

Small Group product overview – EmployeeElect portfolio for groups of 1 to 100 employees



If your employees' health and well-being is a priority, our EmployeeElect health plans are available to help you control costs and keep your employees in their best health.

Plans effective January 1, 2022

The below overview does not represent all benefits. For more plan information, visit plan-summaries.anthem.com/sobdps/ for a complete summary of benefits. All product offerings are subject to regulatory review and approval, and are subject to change.

All health plans (except SHOP mirror plans) use the RxChoice tiered network, which includes a choice of two levels – level 1 or level 2 – with access to more than 66,000 pharmacies across the country, including chains like CVS. Small Business Health Options Program (SHOP) mirror plans use the Advantage Rx network, where Walgreens is excluded and not covered.

Vivity HMO								
Plan	Deductible ¹	Out-of-pocket maximum ¹	Copay primary care physician/specialist	Inpatient hospital copay	LiveHealth Online copay ²	Emergency room	Pharmacy benefits – RxChoice tiered network ⁴	
							Pharmacy deductible ¹	Tier 1/tier 2/tier 3/tier 4 ³
Anthem Link Platinum Vivity HMO 15 NEW	\$0	\$2,500	\$15/\$30	\$500/day, up to 4 days	No copay	\$500 copay	\$0	Level 1: \$5/\$25/\$75/\$250 Level 2: \$10/\$35/\$85/\$250
Anthem Link Gold Vivity HMO 25 NEW	\$0	\$5,250	\$25/\$50	\$500/day, up to 4 days	No copay	\$500 copay	\$0	Level 1: \$10/\$50/\$125/\$250 Level 2: \$20/\$60/\$135/\$250
Anthem Link Gold Vivity HMO 25/500 NEW	\$500	\$5,900	\$25/\$50	Deductible, then \$500/admission	No copay	Deductible, then \$500 copay	Medical deductible (tiers 3-4)	Level 1: \$10/\$50/\$125/\$250 Level 2: \$20/\$60/\$135/\$250
Anthem Link Gold Vivity HMO 35/1000 NEW	\$1,000	\$6,150	\$35/\$75	Deductible, then \$750/admission	No copay	Deductible, then \$500 copay	Medical deductible (tiers 3-4)	Level 1: \$10/\$50/\$125/\$250 Level 2: \$20/\$60/\$135/\$250
Anthem Link Gold Vivity HMO 35/1750 NEW	\$1,750	\$6,800	\$35/\$75	Deductible, then \$750/admission	No copay	Deductible, then \$500 copay	Medical deductible (tiers 3-4)	Level 1: \$10/\$50/\$125/\$250 Level 2: \$20/\$60/\$135/\$250
Anthem Link Silver Vivity HMO 50/2250 NEW	\$2,250	\$8,500	\$50/\$110	Deductible, then \$1,500/admission	No copay	Deductible, then \$500 copay	Medical deductible (tiers 3-4)	Level 1: \$20/\$75/\$150/\$250 Level 2: \$20/\$85/\$160/\$250

Health maintenance organization (HMO) plans available on HMO, Select HMO, and Priority Select HMO networks								
Plan	Deductible ¹	Out-of-pocket maximum ¹	Copay primary care physician/specialist	Inpatient hospital copay	LiveHealth Online copay ²	Emergency room	Pharmacy benefits – RxChoice tiered network ⁴	
							Pharmacy deductible ¹	Tier 1/tier 2/tier 3/tier 4 ³
Anthem Platinum HMO 20 NEW	\$0	\$1,900	\$20/\$40	\$500/admission	No copay	\$250 copay	\$0	Level 1: \$5/\$20/\$50/30% Level 2: \$15/\$30/\$60/40%
Anthem Platinum HMO 25	\$0	\$2,300	\$25/\$50	\$300/day, up to 3 days	No copay	\$275 copay	\$0	Level 1: \$5/\$20/\$50/30% Level 2: \$15/\$30/\$60/40%
Anthem Platinum HMO 30	\$0	\$2,400	\$30/\$50	\$450/day, up to 4 days	No copay	\$275 copay	\$0	Level 1: \$5/\$35/\$70/30% Level 2: \$15/\$45/\$80/40%
Anthem Gold HMO 30	\$0	\$6,250	\$30/\$60	\$600/day, up to 4 days	No copay	\$325 copay	\$0	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Gold HMO 35	\$0	\$6,750	\$35/\$70	\$750/day, up to 4 days	No copay	\$325 copay	\$0	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Gold HMO 35/700/20%	\$700	\$8,450	\$35/\$55 ²	Deductible/20% ³	No copay	\$300 + 20% ^{3,5}	\$150 (tiers 2-4)	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Gold HMO 35/1250/20%	\$1,250	\$8,400	\$35/\$60 ²	Deductible/20% ³	No copay	\$300 + 20% ^{3,5}	\$150 (tiers 2-4)	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Silver HMO 55	\$0	\$8,700	\$55/\$110	\$650/day, up to 5 days	No copay	\$500	\$400 (tiers 2-4)	Level 1: \$15/\$90/\$120/30% Level 2: \$20/\$100/\$130/40%
Anthem Silver HMO 60/2500/45%	\$2,500	\$8,700	\$60/\$110 ²	Deductible/45% ³	No copay	\$350 + 45% ^{3,5}	\$300 (tiers 2-4)	Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%

Preferred provider organization (PPO) plans available on PPO and Select PPO networks

Plan	Deductible ¹	Out-of-pocket maximum ¹	Copay ² primary care physician/specialist	In-network coinsurance ³	LiveHealth Online copay ²	Emergency room ^{3,5}	Pharmacy benefits – RxChoice tiered network ⁴	
							Pharmacy deductible ¹	Tier 1/tier 2/tier 3/tier 4 ³
Anthem Platinum PPO 15/40/10%	\$0	\$4,200	\$15/\$40	10%	No copay	\$200 + 10%	\$0	Level 1: \$5/\$35/\$70/30% Level 2: \$15/\$45/\$80/40%
Anthem Platinum PPO 15/250/10%	\$250	\$4,200	\$15/\$30	10%	No copay	Deductible, then \$225 + 10%	\$0	Level 1: \$5/\$35/\$70/30% Level 2: \$15/\$45/\$80/40%
Anthem Platinum PPO 5/250/15%	\$250	\$4,200	\$5/\$45	15%	No copay	Deductible, then \$250 + 15%	\$0	Level 1: \$5/\$35/\$70/30% Level 2: \$15/\$45/\$80/40%
Anthem Gold PPO 25/30%	\$0	\$8,200	\$25/\$50	30%	No copay	\$250 + 30%	\$150 (tiers 2-4)	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Gold PPO 30/500/20%	\$500	\$7,900	\$30/\$60	20%	No copay	\$250 + 20%	\$150 (tiers 2-4)	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Gold PPO 35/500/25%	\$500	\$8,200	\$35/\$65	25%	No copay	\$250 + 25%	\$250 (tiers 2-4)	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Gold PPO 30/750/20%	\$750	\$8,200	\$30/\$55	20%	No copay	\$250 + 20%	\$250 (tiers 2-4)	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Gold PPO 35/1000/20%	\$1,000	\$8,200	\$35/\$60	20%	No copay	\$250 + 20%	\$300 (tiers 2-4)	Level 1: \$5/\$60/\$110/30% Level 2: \$15/\$70/\$120/40%
Anthem Gold PPO 5/1500/30%	\$1,500	\$8,300	\$5/\$65	30%	No copay	\$250 + 30%	\$300 (tiers 2-4)	Level 1: \$5/\$60/\$110/30% Level 2: \$15/\$70/\$120/40%
Anthem Silver PPO 45/1750/40%	\$1,750	\$8,500	\$45/\$95	40%	No copay	\$300 + 40%	\$300 (tiers 2-4)	Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%
Anthem Silver PPO 55/1950/35%	\$1,950	\$8,700	\$55/\$90	35%	No copay	\$350 + 35% ^{3,5}	\$300 (tiers 2-4)	Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%
Anthem Silver PPO 50/2200/40%	\$2,200	\$8,600	\$50/\$90	40%	No copay	\$350 + 40%	\$300 (tiers 2-4)	Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%
Anthem Silver PPO 55/2500/45%	\$2,500	\$8,700	\$55/\$90	45%	No copay	\$100 + 45%	\$300 (tiers 2-4)	Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%
Anthem Bronze PPO 4600/50%	\$4,600	\$8,100	50% after deductible ³	50%	No copay after deductible	50%	Medical deductible (tiers 2-4)	Level 1: \$20/\$80/\$120/30% Level 2: \$20/\$90/\$130/40%
Anthem Bronze PPO 40/6200/40%	\$6,200	\$8,700	\$40/\$80 after deductible	40%	No copay	\$250 + 40%	Medical deductible (tiers 2-4)	Level 1: \$20/\$80/\$120/30% Level 2: \$20/\$90/\$130/40%
Anthem Bronze PPO 70/6600/35%	\$6,600	\$8,700	\$70/\$85 after deductible	35%	No copay	\$250 + 35%	Medical deductible (tiers 2-4)	Level 1: \$20/\$80/\$120/30% Level 2: \$20/\$90/\$130/40%
Anthem Bronze PPO 60/6850/40%	\$6,850	\$8,200	\$60/\$80 after deductible	40%	No copay	\$250 + 40%	\$650 (tiers 2-4)	Level 1: \$20/\$90/\$160/30% Level 2: \$20/\$100/\$170/40%
Anthem Bronze PPO 75/7300/40%	\$7,300	\$8,650	\$75/\$110	40%	No copay	\$250 + 40%	\$650 (tiers 2-4)	Level 1: \$20/\$90/\$160/30% Level 2: \$20/\$100/\$170/40%

Health savings account (HSA) plans available on PPO and Select PPO networks

Plan	Deductible ¹	Out-of-pocket maximum ¹	Office visit ^{3,5}	In-network coinsurance ³	LiveHealth Online copay ⁵	Emergency room ^{3,5}	Pharmacy benefits – RxChoice tiered network ⁴	
							Pharmacy deductible ¹	Tier 1/tier 2/tier 3/tier 4 ³
Anthem Silver PPO 2100/30% w/HSA PrevRx	\$2,100/\$2,800	\$7,050	30%	30%	No copay after deductible	30%	Medical deductible (tiers 1-4)	PreventiveRx Plus drug list: \$15/\$70 (deductible waived) Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%
Anthem Silver PPO 2600/35% w/HSA PrevRx	\$2,600/\$2,800	\$7,050	35%	35%	No copay after deductible	35%	Medical deductible (tiers 1-4)	PreventiveRx Plus drug list: \$15/\$70 (deductible waived) Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%
Anthem Bronze PPO 6000/45% w/HSA PrevRx	\$6,000	\$7,050	45%	45%	No copay after deductible	45%	Medical deductible (tiers 1-4)	PreventiveRx Plus drug list: \$20/\$90 (deductible waived) Level 1: \$20/\$90/\$160/30% Level 2: \$20/\$100/\$170/40%
Anthem Bronze PPO 6700/0% w/HSA PrevRx	\$6,700	\$7,050	0%	0%	No copay after deductible	0%	Medical deductible (tiers 1-4)	PreventiveRx Plus drug list: \$20/\$90 (deductible waived) Level 1: \$20/\$90/\$160/30% Level 2: \$20/\$100/\$170/40%

Whole Health — HMO plans NEW

Plans include enhanced benefits for adult dental and adult vision materials in addition to the standard dental and vision coverage.

Plan	Deductible ¹	Out-of-pocket maximum ¹	Copay ² primary care physician/specialist	Inpatient hospital copay ³	LiveHealth Online copay ²	Emergency room ^{3,5}	Pharmacy benefits — RxChoice tiered network ⁴	
							Pharmacy deductible ¹	Tier 1/tier 2/tier 3/tier 4 ³
Anthem Link Platinum Vivity HMO 15 NEW	\$0	\$2,500	\$15/\$30	\$500/day, up to 4 days	No copay	\$500 copay	\$0	Level 1: \$5/\$25/\$75/\$250 Level 2: \$10/\$35/\$85/\$250
Anthem Link Gold Vivity HMO 25 WH NEW	\$0	\$5,250	\$25/\$50	\$500/day, up to 4 days	No copay	\$500 copay	\$0	Level 1: \$10/\$50/\$125/\$250 Level 2: \$20/\$60/\$135/\$250
Anthem Link Gold Vivity HMO 25/500 WH NEW	\$500	\$5,900	\$25/\$50	Deductible, then \$500/admission	No copay	Deductible, then \$500 copay	Medical deductible (tiers 3-4)	Level 1: \$10/\$50/\$125/\$250 Level 2: \$20/\$60/\$135/\$250
Anthem Link Gold Vivity HMO 35/1000 NEW	\$1,000	\$6,150	\$35/\$75	Deductible, then \$750/admission	No copay	Deductible, then \$500 copay	Medical deductible (tiers 3-4)	Level 1: \$10/\$50/\$125/\$250 Level 2: \$20/\$60/\$135/\$250
Anthem Link Gold Vivity HMO 35/1750 WH NEW	\$1,750	\$6,800	\$35/\$75	Deductible, then \$750/admission	No copay	Deductible, then \$500 copay	Medical deductible (tiers 3-4)	Level 1: \$10/\$50/\$125/\$250 Level 2: \$20/\$60/\$135/\$250
Anthem Link Silver Vivity HMO 50/2250 WH NEW	\$2,250	\$8,500	\$50/\$110	Deductible, then \$1,500/admission	No copay (deductible waived)	Deductible, then \$500 copay	Medical deductible (tiers 3-4)	Level 1: \$20/\$75/\$150/\$250 Level 2: \$20/\$85/\$160/\$250
Anthem Silver Select HMO/Priority Select HMO 60/2500/45% WH NEW	\$2,500	\$8,700	\$60/\$110	Deductible/45% ³	No copay	\$350 + 45% ^{3,5}	\$300 (tiers 2-4)	Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%

Whole Health — PPO and PPO w/ HSA plans

Plans include enhanced benefits for adult dental and adult vision materials in addition to the standard dental and vision coverage.

Plan	Deductible ¹	Out-of-pocket maximum ¹	Copay ² primary care physician/specialist	Inpatient hospital copay ³	LiveHealth Online copay ²	Emergency room ^{3,5}	Pharmacy benefits — RxChoice tiered network ⁴	
							Pharmacy deductible ¹	Tier 1/tier 2/tier 3/tier 4 ³
Anthem Platinum PPO 5/250/15% WH	\$250	\$4,200	\$5/\$45	15%	No copay	\$250 + 15%	\$0	Level 1: \$5/\$35/\$70/30% Level 2: \$15/\$45/\$80/40%
Anthem Gold PPO 35/500/25% WH	\$500	\$8,200	\$35/\$65	25%	No copay	\$250 + 25%	\$250 (tiers 2-4)	Level 1: \$10/\$50/\$90/30% Level 2: \$20/\$60/\$100/40%
Anthem Gold PPO 35/1000/20% WH	\$1,000	\$8,200	\$35/\$60	20%	No copay	\$250 + 20%	\$300 (tiers 2-4)	Level 1: \$5/\$60/\$110/30% Level 2: \$15/\$70/\$120/40%
Anthem Silver PPO/Select PPO 45/1750/40% WH NEW Now available on Select PPO	\$1,750	\$8,500	\$45/\$95	40%	No copay	\$300 + 40%	\$300 (tiers 2-4)	Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%
Anthem Silver PPO 55/2500/45% WH	\$2,500	\$8,700	\$55/\$90	45%	No copay	\$100 + 45%	\$300 (tiers 2-4)	Level 1: \$15/\$70/\$110/30% Level 2: \$20/\$80/\$120/40%
Anthem Bronze PPO 6000/45% w/HSA PrevRx WH	\$6,000	\$7,050	Deductible, then 45%	45%	No copay after deductible	45%	Medical deductible (tiers 1-4)	PreventiveRx Plus drug list: \$20/\$90 (deductible waived) Level 1: \$20/\$90/\$160/30% Level 2: \$20/\$100/\$170/40%
Anthem Bronze PPO 6700/0% w/HSA PrevRx WH	\$6,700	\$7,050	Deductible, then 0%	0%	No copay after deductible	0%	Medical deductible (tiers 1-4)	PreventiveRx Plus drug list: \$20/\$90 (deductible waived) Level 1: \$20/\$90/\$160/30% Level 2: \$20/\$100/\$170/40%

Exclusive provider organization (EPO) plans only available on PPO network

Plan	Deductible ¹	Out-of-pocket maximum ¹	Copay ² primary care physician/specialist	In-network coinsurance ³	LiveHealth Online copay ²	Emergency room ^{3,5}	Pharmacy benefits – RxChoice tiered network ⁴	
							Pharmacy deductible ¹	Tier 1/tier 2/tier 3/tier 4 ³
Anthem Gold EPO 35/500/20%	\$500	\$6,900	\$35/\$55	20%	No copay	\$250 + 20%	\$300 (tiers 2-4)	Level 1: \$5/\$60/\$110/30% Level 2: \$15/\$70/\$120/40%
Anthem Gold EPO 35/1700/20%	\$1,700	\$4,500	\$35/\$60	20%	No copay	\$250 + 20%	\$300 (tiers 2-4)	Level 1: \$5/\$60/\$110/30% Level 2: \$15/\$70/\$120/40%

Small Business Health Options Program (SHOP) mirror plans available on off-exchange Select PPO network

Plan	Deductible ¹	Out-of-pocket maximum ¹	Copay primary care physician/specialist	In-network coinsurance ³	LiveHealth Online copay ²	Emergency room ⁵	Pharmacy benefits – Standard network ⁴				
							Pharmacy deductible ¹	Tier 1	Tier 2	Tier 3	Tier 4 ³
Anthem Platinum Select PPO 15/10%	\$0	\$4,500	\$15/\$30	10%	No copay	\$200	\$0	\$10	\$25	\$40	10%
Anthem Gold Select PPO 25/350/20%	\$350	\$7,800	\$25/\$50 ²	20%	No copay	Deductible, then 20%	\$0	\$15	\$50	\$80	20%
Anthem Silver Select PPO 50/2250/30%	\$2,250	\$8,200	\$50/\$85 ²	30%	No copay	Deductible, then 30%	\$300 (tiers 2-4)	\$17	\$70	\$100	30%
Anthem Bronze Select PPO 7000/0% w/HSA	\$7,000	\$7,000	0% ^{3,5}	0%	No copay after deductible	Deductible, then 0%	Medical deductible (tiers 1-4)	0% ³	0% ³	0% ³	0% ³

The benefits of EmployeeElect

Each plan offers convenient, cost-saving perks, such as:



IngenioRx. Our pharmacy benefit manager delivers lower costs through care optimization programs, point-of-sale rebates, and a prescription discount program for drugs that aren't covered.



Pediatric dental benefits.



Adult routine **eye exams**, routine vision exams, and materials such as frames and lenses.



Employee Assistance Program with Emotional Well-being Resources. Help with everyday life issues, plus extra emotional support through Emotional Well-being Resources and three no-cost LiveHealth Online counseling visits.



Wellbeing Solutions. Health and wellness resources, such as 24/NurseLine, Anthem Health Guide, Future Moms with breastfeeding support through LiveHealth Online, Lark Diabetes Prevention Program, and our Sydney HealthSM app or Mobile Health Consumer app (Vivity).

Your employees' health is important

With the helpful resources available through EmployeeElect plans, you can support your employees' overall well-being. You can be confident knowing we are here for you, providing innovative strategies to lower your costs and keep your employees healthy.



We want to make it easier for you

Our health savings account (HSA) plans include best-in-class services that simplify administration and offer tax savings for employers and their employees in the plan. You can enroll in an Anthem medical plan and open a savings account through the same enrollment process.



¹ Deductible and out-of-pocket shown are per member for in-network services in a calendar year. See *Summary of Benefits* for out-of-network and family amounts.

² Not subject to the calendar-year deductible except where specifically noted.

³ Plan coinsurance percent is based on maximum allowed amount for services billed.

⁴ Pharmacy copay listed is per 30-day supply at a retail, in-network pharmacy. Coinsurance (%) cost shares have a maximum member copay per 30-day supply, as listed in the *Summary of Benefits*.

⁵ Subject to the calendar-year deductible, when plan has a deductible.

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, or go to [anthem.com/ca](https://www.anthem.com/ca).

All product offerings are subject to regulatory review and approval and are subject to change.

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