



California

An at-a-glance guide to Small Group solutions for your clients

Medical benefits

A range of benefit options to meet your clients’ needs and budget — with flexible plan options, innovative products, and powerful data and insights.

Relaxed medical participation

When the employer pays some and not all of the premium: 25% participating for groups of 5 or more eligible employees; 60% required for 4 or fewer eligible employees.

When the employer pays all of the premium: 100% of eligible employees participating.

Relaxed guidelines for in- and out-of-state participation. Consult with your Sales Account Executive.

Embedded Pharmacy Options

| Plan | Network | Formulary | Home Delivery | Preventive Rx |
|--|------------------------------------|-----------|---------------|---------------------------|
| Affordable Care Act (ACA) | Rx Choice Tiered, Network with R90 | Select | Opt out | Available on select plans |
| Anthem Balance Funding (ABF) | Rx Choice Tiered, Network with R90 | Essential | Opt out | Available on select plans |

Pharmacy benefits

Rx Choice Network delivers increased transparency, allowing members to view the main drivers of their prescription costs, receive drug interaction alerts, and track their prescription from order to delivery in real time.

Product types

- PPO
- PPO with HSA
- HMO
- EPO with ABF

Networks

- Prudent Buyer PPO
- Select PPO
- California Care HMO
- Select HMO
- Small Group Priority Select HMO
- Vivity HMO

What’s new

- Virtual Access Plus** now available on Prudent Buyer and Select PPO networks.
 - Simple copay and deductible/copay plans link employees to transparent, predictable costs, and tools that empower better decision-making and more engagement.
 - \$0 cost for virtual PCP and BH virtual care and copay-based specialist virtual visits and a broad choice of virtual providers (any in network provider).
- New EPO options** for Anthem Balanced Funding.
- No changes** to the standard cost share dollar amounts or structures for 2026 plans.
- Doula benefit** for fully insured and Anthem Balanced Funding plans.
- New groups can have access to all networks.**
- Chiropractic visits on all HMO plans:** 30 visits, \$15 copay per visit.
 - National Blue Card access through Prudent Buyer and Select PPO networks (Away From Home).
- Optimized new group submission requirements for 3 or more enrolled:** Submit the [California Enrollment Compliance Form](#) in lieu of a reconciled DE 9C/payroll or a reconciled prior carrier billing statement.

Prudent Buyer PPO

- Anthem Platinum PPO 15/250/10%
- Anthem Platinum PPO 15/40/10%
- Anthem Gold PPO 30/500/20%

Select PPO

- Anthem Gold Select PPO 35/1000/20%
- Anthem Gold Select PPO 30/500/20%
- Anthem Silver Select PPO 55/2500/45%

Select HMO

- Anthem Platinum Select HMO 20
- Anthem Gold Select HMO 35
- Anthem Gold Select HMO 35/500/20%

Small Group Priority Select HMO

- Anthem Platinum Priority Select HMO 30
- Anthem Platinum Priority Select HMO 20
- Anthem Gold Priority Select HMO 35

CaliforniaCare HMO

- Anthem Platinum HMO 25
- Anthem Platinum HMO 20
- Anthem Gold HMO 35

Vivity HMO

- Anthem Platinum Vivity HMO 15
- Anthem Gold Vivity HMO 35/1000
- Anthem Gold Vivity HMO 25

Vivity

Vivity is a first-of-its-kind health plan with a unique provider reimbursement structure and arrangement. Anthem has partnered with several leading Southern California health systems that seek to prioritize provider collaboration and continuity of care.

- Day, evening, and weekend appointments available to members through their primary medical group or urgent care
- 24/7 NurseLine with registered nurses
- Dedicated Concierge team
- Available in Regions 15, 16, and 18 (Los Angeles and Orange counties)

Unique to Vivity:

- Expanded Choice offers more access to doctors by allowing specialty requests from certain specialists across Vivity’s network of medical groups
- Nurse Patient Advocate
- Away From Home Care Program guest membership

Dental and vision

Pediatric dental, pediatric vision, and adult Blue View Vision benefits are covered with all Small Group ACA plans. \$20 eye exams on all ACA plans.

Bundling discounts may apply to standalone specialty products, providing the potential for more savings.

25% participation with a minimum of 2 enrolled. Unlimited PPO for groups 10 or more. No employer contribution required if participation is met. Guidelines vary for dual option or voluntary plans.

Dental

Vision

Employee Assistance Program

Acts as a safety net for members by offering tools, resources, and support to resolve issues that can affect productivity and success. EAP Basic — included in all plans — provides employees:

- **Mental health support** — Employees can seek confidential counseling to address common issues such as stress, anxiety, and depression.
- **Work-life resources** — Employees can find guidance on topics such as parenting, healthy communication, as well as help finding child, pet, or elder care.
- **Financial and legal help** — Consultations with a lawyer or financial expert are available at no extra cost.
- 3 free EAP visits on all plans.

[Learn more](#) about the value EAP Basic and EAP Enhanced can provide your clients and their employees.

Wellbeing Solutions

A comprehensive suite of physical, emotional, and well-being benefits to support members’ health goals and connect them to the right care. Employers with employee wellness programs report higher revenue per employee, lower healthcare costs, improved productivity, and more. Wellbeing Solutions offers support and resources for:

- Behavioral health
- Maternal health
- Cancer
- Chronic conditions



[Click to learn more](#)



SydneySM Health app

With Sydney Health, employees can:

- Access information about their plans, benefits, and claims.
- Receive 24/7 support and find care when they need it.

[Learn more about Sydney Health](#)


Additional helpful resources

- [Anthem Broker Hub](#)
- [Producer Toolbox \(Forms and Fliers\)](#)
- [EmployerAccess](#)
- [Formularies](#)
- [Pharmacy Network](#)
- [Summary of Benefits](#)
- [Summary of Benefits and Coverage](#)


To view the Evidence of Coverage (EOC) for a plan:

1. Select the above SBC link.
2. Navigate to the plan and select the option to view the SBC.
3. Select the EOC link in the first box on Page 1.

- [Group Administrator Manual \(GAM\)](#)
- [Special offers](#)
- [HMO Guide](#)
- [Underwriting guidelines](#)



Scan the code with your phone’s camera or visit anthembrokerhub.com/launchpad to find Producer Toolbox and more broker tools on our Broker Launchpad.



The Broker Plus app makes it easy to track applications, view commissions, and read curated news. Scan the code to learn more and download.

