



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 FOR 2019

For employer groups with 2-50 employees

Connecticut

ENHANCED Anthem's Tiered Health Plan Portfolio

Renamed **HealthSync**, our tiered portfolio now includes specialist¹ care and can save employers as much as 15% on premiums. Members in these plans can choose to get care from doctors and hospitals in our Value Tier 1 and pay a lower out-of-pocket cost share. Value Tier 1 doctors and hospitals also agree to make care more convenient by offering things like expedited access in urgent care situations (within 24 hours), web visits and the support of a patient navigator in complex care situations.

Cost control with no surprises

If you're looking for a new health care option with more savings potential, **Anthem Balanced Funding (ABF)** could be right for you. ABF is a competitively-priced option available to select Anthem clients that lets you share in the savings when you have a favorable claims year. It's a self-funded product that acts like a fully insured plan with predictable, fixed monthly payments, coverage for excessive claims and a cap on your yearly financial responsibility. And, we apply a credit of up to \$4,200 to your first monthly payment when you switch to ABF from your fully-insured health plan.

Save on payroll expenses and lower your health care premiums

Anthem AdminCompanion powered by Trion Solutions, Inc. (Trion) is a unique collaboration between a nationally recognized professional employer organization (PEO) and the Connecticut health insurer you know and trust. Trion gives you Fortune 500-caliber HR services for less than what it may be costing you today in time and lost revenue.² With AdminCompanion you can save on payroll expenses and lower your health care premiums because enrollment in the Trion PEO makes you eligible for large group coverage, which often compares favorably to small group market rates.

NEW - Act Wise consumer-driven health plans

These 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 both employers and 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.

Available with Health Savings Accounts (HSAs) only in 2019.

¹Allergy/Immunology, Cardiology, Endocrinology, Gastroenterology, Nephrology, Obstetrics and Gynecology (OB/Gyn), Ophthalmology, Orthopedic Surgery, Otolaryngology (ENT), Pulmonology, Rheumatology, Urology. All other Specialty care is not tiered under this program.

²Average cost of these services for small-to-midsized employer by percentage of payroll. This amount can change based on industry, group size and wage base (on average, it can be as low as .75% and up to 4%); however, the PEO percentage will be significantly lower due to economies of scale purchasing.

NOTE: All PEO administrative services are provided by Trion Solutions, Inc. Anthem AdminCompanion is not a partnership, Trion and Anthem are independent contractors and neither entity is responsible for the services or activities provided by the other entity.

If you'd like to know more contact your broker or Anthem.



SMALL BUSINESS



HEALTH CARE, SYNCHRONIZED

Anthem Choice is now HealthSync

With our HealthSync portfolio of plans, members can choose from our large network of doctors and hospitals but will save more when they select a primary care physician (PCP), certain specialists or hospitals in Value Tier 1. And, because convenience can be as important as affordability for members seeking care, Value Tier 1 providers also offer easier access to care in ways that can include:

- PCP sick visits within one business day and specialist visit scheduling support
- Access to telehealth visits for minor and/or routine sick care
- Specialty EConsult access for patients through the PCP
- Welcome package and patient outreach

When employees use Participating Tier 2 PCPs, specialists or hospitals, they can expect to receive quality care but are not guaranteed to have the benefit of access to care and care support features available through Value Tier 1 providers. And, they will not be paying the lowest cost share available under their health plan for care.

**HealthSync is Connecticut's new standard
in value-based product design.**

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 a minimum of 5 enrolled subscribers this could be a great option.

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

GIVE YOUR SMALL BUSINESS A BIG BUSINESS EDGE

Anthem AdminCompanion

With **Anthem AdminCompanion powered by Trion Solutions, Inc.** (Trion), you get Fortune 500-caliber human resources (HR) services for less than what it may be costing you today in time and lost revenue. Trion handles all types of administrative and compliance tasks as a co-employer to your employees, sharing the risk and liability. But you keep control over your employees and get competitively priced Affordable Care Act-compliant benefits. Services include:

- Payroll and tax administration. Trion handles all deposits and filings. Web-based payroll system gives you access to your data 24/7.
- Workers' Compensation administration. Trion handles all Workers' Compensation claims and reduces your exposure and risk, with an aggressive return to work policy.
- Expert benefits administration. Trion leverages its entire client base to negotiate optimal health and retirement benefits for you. You get complete 125 flex plan and 401(k) administration.
- Government compliance. Trion does your reporting for EEOC, DOC, ADA, FMLA, Title VII, COBRA and other necessary filings. They handle unemployment claims and employment records.

AdminCompanion can help you expand productivity without hiring more staff and save on payroll expenses – by as much as 2%.¹

¹ Average cost of these services for small-to-midsize employer by percentage of payroll. This amount can change based on industry, group size and wage base (on average, it can be as low as .75% and up to 4%); however, the PEO percentage will be significantly lower due to economies of scale purchasing.

AdminCompanion can make a real difference for you and your business. Call your broker or Anthem today!

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.

VISION AND DENTAL BENEFITS FOR WHOLE- PERSON HEALTH

Anthem **Blue View VisionSM** 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).

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.





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

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

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.



SMARTSHOPPER OFFERS EMPLOYEES CASH REWARDS

When employees shop smart for certain health services, they'll get rewarded

Prices for the same quality health services, like health screenings and surgeries can vary by hundreds to thousands of dollars depending on the location. With SmartShopper, employees can get help finding lower-cost options when their doctor recommends a medical procedure so they can save money and earn cash rewards! Here's all they need to do:



Register with SmartShopper by calling or going to **vitalssmartshopper.com**.



Compare prices at different locations.



Choose from the list of lower-cost locations and book the appointment.



Get cash back (in about 4-6 weeks), once the procedure is complete and the claim is paid.

Here's just some of the health services that qualify for rewards:

Health service	Reward
Colonoscopy	Up to \$250
PET scan	Up to \$150
Gallbladder removal	Up to \$250

vitalssmartshopper

May not be available on all plans. Check with your Anthem Sales representative for details.

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](https://www.anthem.com) and select Discounts.

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.

*All discounts are subject to change without notice.



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](https://www.anthem.com) or use our Anthem Anywhere app to start using the Care & Cost Finder tool.

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.





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](#)

[Dental plan grid](#)

[Balanced Funding Medical product grid](#)

[Vision plan grid](#)

[SHOP Medical product 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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