



Choosing and using your Anthem plan

Your guide to open enrollment and
being confident in your benefit
choices

October 18, 2022





Agenda

- Exploring 2023
- Choosing your plan
- Health and wellness programs
- Helpful tips and tools



Exploring 2023



Exploring your benefits

- Lawrence Livermore has purchased an upgraded Concierge Style Anthem Member Services program called Anthem Health Guide.
- There are no other benefit changes to your benefits plans.
- Everyone will be getting new ID cards this year as some of you will have a group number change. This is due to some internal administrative simplification. You'll want to destroy and throw away your old Anthem ID cards after you receive your new Anthem ID cards sometime in December. Your Anthem ID number will remain the same.



Anthem Health Guides

Anthem Health Guides answer your questions and walk you through the healthcare system so you can:



Find the right benefits for your needs.



Stay on top of appointments.



Compare costs for healthcare services.

Reach an Anthem Health Guide at 866-641-1689 which is the number on the back of your member ID card. You can also go to [anthem.com](https://www.anthem.com) to send a secure email or chat online.





Choosing your plan



Before choosing a plan

Consider your personal situation.

Compare costs:

- Monthly payment
- Deductible
- Coinsurance
- Copays
- Out-of-pocket limit

Check if your doctors, hospitals, and healthcare professionals are in the plan's network.





Plans at a glance

All plans include:



Access to one of the nation's largest networks of doctors and hospitals.



Convenient digital access to your plan details, online and on your phone.



Benefits for urgent and emergency care, wherever you are.



Coverage for preventive care, like regular checkups, screenings, and shots.



Health and wellness tools that help you stay healthy and reach your health goals.





Preferred provider organization (PPO) plan



Key features

Freedom to go to almost any doctor or hospital

Not required to have a primary care doctor

No referral needed to see a specialist

Something to think about

You will usually pay less when you use doctors in the plan's network.



Exclusive provider organization (EPO) plan



Key features

- Access** to a large number of doctors
- No referral needed** to see a specialist
- Predictable** copays

Something to think about

- This only covers services from doctors in the plan's network, unless you need emergency services.
- If you visit a doctor outside the plan's network, you have limited benefits and will pay more for care.



Anthem HDHP and Core Value health plans



Key features

Lower monthly premiums

Health spending account lets you set aside pretax dollars to pay for services

Savings up to 30% on out-of-pocket expenses because you are using pretax dollars.

Protection from catastrophic medical expenses

No referral needed to see specialists

Something to think about

The plan includes an Anthem Spending Account.

If you visit a doctor outside the plan's network, you may have limited benefits and pay more for care.



Health savings account (HSA)

An HSA saves you money by lowering your taxable income.

Set aside pretax dollars to pay for qualified healthcare expenses.

- You determine the pretax amount taken out of your paycheck.
- Your employer also contributes to your account. \$750 for single enrollment and \$1500 for Family enrollment.
- The total contribution limit is \$3,850 for an individual and \$7,750 for a family. This includes employer contributions.
- If you're 55 or older, you can contribute an extra \$1,000 a year.
- The money in your account can be invested once you have a \$1,000 balance.

Triple tax advantage

Your money goes in tax free.

Your money earns interest tax free.

Your money comes out tax free for eligible healthcare expenses.



Why an HSA?



Key features

Use your HSA debit card to pay for qualifying expenses.

Roll over your unused funds to next year.

Something to think about

Every dollar you put in lowers your taxable income.

If you don't put money in the HSA, you'll pay your deductible and other out-of-pocket costs with after-tax dollars.

If you see a doctor who is not in your plan's network, you may be asked to pay for services at the time of your visit, and you may have to file a claim.



What does the HSA cover?

You can use an HSA to pay for qualified healthcare expenses:



Medical



Prescriptions



Vision



Dental



LiveHealth Online

To see a detailed list of services you can use your HSA for, go to *Publication 502: Medical and Dental Expenses* at [irs.gov](https://www.irs.gov).

If a service isn't on the list, that means it is not covered or not a qualified medical expense. If you use your HSA to pay for it, you may have to pay a 20% penalty on the cost, as well as taxes.



Health and wellness programs



24/7 NurseLine

Registered nurses can:

- Answer health questions.
- Help you decide where to go for care.
- Find doctors or other healthcare professionals near you.



Autism Spectrum Disorder Program

Community resources, family support, and coordinated care



Support for your
whole family



Resources for
finding and using
available care



Guidance for navigating
the healthcare system and
using benefits effectively



Behavioral Health Resource

Licensed mental health professionals available 24/7 to help with:

- Stress
- Anxiety
- Depression
- Substance use
- Eating disorders





Case Management

If you're in the hospital or have a serious health problem, a nurse care manager can:



Help answer your questions.



Coordinate your care with different doctors.



Show you how to use your health benefits.



Educate you about your health issue and treatment options.



Give you tips on saving money and connecting with local resources.



Cancer Concierge Care (C3)

Our focus is on you, so you can focus on your health. C3 offers:

- **Expert guidance.** A virtual second opinion program helps ensure you receive the right care. You'll also have regular check-ins with cancer experts throughout your journey.
- **Premier treatment.** Receive treatment from hospitals specializing in the care you need, including cutting-edge treatments available for your specific condition.
- **Peace of mind.** If you travel for care, we'll take care of booking, confirming, and covering your arrangements.





Building Healthy Families



Access to screenings, tools, and trackers for preconception/fertility, pregnancy, and children through age five (and beyond)



Digital program available 24/7 through our Sydney SM Health mobile app



Extensive content library covering topics to support diverse families on their path to parenthood including single parents and same-sex or multicultural couples





MyHealth Advantage

Make the most of your health plan



Receive reminders about screenings, tests, and programs.



Learn about possible gaps in care and how to avoid serious health issues.



Find cost-saving tips for health expenses.



Special Offers

Visit [anthem.com](https://www.anthem.com) and choose **Discounts** to:



Save money on glasses, weight loss programs, gym memberships, and vitamins.



Simplifying your plan with tips and tools

Help and support navigating your healthcare



How to save time and money



Save emergency room (ER) visits for emergencies

Consider an urgent care center, retail clinic, or walk-in doctor's office. Of course, if you have a life-threatening, serious emergency, go to the ER or call 911.



See doctors in your plan's network

Pay less out of pocket when you see doctors in your plan's network.



Preapprove hospital services (PPO plans)

Call to preapprove services to prevent unnecessary charges.



Use the Find Care tool to check costs and quality ratings

Find doctors and hospitals in your plan's network, review details and patient ratings, and compare costs for health services and tests.



Save money on health products

Receive discounts on health-related products and services for you, your family, and your home.

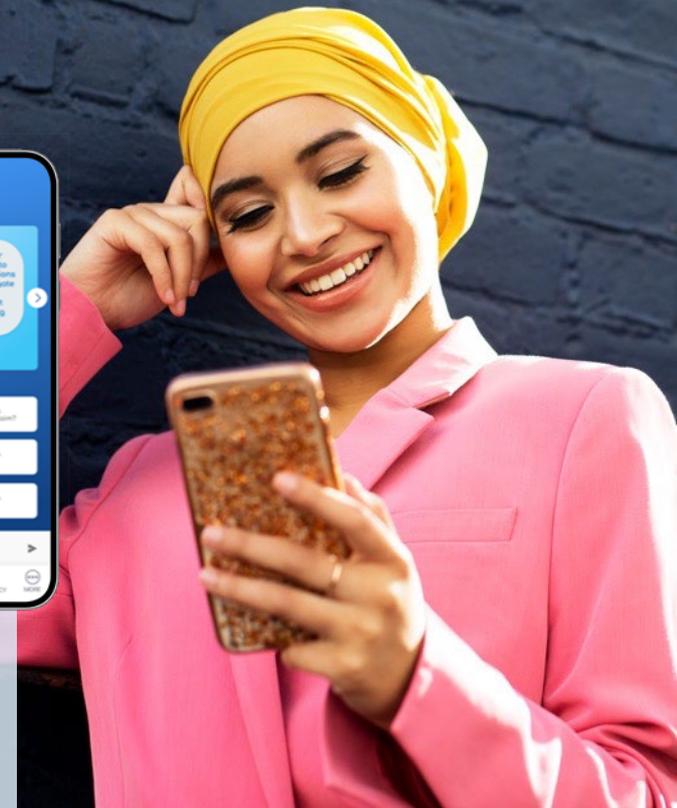
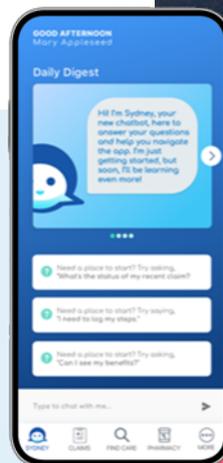


Sydney Health mobile app

Download Sydney Health and register on the app to take full advantage of your Anthem plan.

Use it to:

- Find care and check costs.
- See all benefits.
- View claims and payment information.
- View and use digital ID cards.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Access wellness resources and rewards.
- Reach Member Services for support.





The Anthem Skill for Alexa

With The Anthem Skill, you can ask Alexa to:

- Send your digital ID card.
- Access your health savings account (HSA).
- Check how close you are to reaching your deductible or out-of-pocket limit.
- Call Member Services.
- Look up healthcare terms.

How to set up The Anthem Skill on Alexa

1. Download the Amazon Alexa app.
2. Go to **Skills & Games** in the Alexa app and search for “The Anthem Skill.” Tap **Enable** to use.
3. Enter your Anthem username and password to link your Anthem account.
4. Set up your Alexa voice profile and passcode.
5. Ask Alexa for help by saying, “Alexa, ask Anthem ...”

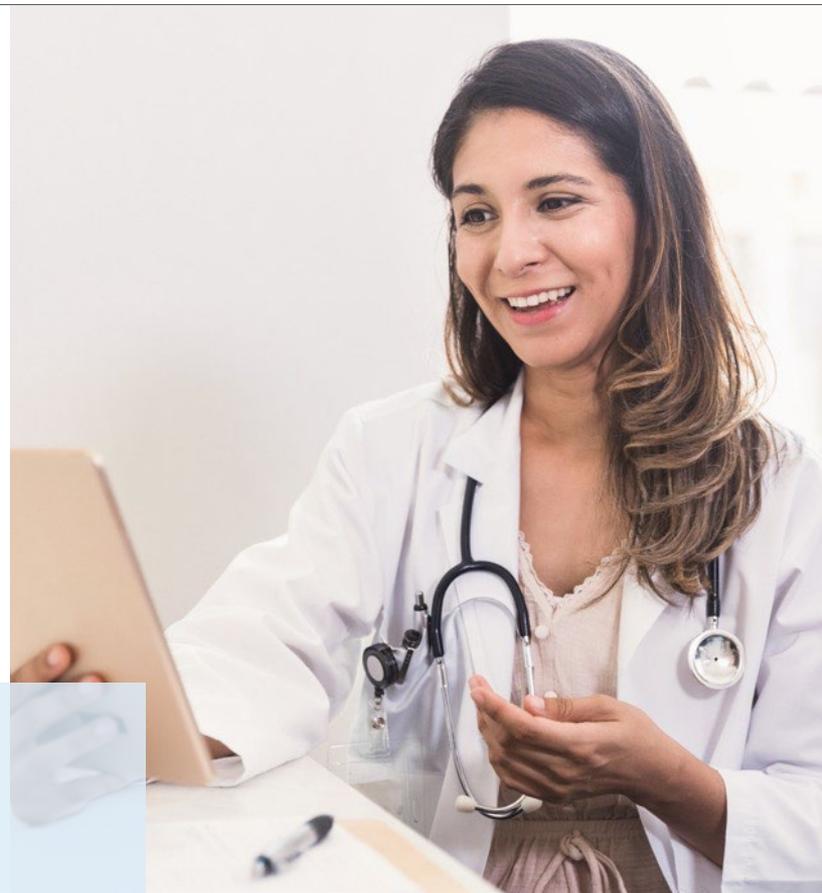


Virtual careTelehealth

Connect with care anywhere

- Telehealth appointments on your mobile phone, tablet, or computer with a camera
- Board-certified doctors available 24/7 for advice, treatment, and prescriptions
- See a licensed therapist or psychiatrist. Appointments are available 7 days a week and usually cost the same as an in-person visit.
- Cost is less than or equal to an in-person office visit

To make a virtual care appointment, in your Anthem account, choose **Virtual Visit With A Provider** under *Care*.





Telehealth with virtual primary care

Access to routine care and chronic condition management

Services available through the Sydney Health app

Virtual primary care includes preventive care, wellness checks, lab work referrals, new prescriptions and refills, specialist referrals, and care management for conditions including:¹

- Asthma
- High blood pressure
- Diabetes
- High cholesterol
- Heartburn or GERD²
- Migraines
- Irritable bowel syndrome
- Musculoskeletal issues

Appointment hours

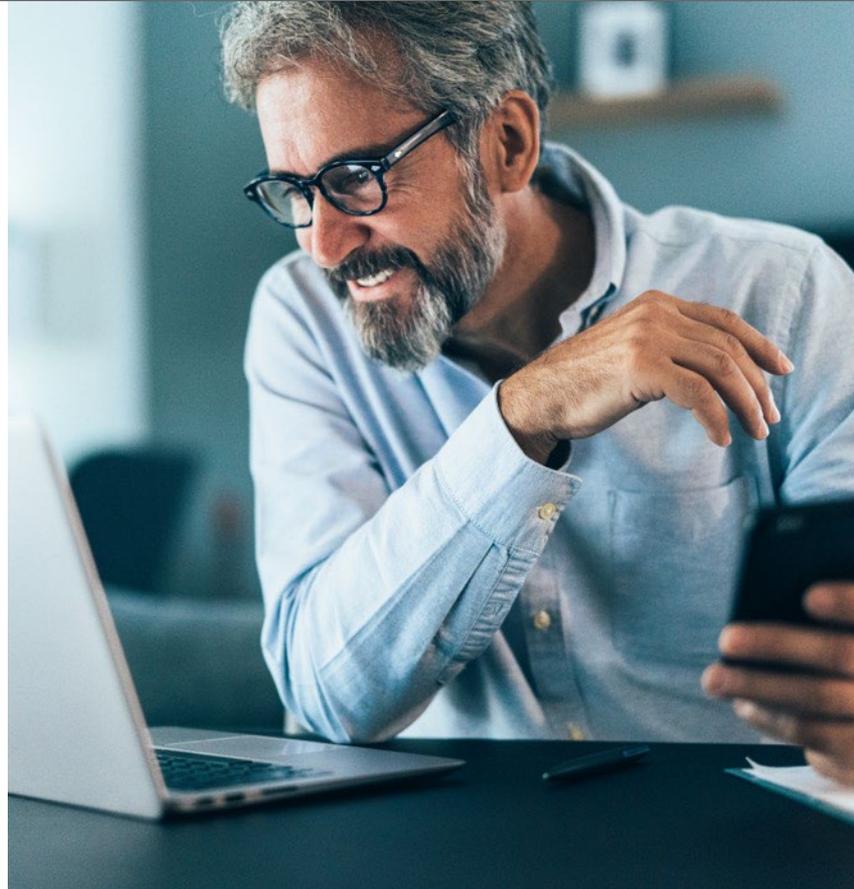
- 9 a.m. to 9 p.m. ET, Monday through Friday
- 9 a.m. to 5 p.m. ET, Saturday and Sunday



Health Record

Health Record lets you track, store, and share your health history and records with doctors and other health professionals from your smartphone or laptop. You can:

- Help your doctors and hospitals spot health risks and provide care that's appropriate for your health history.
- Download your medical records.
- Securely store files, images, and scans from your healthcare professionals.
- Track your prescriptions.
- Update and organize your list of prescriptions in real time.





Thank you



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<LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross. Appointments subject to availability. Members must be 10 years or older to access LiveHealth Online. Prescription availability is defined by physician judgment and state regulations. Average wait time for a therapist is seven days or less. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please call the National Suicide Prevention Lifeline, 800-273-TALK (800-273-8255) or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services. Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy. Average wait time for a psychiatrist is within four weeks.>

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