



NOW – A SIMPLER HEALTH CARE EXPERIENCE

For better care, lower costs and peace of mind

Small Group product guide | Effective January 1, 2020



SIMPLE IS BETTER FOR EVERYONE

We want to help you find more time to do what you do best. Like growing your business and helping your clients find the right plans for their employees and their business. With Anthem, you can rest easy knowing we're working hard to give you back time in your day.

With this in mind, we've redesigned the health care and coverage experience to make it simpler for everyone. Our innovative tools, programs and resources, and nationwide networks all work together to improve health, lower costs and streamline the process. Plus, everything is in one place, with only one bill, one ID card, one service team and one website!

One source for all of it

- Customized service** — Anthem Health Guides are professionals who help members actively manage their health, use their health benefits appropriately and navigate the health care system more efficiently.
- Innovative tools** — Our app offers a customized, intuitive digital experience to help members manage their care and improve their overall well-being.
- Industry-leading dental, vision, life and disability plans** — Our robust product portfolio can be combined with medical for more comprehensive care. And our dental and vision networks are some of the largest, while our life and disability plans offer employees financial protection from life's unexpected events.
- Enhanced pharmacy** — Our pharmacy solution, powered by IngenioRxSM, is designed to improve health and offer the best possible value. Medical and pharmacy data is connected in real time to find gaps in care, days or even weeks faster than standalone pharmacy benefit managers (PBMs).
- Consumer-driven health plan (CDHP)** — With our Act Wise CDHP, health benefits and health savings accounts can be managed through one website, app and customer service number.
- Producer Toolbox** — Access quotes, enrollments, commissions, renewals and maintenance tools. View, search, filter and sort through client data in all lines of business without jumping between dashboards. It's integrated with EmployerAccess so you can take care of business with a single sign-on. Plus we've reduced implementation times with our improved tools and streamlined processes.

High-quality care designed for whole-person health

HEAD-TO-TOE COVERAGE

Anthem Whole Health Connection[®] brings the vision of connected care to life. When dental and vision benefits are combined with medical, doctors get a more holistic view of each person's health. Plus, you'll have a single point of contact for any questions. All of our benefits work together for better health, lower costs, and a better customer experience.

PERSONALIZED APPROACH

Enhanced Personal Health Care (EPHC), our patient-focused care model, rewards doctors for results — improved care coordination, reduction of unnecessary medical services, better management of chronic diseases and lower costs. All of that helps patients get healthy and stay healthy, reduces costs and creates a better experience. Our provider search tool identifies EPHC doctors and also uses data to intelligently sort results for a member's search.



Medical



Pharmacy



Dental



Vision



Life



Disability



Behavioral Health

So many ways to make health coverage more affordable

- Your clients get a **5% bundled discount** on all their specialty premiums when they buy dental benefits for the first time along with vision, life and/or disability. And with only one bill¹ and one contact for everything, they'll save time too.
- LiveHealth Online** makes it easy for members to see a board-certified doctor from a mobile device or computer with a webcam at the same cost as a visit to the doctor (or less!).

YOUR TIME MATTERS — WE'RE WORKING HARD TO GIVE YOU MORE.

WHAT'S NEW IN 2020

For employer groups with 1-100 employees

California

Meet Sydney

Anthem's new mobile experience, Sydney, is a fully-integrated app that's designed to deliver a smarter health care experience. It's customized to fit each employee's unique needs and can help employees spend more time managing their health instead of trying to navigate the health system.

Key features of this app:

- A personalized dashboard with integrated features
- An easy way to find care and schedule appointments
- A complete view of pharmacy, dental and vision
- Integrated well-being programs and incentives

The doctor is always in

Through LiveHealth Online, employees can get access to a board-certified doctor with video visits. They just use a mobile device or computer with a webcam. Doctors are available 24/7 to assess common health issues like flu or allergies. They provide a treatment plan and send prescriptions to a pharmacy, if needed.¹ Employees 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.

Act Wise consumer-driven health plans

These plans make it easier for employers to administer their health savings account (HSA) because Anthem now manages both the medical benefits and spending accounts. Act Wise streamlines everything – for you, employers and employees. It's easy to get started and get one-stop support from a dedicated team at one customer service number. And employees can go to the same website or mobile app to review claims in real time and access their benefits and HSA account information.

Care & Cost Finder online tool

Once they register at anthem.com/ca, employees can compare provider costs and look up quality ratings – all in one place. This tool lets them search for nearby doctors, facilities and pharmacies, and then gives cost estimates for common medical procedures (based on their health plan) for those providers. Care & Cost Finder also shows provider ratings from others.

Site of Service cost of care program

With the Site of Service program, employees use provider search tools on anthem.com/ca to find locations of independent providers that offer the same top-quality care at lower costs. Employees can compare costs and choose how they want to save. Options for savings include lab services, ambulatory surgery, physical therapy and radiology and advanced diagnostic imagery.³

Dental Patient Health History

As part of Anthem Whole Health Connection™, we've developed innovative ways to deliver better care and lower costs. Our Anthem Dental Patient Health History gives network dentists the ability to access their patients' health information to get a complete view of their health, including prescription medications, medical diagnosis, care gap alerts and care management program participation. This collaboration is allowed under the Health Insurance Portability and Accountability Act (HIPAA). For example, a dentist can view an online care gap alert about a patient and educate the patient on the dental health complications of certain p

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



¹ Prescription availability is defined by physician judgment.

² Appointments subject to availability of a therapist.

³ Check plan details for exact amount.

EXTRA CARE AND SUPPORT WITH ANTHEM HEALTH GUIDE

Personalized customer service for a better experience.

With Anthem Health Guide, employees have access to highly-trained professionals, backed by smart technology and analytics. This helps them stay involved in their health, get more value from their benefits and navigate the health care system more efficiently. Employees 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 employees, their family members and caregivers during treatment
-  **Behavioral health support** for employees 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

ANTHEM WHOLE HEALTH CONNECTIONSM

Sharing data for whole-person care

Anthem Whole Health Connection combines medical, pharmacy, dental, vision, life and disability — allowing us to deliver better health, lower costs and a better experience at no added cost to your employee.

 Anthem's Dental and Vision Patient Health History provides market-leading collaboration between primary care doctors, dentists and vision providers. That clinical integration offers unique opportunities for early detection, preventive care and productive employees.

Plus, administrative integration simplifies benefit management with one enrollment, one bill and one ID card — making life easier on employers and employees¹.



¹ May not apply to all plans.

CARE & COST FINDER: BETTER CARE AT A BETTER COST

Anthem's Care & Cost Finder tool gives employees 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!

Employees can register or log in at anthem.com/ca or use our app to start using the Care & Cost Finder tool.





LIVEHEALTH ONLINE: THE DOCTOR IS ALWAYS IN

Employees can use LiveHealth Online to get care from anywhere. They can see a board-certified doctor 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.

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



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 \$59 or less per visit to see a doctor, and visits with a therapist or psychiatrist cost about the same as an office therapy visit.²

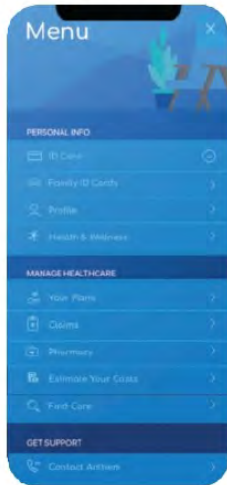
Employees can register at livehealthonline.com or download the free mobile app.

1 Prescription availability is defined by physician judgment and state regulations.
2 Appointments subject to availability of the mental health professional.

INTRODUCING SYDNEY

Anthem has a new mobile app designed just for employees. It's called Sydney, and it offers a streamlined health care experience that's customized for each unique user. Simple to understand and use, the app helps employees manage their health without having to navigate the health care system.

Some highlights:



- A personalized dashboard that recommends programs and content based on claims
- An interactive smart chat feature to help employees find what they need faster
- A quick way to find care and estimate costs
- A complete view of medical, pharmacy, dental and vision benefits
- Access to the employee's well-being programs and incentives
- A digital ID card that can be emailed or printed





INGENIORX

With the creation of IngenioRx, we've set out to help employees reclaim the power of pharmacy. Here's how we do it:



Whole-health approach:

- A drug list strategy focused on making health outcomes the priority over drug unit costs
- Value-based care relationships with providers to help reduce costs



Demystifying pharmacy:

- Tools to help employees get real-time drug cost information
- Employee discounts with point-of-sale rebates beginning January 1, 2020 (based on renewal)



A seamless experience:

- One website, one ID card, one member service team
- Prior authorizations based on medical data and insights to generate approvals resulting in a 12% reduction in overall volume
- Care-gap notifications are sent to their providers and employees to drive better health outcomes



IngenioRx comes with extras:

- 24/7 access to dedicated pharmacy experts
- Connected, personal care for employees who are taking specialty medications
- Enhanced digital tools

DENTAL BENEFITS FOR WHOLE-PERSON HEALTH

Our dental benefits offer employees 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 care
- **36%** average discount on covered dental services when using a dentist in the plan
- Anthem Whole Health Connection® offers additional cleanings and services for employees with high-risk medical conditions for improved overall health¹
- Dental PPO plans cover dental implants, tooth-colored fillings, accidental injuries and a maximum carry-over and network boost
- Dental Net DHMO covers 500+ services
- Orthodontia for 5+ enrolled employees

New Dental Patient Health History provides market-leading collaboration between primary care doctors and dentists – enabling early detection, preventive care and healthier employees.

¹ 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).

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 Anthem manages both the medical benefits and the spending accounts. We've streamlined everything – for brokers, employers and employees.

Act Wise offers:



One customer service number for your health plan questions and banking needs.



One website and mobile app for employees to review claims in real time and access benefits 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.



We've made things even easier for you. Our plans were put together with you in mind – they're simple to quote, administer and use!

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 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](#)

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1 Plans that do not comply with the Affordable Care Act may not qualify for a single bill when combined with other coverage.

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

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