



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

Maine

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.

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 you, employers and our 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.

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 And Basic Live Health Online visits now have copays lower than a PCP copay – either \$10 or \$15 depending upon the plan. Members can also talk with licensed therapists and psychiatrists. Therapists are usually available in four days or less.²

Lower ER Alternative Copays

Retail health clinic and walk-in center copays are now equal to PCP copays on most plans!

The SmartShopper program is provided by Vitals, an independent company.

1 Prescription availability is defined by physician judgment.

2 Appointments subject to availability of a therapist.

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



SMALL BUSINESS

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
CT 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.

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.

CHAMBER BLUEOPTIONS® ONE PACKAGE, MORE CHOICES

Chamber membership has its perks! This is a great option for state, regional and local Chamber members. It offers small businesses more plan choices and all these advantages:



Plenty of health plans with different levels of coverage.



Many plans for employees to choose from to best meet their needs.



Financial incentives for employees and their eligible dependents who take steps to live healthy.



Only 60% of employees need to enroll (most health plans require 75%).

VISION AND DENTAL BENEFITS FOR WHOLE- PERSON HEALTH

Anthem **Blue View Vision**™ 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

INDEPENDENT
PROVIDER
NETWORK

GLASSES^{ON}.COM

contactsdirect

1800contacts[®]

LENSCRAFTERS[®]



JCPenney | optical

OPTICAL



PEARLE
VISION

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.

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.

PRESCRIPTION DRUG PLANS



Select Drug List — Offers cost-effective drugs and meets or exceeds the Affordable Care Act (ACA) requirement.

Searchable Drug Lists — Employees can log in to anthem.com to connect to their benefit-specific drug list and search up-to-date information.

ACA Preventive Drug List — Under the Affordable Care Act (ACA), pharmacy plans must cover 100% of the cost of certain preventive care drugs and products.

Home Delivery Choice — Employees choose how prescriptions are filled for maintenance drugs, at their local or home delivery pharmacy.

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

¹ Retail Prescription Drugs Filled at Pharmacies (Annual per Capital) (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)

EMPLOYEE ASSISTANCE PROGRAM (EAP)

**Supporting employees.
Building stronger companies.**

An easier approach to care



Expanded access

- Visits with a psychologist or therapist through LiveHealth Online with an Anthem health plan
- 24-hour phone support, seven days a week



Confidential guidance

- Face-to-face counseling
- Legal and financial consultations
- Identity monitoring
- Referrals for child and elder care



Mobile resources

- EAP website

Key EAP benefits for employers

- Easy to implement
- Integrates with your Anthem health plan
- Improves morale and productivity
- Reduces risk

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.

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.

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

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 and select **Discounts**.

*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.

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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