



A WHOLE-HEALTH APPROACH TO CARE

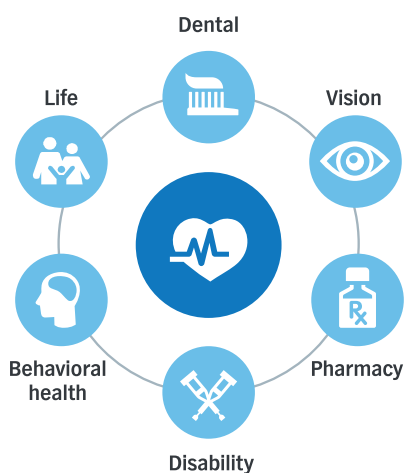
Small Group product guide | Effective January 1, 2021

Anthem  | SMALL BUSINESS

WORKING TOGETHER TO IMPROVE HEALTH

Anthem Whole Health Connection

Plans should cover all employees from head to toe, not just parts of them. Anthem Whole Health Connection® brings medical, pharmacy, dental and vision benefits together so that providers can deliver the right care, in the right setting, at the right time. This care model makes managing every aspect of care simpler, smarter and more cost-effective.



▶ Anthem Dental Complete network

133,500+ unique dentists at 511,000+ locations, making us the largest dental PPO network in the nation¹

▶ Blue View Vision

75% average member savings vs. retail²

▶ Disability

9% year-over-year disability savings when integrated with medical³

▶ Pharmacy

Members are **37.6%** more compliant with medications⁴

Save up to 5% when purchasing a new Affordable Care Act dental plan along with vision, life and/or disability.

Dedicated care coordination

Our health guides and case managers actively coordinate care with providers, patients and their families. These guides are closely linked to health care professionals and use smart engagement technology to provide personalized guidance to members. That ensures everyone stays connected and works together to get patients better, faster.



Anthem Health Guide

93.7% member satisfaction⁵



Case Management

5% decrease in emergency room visits for members using this program⁶



24/7 NurseLine

82% of members said the 24/7 NurseLine service is a trusted source⁵



Future Moms

82% of Future Moms participants say the service is a trusted source⁷

GUIDANCE EVERY STEP OF THE WAY.

NEW AND NOTEWORTHY

For employer groups with 1-100 employees

California

COVID-19 Resources and Tools

During the COVID-19 crisis, we are providing the resources and tools members need to get care and protect their overall health and wellbeing. Visit our Resource Center on [anthem.com/ca](https://www.anthem.com/ca) for more information.

Whole Health plans

Our new offering takes seven of our most popular medical plan designs and expands embedded coverage beyond standard pediatric dental/vision and adult vision exam benefits. With enhanced dental and vision benefits embedded in their medical plan, employers have the convenience of one rate and a simplified enrollment experience. This will provide “whole health” care at a more affordable price.

NEW Silver HSA with Preventive Rx drug list

Our new Anthem Silver PPO 2500/35% w/HSA PrevRx plan on both full PPO and Select PPO networks offers first dollar coverage (before the deductible) for drugs on our PreventiveRX Plus list. Helping keep costs lower for members who are managing a chronic condition.

Site of Service cost-of-care program

Members can use provider search tools on [anthem.com/ca](https://www.anthem.com/ca) to find locations of independent providers that offer the same high-quality care at lower costs. They can also compare costs and choose how they want to save. Options for savings include lab services, ambulatory surgery, radiology and advanced diagnostic imagery.*

Broker Plus App

We are on a continued mission to make it easier for you to do business with us through technology improvements. Our new Broker Plus app provides easy access to track applications, the added flexibility of delegate access for agencies, timely notifications and alerts in our message center, and offers a pipeline view of new sales and commissions earned — all from the convenience of your phone. Available for download today on iPhone or Android devices.

Anthem Skill

Members do not always make the time to call customer service with their health plan questions. Anthem Skill, our new voice-activated option, works through Amazon's Alexa-ready devices – like an Amazon Echo – or on a mobile device using the Amazon Alexa app. The Skill's basic features come at no extra cost to members.

Using Anthem Skill, members can:

- Ask for a digital member ID card.
- Receive a health savings account or health reimbursement account balance.
- See how close they are to their plan's deductible or out-of-pocket amounts.
- Find definitions for more than 200 insurance terms.
- Schedule a call from customer service*

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

Anthem  | **SMALL BUSINESS**

* Check plan details for exact amount.

SYDNEY HEALTH MAKES HEALTH CARE EASIER

With Sydney Health, members can find everything they need to know about their health plan — personalized and all in one place.

The simple, smart and personalized app can help members:



- Find care and check costs.
- See benefits.
- View claims.
- View and use digital ID cards.
- Get answers quickly through the interactive chat feature.
- Sync to a fitness tracker.
- Access **My Family Health Record** to view, download and share health records right from the app.
- Access personalized health and wellness resources.
- Find a doctor matched to their unique needs with **Personalized Match**.



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LIVEHEALTH ONLINE: THE DOCTOR IS ALWAYS IN

Members can use LiveHealth Online to get care from anywhere. They can see a board-certified doctor, therapist, or psychiatrist from a mobile device or a computer with a webcam. Doctors can assess conditions, provide a treatment plan and send prescriptions, if needed.¹ Spanish-speaking doctors are available through Cuidado Medico.

Members can see a licensed therapist or board certified psychiatrist in just a few days.²



Why LiveHealth Online?

- **Convenience.** Access to care right from their home or office.
- **Choice.** Members can select from a range of doctors and therapists.
- **Cost.** Depending on the health plan, some visits may be free!^{3, 4}

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

LiveHealth Online is an independent company providing telehealth services to Anthem Blue Cross.

- 1 Prescription availability is defined by physician judgment and state regulations.
- 2 Therapists and psychologists are available by appointment seven days a week for 45-minute counseling sessions. Psychiatrists are available by appointment for medication management support.
- 3 LiveHealth Online visits may be free or cost less than an in-office primary care or mental health/substance abuse appointment. See plan grid for details.
- 4 Some plans may require a deductible be met before cost share applies. See plan grid for details.

ANTHEM WHOLE HEALTH PLANS

Innovation and total wellness support

Our new offering takes seven of our most popular medical plan designs and expands embedded coverage beyond standard pediatric dental/vision and adult vision exam benefits.

With enhanced dental and vision benefits embedded in their medical plan, employers have the convenience of one rate and a simplified enrollment experience. This will provide “whole health” care at a more affordable price.

Some of those enhanced benefits include:

- A \$50 per person dental deductible, waived for diagnostic and preventive. Basic coverage (fillings, extractions): 20% after deductible.
- Basic dental coverage is 20% after deductible.
- Major dental coverage is 50% after deductible.
- Annual adult benefit maximum of \$1000.

Vision benefits for adults age 19 and older pay a \$20 copay for vision exam and eyeglass lenses and a \$130 frame or contact lens allowance.

Whole Health plans now include enhanced embedded dental and vision benefits.

PHARMACY BENEFITS POWERED BY INGENIORX

Committed to improving health outcomes and lowering total costs through these plan features:



- Our drug lists are made up of brand-name and generic prescription drugs approved by the U.S. Food & Drug Administration (FDA). Some preventive care drugs are covered at 100%.
- Certain specialty drugs must be filled through our IngenioRx Specialty Pharmacy.¹ Our team of experts help members better manage their conditions.
- With our Rx Choice Tiered network members pay a lower cost at preferred retail pharmacies.
- Point-of-sale rebates and a discount program for noncovered drugs, such as those for weight loss and fertility, provide member savings.
- Specialty drug accumulator rules help keep plan costs down by preventing non-needs-based copay assistance program funds from counting toward a member's deductible and out-of-pocket maximum.

Plus, IngenioRx comes with these extras — empowering members to make better choices:



- 24/7 access to dedicated pharmacy experts
- Digital features like pricing a medication, finding a pharmacy, refilling a prescription and more
- Up to a 90-day supply of medicine by using home delivery or from certain retail pharmacies

¹ Certain specialty medications can be filled at other participating specialty pharmacy providers.

RX PHARMACY NETWORKS

RX Choice Tiered:

All of our Small Group plans (except SHOP mirror plans) are changing to our tiered pharmacy network, Rx Choice Tiered Network. Rx Choice Tiered Network offers high-quality health care services to members, while controlling costs.

There are currently more than 66,000 pharmacies in the Rx Choice Tiered Network nationwide. Pharmacies are structured on two levels (Level 1 and Level 2). Members will pay a lower copay if they visit a level 1 pharmacy.

Standard RX Network:

Small Group SHOP mirror plans are changing from our broad, open-access National Network to our new Standard Network. The Standard Network includes 59,000 pharmacies nationwide where members can fill their prescriptions.

R90 Maintenance Network:

With the R90 Maintenance Network, members receive a 90-day supply of covered drugs from maintenance retail pharmacies, including CVS, for the home delivery rate.

To find a network pharmacies, use our Sydney Health mobile app or visit [anthem.com/ca/pharmacyinformation](https://www.anthem.com/ca/pharmacyinformation).

DENTAL BENEFITS FOR WHOLE-PERSON HEALTH

Our dental benefits offer members extensive coverage for all their dental needs and easy access to one of the largest preferred provider organization (PPO) dental networks nationally.



- **130,000** dentists and **399,000** places to get care¹
- **38%** average discount on covered dental services when using a dentist in the plan¹
- Anthem Whole Health Connection[®] offers additional cleanings and services for members with high-risk medical conditions for improved overall health²
- Dental PPO plans cover dental implants, tooth-colored fillings, accidental injuries and a maximum carryover and network boost
- Dental Net DHMO covers 500+ services
- Orthodontia for 5+ enrolled members

Dental Patient Health History provides best-in-class collaboration between primary care doctors and dentists — enabling early detection, preventive care and healthier employees.

VISION BENEFITS FOR CLEAR HEALTH

Anthem **Blue View VisionSM** offers members access to one of the largest networks in the nation — along with significant savings.



Our Vision Patient Health History provides best-in-class collaboration between primary care doctors and eye doctors — enabling early detection, preventive care and healthier members.

Plus, medical plans with adult eye exams embedded, and those with full-service and materials-only options, are available.

- **38,000** eye doctors at 27,000 locations¹
- **40%** off unlimited additional pairs of glasses and 20% off other noncovered items²
- **75%** average retail savings for Blue View VisionSM members using network providers³
- **97%** in-network utilization¹
- Tiered pricing on popular options, discounts on laser surgery and polycarbonate and Transitions[®] lenses for kids at no extra cost.

Retail and online partners

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS[®]

OPTICAL

GLASSES.com

contactsdirect

1800contacts

Ray-Ban

¹ Anthem dental data, 2019.

² 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).

¹ NetMinder, October 2019.

² Except when discounting of noncovered services is prohibited by state law.

³ Based on the Blue View VisionSM plan with \$10 lens copay and \$130 frame allowance for glasses, or \$130 contact lens allowance.

LIFE AND DISABILITY — ADDED PROTECTION

Life and disability benefits are easy to add and easy to manage. Here's a sample of what's included:



Integrated disability and medical plans offer case managers and nurse care managers to members with disability claims.



Personalized claims support and stay-at-work programs help members with disability claims get back to work, back to health and back to their regular lives.



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.



Short-term disability claim decision is, on average, 8 days from date of receipt.²

These benefits can be offered on a voluntary basis to help members save on premium costs

Groups can offer 100% employee-paid voluntary dental, vision, life and disability plans. They pick the plan design and their members pay premiums at affordable group rates.³

¹ Travel assistance available to clients with life benefits.

² Anthem operations report, 2019.

³ For minimum voluntary participation requirements, ask your Anthem representative for details.

GREAT WELLBEING SOLUTION PROGRAMS



Cancer Care Quality Program: Helps doctors provide evidence-based care for members.



AIM Specialty Health Programs: Guides providers and members to appropriate care for some of the most common services and procedures.



Quick care options: Helps members understand where to go when they need care right away.



Case Management: Proactive outreach to members who are hospitalized or have a serious illness.



24/7 NurseLine: Round-the-clock answers to health questions and guidance about where to go for care.



Future Moms: Education and support during pregnancy. Nurses are on call for questions and follow-up throughout pregnancy.



MyHealth Advantage: Identifies gaps in care and health risks. Offers confidential suggestions to improve health.



ConditionCare: Supports chronic conditions through a personalized health plan from a nurse coach and team of specialists.

FUTURE MOMS WITH DIGITAL MATERNITY SUPPORT

Future Moms Digital Maternity Support helps members safely navigate pregnancy, delivery and their return to work. Registered nurses work with parents-to-be to follow their health care provider's plan of care, identify any risks, make healthier decisions during pregnancy and prepare for delivery.

- As soon as they enroll, they can complete a risk assessment. If they are high-risk for complications or early delivery, they can work with a nurse case manager by phone to create a care plan.
- Once baby arrives, we will follow up to assess emotional health, and give support and guidance on infant care and safety for up to 12 weeks. In addition, LiveHealth Online offers free online visits with a lactation consultant for breastfeeding support, counselor or registered dietician.

Members need to register at anthem.com/ca. They can also download the My Advocate Helps™ app or go to MyAdvocatehelps.com.

LiveHealth Online offers free and secure online visits with a lactation consultant.

EMPLOYEE ASSISTANCE PROGRAM (EAP) WITH MYSTRENGTH

Supporting members.

Building stronger companies.

An easier approach to care



Expanded access

- Visits with a psychologist or therapist at no extra charge through LiveHealth Online with an Anthem health plan
- 24-hour phone support, seven days a week



Confidential guidance

- Face-to-face counseling at no extra charge
- Legal and financial consultations
- Identity monitoring
- Referrals for child and elder care



Mobile resources

- EAP website
- myStrength online - an online and mobile program that supports emotional health and wellness at no extra cost

myStrength's tools and resources are available to help with:

- Addiction
- Anxiety
- Chronic pain
- Depression
- Problems with sleep
- Stress

LiveHealth Online is an independent company providing telehealth services to Anthem Blue Cross

ANTHEM WHOLE HEALTH CONNECTION

Sharing data for whole-person care

Anthem Whole Health Connection® is a care model that makes managing every aspect of care simpler, smarter and more affordable. We use a more expansive approach to care to improve overall health at every turn and lower care costs for everyone.



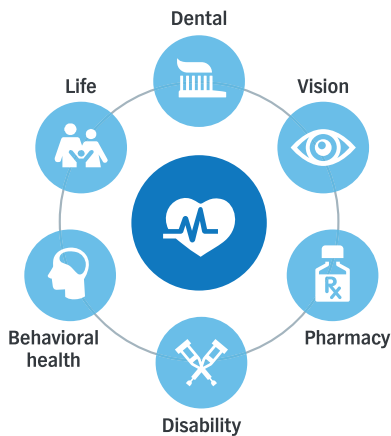
- Personalized insights that help identify health risks earlier, with the tools and support that motivate members to take charge of their total well-being.



- More engaged care teams that are equipped to deliver the most effective and efficient care every time.



- Connected people and technology that coordinate every aspect of members' care for them and simplify day-to-day benefits.



May not apply to all plans.

ACT WISE CONSUMER-DRIVEN HEALTH PLANS

Welcome to Anthem's one team, one solution consumer-driven health plan!

Act Wise makes it easier to administer health savings accounts because Anthem manages both the medical benefits and the spending accounts. We've streamlined everything — for brokers, employers and members.

Act Wise offers:



One Customer Service number for your health plan questions and banking needs.



One website and mobile app for members to review claims in real time and access benefits and account information.



Simple tools and messaging to help both employers and members understand their coverage and manage their health benefits and spending.



Easy setup — whether it's a new plan or a renewal from another consumer-driven health plan, it's never been easier.

ANTHEM HEALTH GUIDE — EXTRA CARE AND SUPPORT

Personalized customer service for a better experience

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, find more value in their benefits and navigate the health care system more efficiently. Members can call, email or request a scheduled call back. They can also have an online chat on a computer or through our app.

Our guides work closely with health care professionals and offer needed help, such as:



Cancer support for members and their family members and caregivers during treatment.



Behavioral health support for members or their 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.

CARE AVAILABLE ALMOST ANYWHERE WITH BLUECARD®

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

The BlueCard® program offers 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 members see a network provider, there are:

- No claim forms to complete.
- No upfront payments for medical services, except for the usual out-of-pocket expenses.
- Explanation of benefits received from Anthem.



Outside of the United States

Members have coverage for medically necessary emergency and urgent care, with access to doctors and hospitals worldwide through the Blue Cross Blue Shield Global® Core program.

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

SITE OF SERVICE — MORE PLACES TO SAVE

Where members get care matters.

Our Site of Service program helps members find lower-cost, quality care options for their health care. Using our provider search tools on [anthem.com/ca](https://www.anthem.com/ca), 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 lower cost share.

Radiology and advanced diagnostic imaging. Members who go to an independent radiology center for X-rays, ultrasounds, MRIs or CT Scans will pay a lower cost share.*

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



FIND CARE

The **Find Care** tool on [anthem.com/ca](https://www.anthem.com/ca) and the Sydney Health app helps members choose high-quality, affordable health care. **Find Care** gives details like:



- Doctors, hospitals and other providers in their plan.
- Location and contact information.
- Quality ratings and costs based on their benefits.
- Languages spoken.
- Suggestions for doctors they can visit online.

Save money and time

Doctors and hospitals don't all charge the same price for the same services. **Find Care** also gives cost estimates based on what an employee's plan covers, helping choose care that is right for them.

Use it anywhere

Members can register or log in at [anthem.com/ca](https://www.anthem.com/ca) or use our Sydney Health app.

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PAYFORWARD — MEMBERS EARN CASH WHEN THEY SHOP

Our partnership with **PayForward** puts money back in their pockets.



How does it work?

Members can shop at 120,000 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](https://www.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](https://www.payforward.com).
- Contact your Anthem account representative.

CHECK OUT OUR PLANS

Select the links below to view Anthem's products for 2020.

As you view our portfolio, you'll see all types of plan designs that are as unique and different as the members they support.

[Medical plan grid](#)

[Vision plan grid](#)

[Dental plan grid](#)

[Life & Disability plan grid](#)

1 Validated by independent third-party Network360 (formerly known as Strenuus and recently combined with NetMinder) as of March 2020. Compared to Cigna Total DPP0, Aetna PPO, MetLife PDP Plus, Delta Dental PPO.
2 Based on the Blue View Vision plan with \$10 lens copay and \$130 frame allowance for glasses or \$130 contact lens allowance.
3 *Anthem Life Productivity Solutions Quantifying Value Study*, 2015. Study refresh occurs approximately every seven years.
4 Results based on 2019 clinical and cost-of-care programs for enterprise Commercial and Exchange business. Medical cost offsets based on medication review.
5 Anthem Marketing Insights & Analytics, December 2019.
6 Anthem Clinical Solution Finance, CM/DM Internal Program Evaluation, 2019.
7 2019 member satisfaction results.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued.

This document is only a brief summary of benefits and services. Our plans have exclusions, limitations and terms under which the Evidence of Coverage may be continued in force or discontinued. For cost and complete details on what's covered and what isn't: Review the Evidence of Coverage, call your Anthem Blue Cross authorized sales representative and go to anthem.com/ca.

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