



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.**

WHAT'S NEW IN 2019

For employer groups with 2-50 employees

Georgia

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.

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., seven days a week using Cuidado Médico.

PayForward cash rewards program

This exclusive cash rewards program invites Anthem members to earn cash back with each qualified purchase when they shop at participating retailers. Once they register, members can link their PayForward account to an existing credit card and start earning rewards from PayForward as well as from their own credit card rewards program. They can shop online, swipe their card at store locations or buy and use an e-gift card. They can store rewards in an online account and use them to shop, share, give away to favorite charities or even save for health care expenses.

SmartShopper rewards program

SmartShopper is a program that rewards members for using lower-cost, high-quality locations for certain health care services and procedures. Because costs can vary by hundreds and even thousands of dollars, this program gives members a way to compare costs. If they choose a lower-cost location, they not only get a cash reward, but they save on out-of-pocket costs. Members just register with SmartShopper and go online or call to get help comparing costs and finding a lower-cost location nearby. After their procedure is complete and the claim is paid, they'll get a check in the mail in about four to six weeks.

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



ANTHEM AND YOU

Working together to make health care easier for everyone, everywhere



1 in 3 Americans are covered by a Blue Cross and Blue Shield plan¹

- More than **106 million employees**
- **96%** of hospitals in the U.S. are in our plans
- **95%** of providers in the U.S. are in our plans



Local focus in 14 states

- Our local networks offer access to 97% of in-network doctors and 96% of in-network hospitals.
- When using network doctors employees save big! And we reward our doctors for the quality of care they give not the number of patients they see. So employees get more attention and better care.

Benefits that travel

Employees have access to medically necessary emergency and urgent care across the country, and around the world, with the BlueCard® and Blue Cross Blue Shield Global Core program.

¹ Blue Cross and Blue Shield Association website: *About Blue Cross and Blue Shield Association* (accessed May 2018): bcbs.com.

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.

PERSONALIZED, EASY-TO-USE CARE

Our innovative approach helps provide one of the best consumer experiences in the industry.



Enhanced Personal Health Care:

Team-based approach for personalized, proactive, quality care.



LiveHealth Online: 24/7 doctor care, right from a computer or mobile device.



Easy online tools: Employees can compare provider costs and quality, review/rate providers and get estimates on procedures.



Cancer Care Quality Program: Helps doctors provide evidence-based care for employees with fewer side effects



Quick care options: Helps employees understand their options when they need care right away.

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.

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 employees and dependents.



Check eligibility.



Request ID cards.



Change employee 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.

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.





BLUECARD® MAKES GETTING CARE EASY ALMOST ANYWHERE

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

The BlueCard® program gives employees 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

Employees 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 employees' plan.



Outside of the United States





Employees have coverage for urgent and emergency care. The Blue Cross Blue Shield Global Core Program makes it easy for employees to locate a preferred provider through online tools and 24/7 Customer Service. Program excludes Pathway network.

Our PPO plans also include coverage for nonemergency care across the U.S. and while traveling abroad.

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 \$150
Gallbladder removal	Up to \$250

vitalssmartshopper

May not be available on all plans. Pathway plans are excluded. Check with your Anthem representative for details.

PRESCRIPTION DRUG PLANS

-  **Searchable Drug Lists** — Employees can log in to anthem.com to connect to their benefit-specific drug list and search up-to-date information.
- Rx Choice Tiered Retail Pharmacy Network** — has two levels. Employees pay the standard cost share at Level 1. In Level 2, they pay a higher cost share.
- Retail90** — Employees can get up to a 90-day supply of drugs from participating local pharmacies.
- PreventiveRx Plus** — Employees can get certain drugs, used to treat and manage conditions like asthma, diabetes, high cholesterol and osteoporosis at a lower cost.
- Preferred Generics** — If a generic drug is available and employees choose the brand name drug, they'll pay the Tier 1 cost share plus the difference in cost.
- Home Delivery Choice** — Employees choose how prescriptions are filled for maintenance drugs, at their local or home delivery pharmacy.
- Web and Mobile Tools** — Employees can price medications, find a pharmacy and check prescription order status.
- Specialty Drug Split Fill** — prevents waste by splitting first 30-day fill of certain specialty drugs into two 15-day supplies with member copay prorated.

VISION AND DENTAL BENEFITS FOR WHOLE-PERSON HEALTH

Anthem **Blue View Vision**SM 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



HEALTHY WAYS TO EARN REWARDS

Our plans offer lots of ways to support employees at every stage and some provide incentives for taking steps to stay healthy. Employees can earn up to \$200 a year in rewards with these programs available on some plans. ^{1, 2, 3}



Preventive Care Incentives

- Get a preventive wellness exam and flu shot, get \$100 on their Health Rewards Card*
- Complete tobacco-free certification, get \$50 on their Health Rewards Card*
- Complete online health risk assessment, get \$50 on their Health Rewards Card*

¹ Must be 18 years of age or older to qualify.

² An employee and their covered spouse or partner can each earn up to \$200 in rewards a year.

³ Excluded on Focus plans.

* Health Rewards card = A reloadable debit Mastercard® that's automatically credited when members earn rewards. Rewards can be earned by a member and their covered spouse or partner. Must be 18 or older to earn rewards.

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.

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.

*All discounts are subject to change without notice.



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.

107469GABENBGA VP00 05/18