



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 1-100 employees

California

Great Products, Service and More on Tap for 2019

Anthem's California Small Group Team is continuously enhancing our products and programs. Check out the latest for 2019!

New Product Naming

Plan names have been modified to an attractive naming structure you've been asking for.

- Out of pocket maximum (OOPM) has been removed from all plan names
- PCP copay has been added
- Only the PCP copay will be listed for HMO "no deductible" plans

New Products

New EPO product - Designed to direct the member to a physician for care.

- Features new PCP selection program - Member selects a PCP at enrollment, referral to specialist is not required
- Two new and simple Gold EPO plan design that applies deductible/coinsurance on most medical and pharmacy services
- Offering in-network coverage using the full PPO network for in-state and BlueCard network for out-of-state
- No Out of Network Coverage

New Silver HMO 55- Copay-based plan option in the Silver metal tier designed with no medical deductible or coinsurance.

Product Updates

Bronze PPO plans with limited visits- Copays (such as office visit, therapy, emergency room, mental health) have been greatly modified to meet AV requirements with also a change to a combined medical/pharmacy deductible that provides a very competitive plan design.

Copays, coinsurance, out of pocket maximum, deductibles and pharmacy cost shares have been adjusted as needed to provide the variety and price point that employers are looking for in Anthem's portfolio - check it out!

Program Updates

LiveHealth Online - just got easier with a \$0 copay for first 3 visits!

Anthem Act Wise - Anthem HSA plans are now offered on our own Anthem branded solution called Anthem Act Wise - it is a consolidated experience, coordinated medical benefits paired with an optional integrated HSA...making saving easier than ever

Future Moms now enhanced with Breastfeeding Support- through LiveHealth Online visits with lactation consultants or registered dietitian at no charge!

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



GET QUALITY CARE WHEN AND WHERE YOU WANT IT

Office. Online. Home.

In the doctor's office

From PPO to HMO and from narrow to full, Anthem's network provides its members with access to fit your needs. We have 8.3 million members in California alone, and a statewide network of:

- 45,000+ physicians and over 400 hospitals for HMO plans
- 62,000 physicians and over 400 hospitals for PPO plans

Online 24/7

Using LiveHealth Online, members can visit with a doctor using their smartphone, tablet or computer with a webcam at home, the office or anywhere in between. LiveHealth Online is available for basic doctor visits, behavioral health, lactation consulting and care for kids.

In Your Home

HEAL helps members see a doctor at home, on-demand and on their schedule. HEAL is available across California — in Los Angeles, Orange County, San Diego and the San Francisco Bay Area.

For more information visit [anthem.com/ca](https://www.anthem.com/ca) or contact your sales representative.

MEMBERS CAN EARN CASH BACK WHEN THEY SHOP

Through our partnership with **PayForward**.



How does it work?

Members can shop at 60,000 participating retailers and earn up to 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! Members just need to have an Anthem medical plan.



How do members sign up?

They can register at payforward.com, or download the PayForward app from the App Store or Google Play™. When 30% or more members sign up, PayForward will raffle off \$50, \$25, or \$10 incentives that will go straight to their Anthem health wallets.



Members 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.





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



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.





HELP MEMBERS BE THEIR HEALTHY BEST

These resources help members 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 members offering suggestions to improve health



Condition Care

- Support for members with a chronic condition
- Personalized plan from a nurse coach and team of specialists



Case Management

- Proactive outreach to members who are hospitalized or have a serious illness
- Support from a nurse care manager and other health professionals

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





LET'S DO THIS, TOGETHER

Take a look in the pocket of this guide for Anthem's products for 2019.

As you go through 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 not qualify for single bill when combined with other coverages.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

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