



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.**

WELCOME

For employer groups with 2-50 employees

Nevada

Anthem for Small Business

Anthem Blue Cross and Blue Shield has been serving Nevadans since 1969. Even though Anthem is one of the state's largest insurers, we're still as local as you can get. We understand your priorities — because we share them. We live and work in Nevada, and Anthem is dedicated to transforming the state's health care with trusted and caring solutions. It's our honor to support organizations that are there for Nevadans, now and for generations to come.

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.

Site of Service cost of care program

Where you go for your care matters. With the Site of Service program, members can use our provider search tools on anthem.com to find locations of independent providers that offer the same top-quality care at lower costs. Members can compare costs and choose how they want to save. Options for savings include lab services, ambulatory surgery, radiology and advanced diagnostic imagery and physical therapy.

LiveHealth Online

Through LiveHealth Online, members can have video visits 24/7 with board-certified doctors using a mobile device or computer with a webcam. Doctors can assess common health issues like flu or allergies. They provide a treatment plan and send prescriptions to a pharmacy, if needed.¹ Members can also talk with licensed therapists and psychiatrists. Therapists are usually available in four days or less.² And, Spanish-speaking doctors take appointments 7 a.m. to 11 p.m. PST, seven days a week using Cuidado Médico.

1 Prescription availability is defined by physician judgment.

2 Appointments subject to a

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.

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



AT THE HEART OF NEVADA

Giving back to the communities we live in



We've been serving Nevada for 50 years. **And last year, we gave nearly \$845,000** to support the health of Nevadans.



\$56,000 in associate (employee) donations and giving



711 associate volunteer hours



\$660,000 in foundation grants
\$34,000 in Anthem Foundation 50% matching associate giving

\$129,000 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/>.

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



The results*

\$15.42 (4.1%) savings per member per month¹
1.9% savings on ER visits
8.9% savings on inpatient care
5.8% savings in outpatient surgery costs
7.6% decrease in inpatient admissions

Why EPHC matters

- Better health outcomes for and lower costs for your clients
- Better disease management and care coordination that can reduce hospitalizations and unnecessary tests

* Cost and utilization metrics based on a difference in difference analysis of members with a relationship to an EPHC provider compared to a matched sample control group. Data range from 4/1/13 - 9/30/16.
¹ Per attributed member per month. Gross medical savings. Net savings is \$10.39 after provider gain share and clinical coordination payments. Excludes RX.

BLUECARD® MAKES GETTING CARE EASY ALMOST ANYWHERE

Members take health care benefits with them across the country and around the world.

The BlueCard® program gives members 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

Members 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 members' plan.



Outside of the United States

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

ANTHEM CHOICE PPO GIVES EMPLOYEES MORE CONTROL OVER COSTS

One plan. Three flexible care options. More savings.

Members save on out-of-pocket costs with three ways to get care, based on their needs. They can switch care levels at any time. Referrals aren't needed! And most plans include Site of Service with no charge for freestanding LabCorp labs for Level 1 and 2.



Level 1: Pathway PPO

- Quality care and lowest out-of-pocket costs.
- All hospitals in the state are considered in network except Dignity Health in Southern Nevada
- Choose care from any level at any time.



Level 2: Full PPO

- Greater access to doctors and hospitals in Nevada, but out-of-pocket costs may be higher than with a Pathway doctor (Level 1).
- All hospitals in Nevada are considered in network in Level 2.
- BlueCard® and Blue Cross Blue Shield Global Core cover members in the country and throughout the world.



Level 3: Out of network

- Freedom to see doctors that are considered out of network.
- Higher out-of-pocket costs than Levels 1 and 2.

Maximum annual out of pocket is the same between Levels 1 and 2.

DESIGN A CUSTOM PORTFOLIO FOR YOUR CLIENTS

EmployeeElect offers more choice and flexibility for your clients' benefits and budgets

EmployeeElect allows employers to adjust costs or coverage or just get more value from their benefits investment.



Unlimited plan options with no minimum to enroll



A complete suite of affordable health plans — all loaded with local support, tools and resources



Fixed employer contribution levels available — employers can offer more choices without increasing their costs

Build a benefits package that makes sense for small businesses. All plans include:

- Chiropractic benefits
- Vision benefits, which include exams for adults and exams, glasses and contacts for children
- LiveHealth Online, LiveHealth Online Psychology, and Cuidado Medico visits available via your smartphone, tablet or computer with a webcam

SAVINGS ON ALL TYPES OF HEALTH SERVICES

Where members go matters.

Our local cost of care programs help members find lower-cost, top-quality care options for their health care. Using our provider search tools on [anthem.com](https://www.anthem.com), members can save on:



Lab services. Members can search for, and use, independent labs and select hospital labs that have a \$0 copay.



Ambulatory surgery. When members use an ambulatory surgery center listed on [anthem.com](https://www.anthem.com), they pay a copay of \$175 per surgery.¹

¹ Check plan details for exact amount and refer to your EOC for complete details.





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 members and dependents.



Check eligibility.



Request ID cards.



Change member 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 members to manage their care and coverage right from their smartphone.



With a quick tap, members 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 members 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!

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

LIVEHEALTH ONLINE: ACCESS TO CARE ANYTIME, ANYWHERE

Members 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. Members 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.** Members can select from a range of doctors and therapists.
- **Cost.** Depending on the health plan, members 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.

Members can register at livehealthonline.com or download the free mobile app.

MEET ANTHEM HEALTH GUIDE

Personalized customer service and care support

With Anthem Health Guide, members 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. Members 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 members, family members and caregivers through treatment



Behavioral health support for members 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.

¹ Appointments subject to availability of the mental health professional.

VISION AND DENTAL BENEFITS FOR WHOLE-PERSON HEALTH

Anthem **Blue View Vision**SM offers members 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



GLASSES.COM

contactsdirect

1800contacts



JCPenney | optical



Our Dental benefits offer members 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 members 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 MEMBERS

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 members 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.

PHARMACY DRIVES BETTER HEALTH AND SAVINGS

Medical and pharmacy programs work together so members 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 members:



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.

Pharmacy is the most used benefit – four times more than medical – and often the first benefit members access.¹

74% of doctor visits involve drug therapy²

¹ Retail Prescription Drugs Filled at Pharmacies (Annual per Capita) (accessed 2/16/2017); kff.org; Ambulatory Care Use and Physician office visits, US Centers for Disease control and Prevention (accessed 2/16/2017); <https://www.cdc.gov/nchs/fastats/physician-visits.htm>; <https://www.cdc.gov/nchs/fastats/drug-use-therapeutic.htm>; and <http://www.statista.com/chart/2689/americans-dont-like-visiting-the-doctor> (accessed 7/17/2015)

² Total savings result from integration of our medical and pharmacy benefits, and through pharmacy benefit management. Results shown do not represent a guarantee of outcomes; group-specific results/cost savings will vary.



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](#)

[Dental plan 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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