

Anthem Health Insurance – Frequently Asked Questions

Where Can I Find a List of Doctors?

You can find a list of providers on Anthem's website. After going to www.anthem.com and clicking the "Find a Doctor" link, follow the steps below:

- Choose your state from the available list
- Choose your plan from the drop down menu (it is on your Anthem card)
- Choose the type of provider you need (Physician, Behavioral Health, Urgent Care, etc.)
- Choose the specialty of the doctor you are seeking (Cardiology, OBGYN, etc.)
- Enter the information for your location preference
- Identify other preferences (Female or Male, for example)
- Click View Results

Where Can I See a List of Covered Services?

There are several ways find the services covered by your plan. You can view them on the website as PDF, view them on Anthem's website, or discuss the services with an Anthem representative via the Customer Service Center.

- To view via Trends' website, navigate to the Associates' side – Human Resources – HR Miscellaneous Documents – Insurance Forms and Documents. From there, view the Summary Plan Description that corresponds to your plan (HSA Single or Family; Traditional Single or Family)
- To view on Anthem's website, you will first need to register with the site. Once you have done so and logged in, you can navigate to the Benefit Summary Section, and select Health, Dental or Vision to view the covered services
- You may also call the Customer Service Line for the type of coverage about which you are inquiring (Health, Dental, or Vision), which is listed on your Member Card. Y

How Do I Obtain a Replacement Card?

You can request a replacement card by logging into Anthem's website, and clicking the arrow at the bottom right of the blue Customer Care box, which is on the top right hand side of the Account Summary page. Next, click Request an ID card, which is in the "I Need To..." section. After selecting the member(s) for whom you need cards, click Submit.

How Can I Find Out if I am Eligible for a Service?

Certain services, such as annual preventative care (physical, eye exam, etc) are only covered once per year (with the exception of dental cleanings, which are covered once every 6 months). You will need to make sure that you wait a full year between such services, to ensure that they are covered. If you are not sure when you will be eligible again, you can contact Anthem's customer service to find out. You will need to contact the appropriate number for Dental, Vision or Health, as listed on the back of your Member Card.

Do I Use the Same Card for Medical, Dental, and Vision Coverage, and Prescriptions?

Yes. The Member Card you received from Anthem is to be used for Dental, Vision, Medical and Prescription coverage.

Can I Change My Coverage Outside of Open Enrollment?

Outside of the Open Enrollment period, a person may only change his or her coverage if a Qualifying Event occurs. Examples of Qualifying Events include: divorce, marriage, the birth of a child, and loss of coverage from another provider (i.e. employee and spouse are on spouse's plan, but spouse loses job and is no longer eligible for those benefits). If you are not sure whether or not you have a Qualifying Event, contact Human Resources. After confirming the event, you can obtain the enrollment or change forms from the Associates' side of Trends' website, under HR – Miscellaneous Documents – Insurance Forms and Documents.

When Can I Change the Amount I Contribute to My Health Savings Account?

You may change your contribution to your Health Savings Account at any time throughout the year. The change form is located on the Associates' side of Trends' website, under HR – Miscellaneous Documents – Insurance Forms and Documents, and is titled, "HSA EMPLOYEE VOLUNTARY CONTRIBUTIONS ENROLLMENT/CHANGE FORM 2011". You must submit your change form at least two weeks in advance of the pay date for which you would like the change to be effective. This is because HR must finalize payroll, including HSA contribution changes, several days before the actual pay date. When changing your HSA contribution amount, keep in mind that there are limits set by the IRS for annual contributions. The current Single and Family limits are printed at the top of the change form.

Can I Change the Amount I Contribute to My Flex Spending Account?

You may not change the contribution to your Flex Spending Account outside of Open Enrollment, unless you have a Qualifying Event. Please see Human Resources for more information about Qualifying Events as they relate to your Flex Spending Account.

Am I Covered if I Travel for Personal Reasons?

If traveling for personal reasons, you can call the Travel phone number on the back of your Anthem Member Card to locate in-network providers. You can view detailed information about coverage during travel domestically and abroad on the Associates' side of Trends' website, under Human Resources – Miscellaneous Documents - Anthem Health Insurance - Coverage Outside of the United States (BlueCard Worldwide).

Can I View Information about Claims In-Process?

Yes. If you log into your account on Anthem's website, you can view pending and processed claims in the "Recent Claims" section, which is on the Account Summary page.