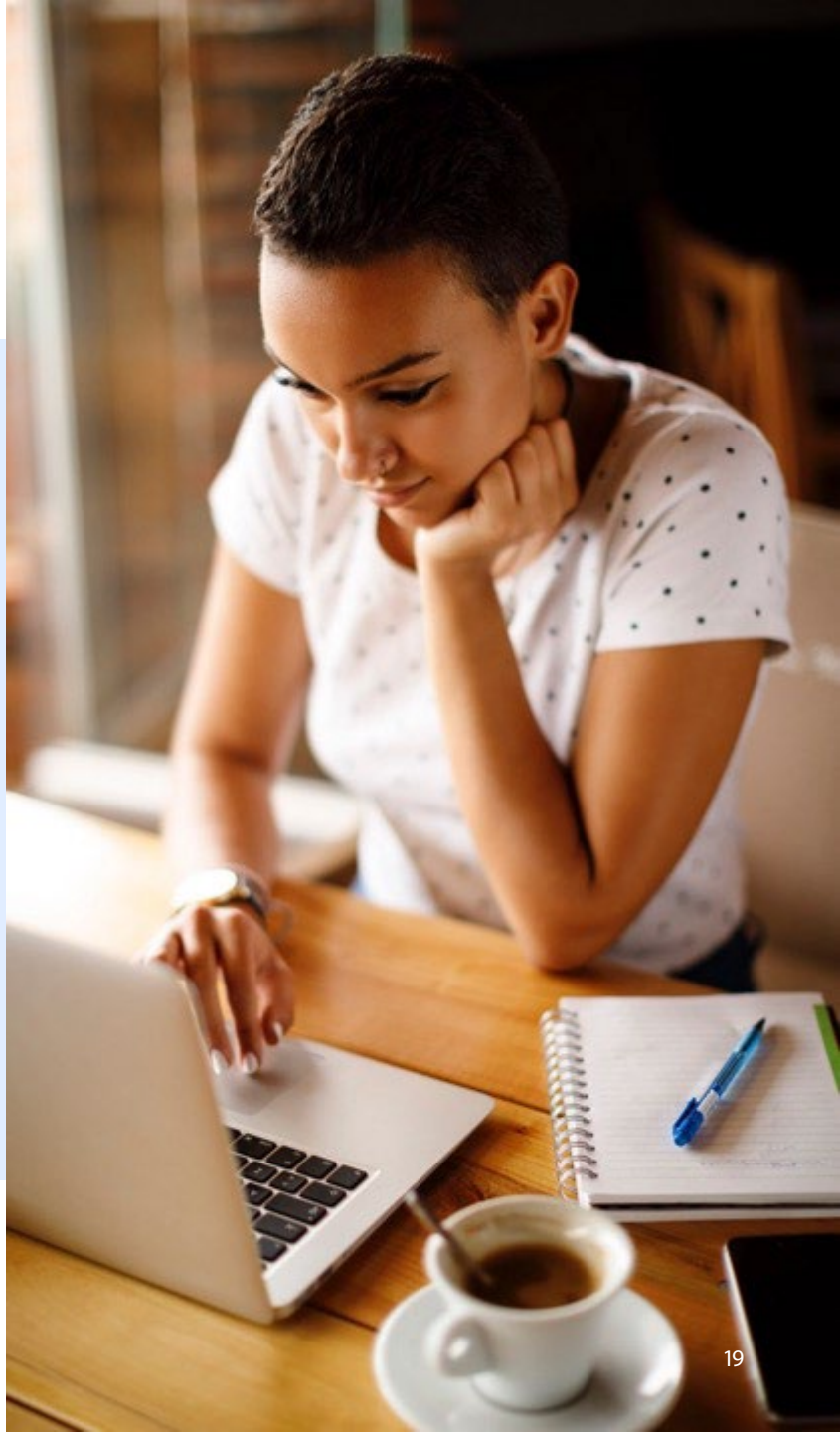
You can also look up any medications you need to see what they would cost.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Plans at a glance

All plans include:

- Access to the nation's largest networks of doctors and hospitals.*
- A prescription drug plan with convenient home delivery.
- Convenient access to virtual care and health plan details online and from your mobile device.
- Benefits for emergency care, wherever you are.
- Coverage for preventive care, including regular checkups, screenings, and shots.
- Health and wellness tools that support your well-being and help you reach your health goals.



* <Blue Cross Blue Shield Association: *About Us: The Blue Cross Blue Shield System* (2024): bcbs.com.>

Explore your health plans

Preferred provider organization (PPO) plan

Key features

- Flexibility to go to almost any doctor or hospital.
- No requirement to have a primary care doctor.
- No referral needed to see a specialist.

Something to think about

You'll pay less if you choose doctors and facilities in your plan's network.



Blue High Performance Network℠

Key features

- Choose from a team of care providers and facilities that are committed to providing quality care.
- Have the freedom to visit any doctor or hospital in your plan's network without a referral.
- Access urgent and emergency care benefits when you travel.

Something to think about

If you visit a doctor outside the BlueHPN℠ for care that isn't urgent or an emergency, you'll be responsible for paying the full cost.



Comparing health plan basics

Plans		BlueAccess PPO		HDHP with HSA		Blue Connection HMO
		Network	Non-Network	Network	Non-Network	Network (Cleveland Clinic Only)
Deductible	Single	$1,500	$5,000	$5,000	$8,000	$250
	Family	$3,000	$10,000	$10,000	$16,000	$500
Out of Pocket Max	Single	$5,000	$10,000	$6,000	$12,000	$2,000
	Family	$10,000	$20,000	$12,000	$24,000	$6,000
Emergency Room		$250 then 20% coinsurance	$250 then 20% coinsurance	Deductible then 10% coinsurance	Deductible then 50% coinsurance	$125 copay
Urgent Care		$75	Deductible then 50% coinsurance	Deductible then 10% coinsurance	Deductible then 50% coinsurance	$20 copay
Office Visit	Primary Care	$25 Copay	50% coinsurance after deductible	Deductible then 10% coinsurance	Deductible then 50% coinsurance	$20 copay
	Specialist	$35 Copay	50% coinsurance after deductible	Deductible then 10% coinsurance	Deductible then 50% coinsurance	$30 copay
Pharmacy		Retail/Mail	Retail/Mail	Retail/Mail	Retail/Mail	Retail/Mail
				Copays DO NOT apply until deductible is met.		
	Tier 1	$15 / $37.50	Not Covered	$10 / $25	Not Covered	$15 / $30
	Tier 2	$35 / $87.50	Not Covered	$30 / $75	Not Covered	$35 / $70
	Tier 3	$55 / $137.50	Not Covered	$50 / $125	Not Covered	$40/$80
	Tier 4	$65	Not Covered	N/A	N/A	$35

Your pharmacy benefits

Your plan covers:

- Medicines on the drug list, including brand-name and generic drugs.
- Certain preventive drugs at little or no cost to you.
- Most specialty drugs if you have an ongoing health issue or serious illness.
- Some medications require preapproval, so Anthem can approve the prescription before the pharmacy fills it.

If you have a prescription that is not covered, talk to your doctor or pharmacist about:

- Finding another medicine.
- Switching to a generic or over-the-counter drug.



Your pharmacy benefits

How to get prescriptions and save money

- Retail pharmacies: Your costs may be lower with pharmacies in your plan's network.
- Home delivery: If you take medicine regularly, save time and money with home delivery and a 90-day supply through CarelonRx Pharmacy.
- Specialty pharmacy: If you require specialty medicine, you must place your order through CarelonRx Specialty Pharmacy.
- Check medicine prices with the Price a Medication feature on anthem.com and see if there are lower-cost options, such as generics.
- Easily refill home-delivery prescriptions with CarelonRx Pharmacy at home or over the phone.
- Benefit from our automatic enrollment in a Prescription Discount Program, which offers savings off retail prices for noncovered prescription medications.

Source: Anthem: *Drug Lists: The prescription drugs your plan covers* (May 2024): anthem.com.



Nearly

70,000

pharmacies across the country plus a convenient home-delivery option with CarelonRx Pharmacy.

Tools and resources

Anthem Health Guides

An Anthem Health Guide answers your questions and walks you through the healthcare system so you can:

- Find the right benefits for your needs.
- Stay on top of appointments.
- Save money on prescriptions.
- Compare costs for healthcare services.

Once you have an Anthem health plan, reach a Health Guide by calling the number on the back of your health plan ID card. You can also go to anthem.com to send a secure email or chat online.



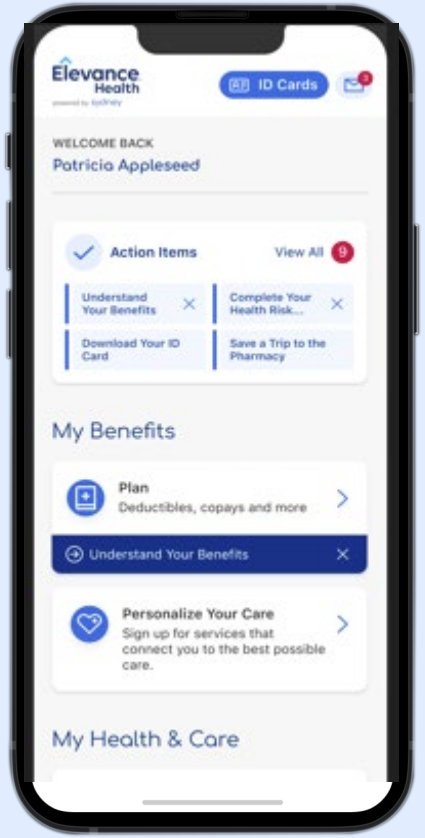
Sydney Health mobile app

Makes healthcare easier

Sydney<SM> Health helps you keep track of your health and benefits all in one place. You can use the app to:

- Find care and compare costs.
- Learn what's covered and check claims.
- View and use your digital ID cards.
- Check your plan usage.
- Fill prescriptions.
- Chat with Member Services if you have questions or need information.
- Access Virtual Care to talk with a doctor via chat or a video session.
- Use the Symptom Checker to assess your symptoms.
- Use My Health Dashboard to find wellness tips and personalized action plans.
- Connect with Community Resources to find no-cost and reduced-cost programs.
- Simplify your family's health data with My Health Record to access and share health information in one place.

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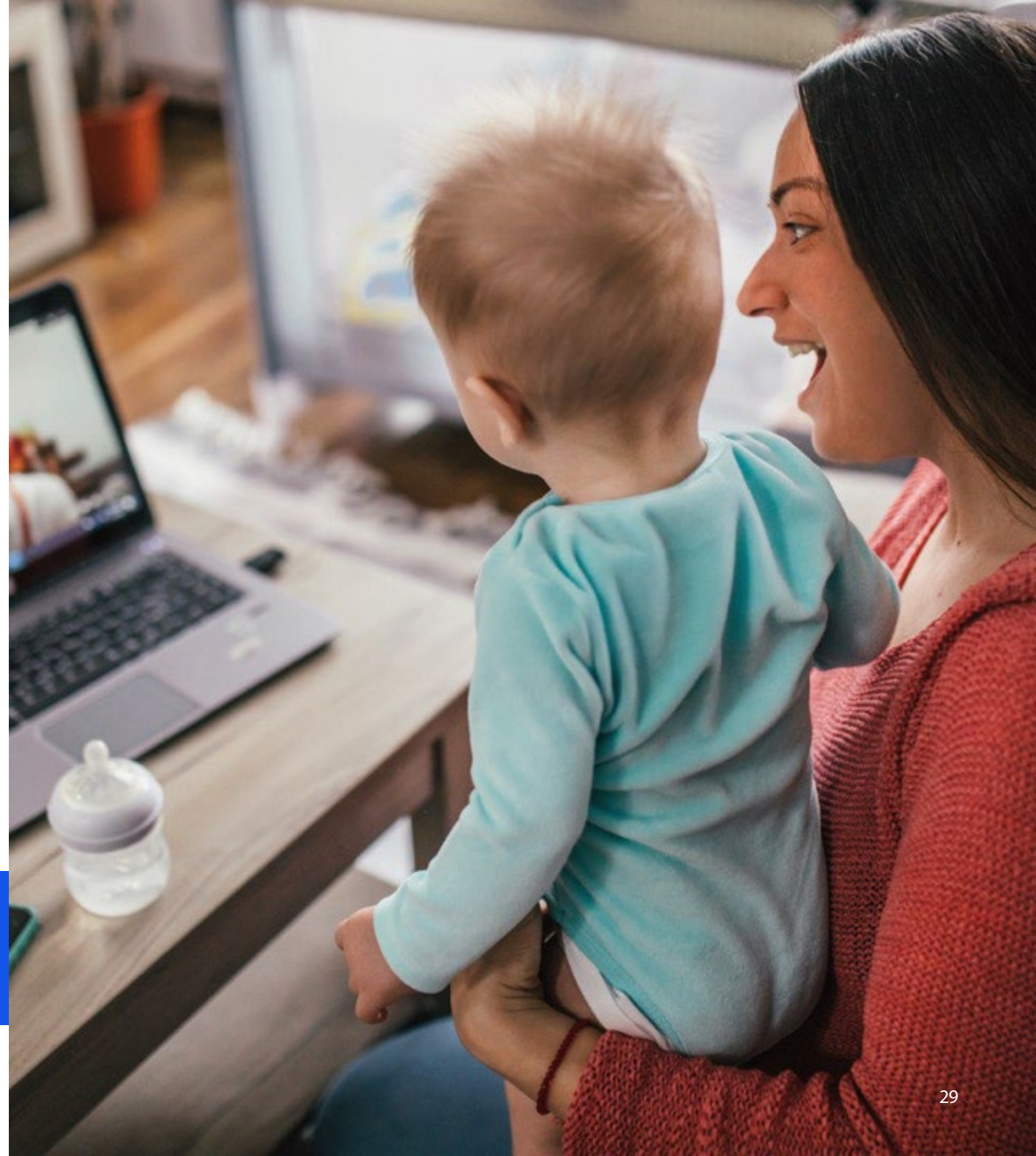
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Virtual care

Connect with care anywhere

- Primary care — Meet with a virtual care doctor to assess a minor illness or injury. They can also prescribe certain medicines and order lab tests.
- Urgent care — Connect virtually with a doctor in minutes, 24/7, for nonemergency care.
- Specialty visits — Schedule virtual care for a more specific need, like behavioral health, dermatology, and diabetes.

Telehealth appointments are available through your mobile phone, tablet, or computer with a camera.



Thank you



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