



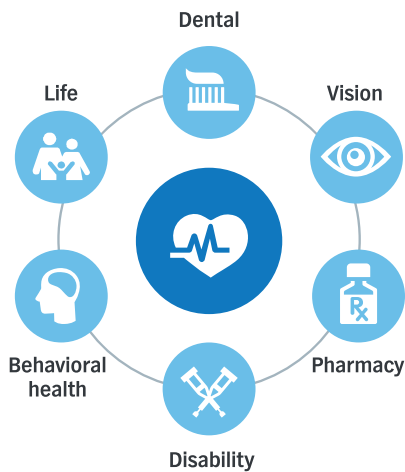
A WHOLE-HEALTH APPROACH TO CARE

Small Group product guide | Effective January 1, 2021

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 5% when bundling a new 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 inpatient medical costs 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.

WHAT'S NEW IN 2021

For employer groups with 2-50 employees

Connecticut

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](https://www.anthem.com) for more information.

NEW! BlueCare Prime HMO Network

The BlueCare Prime HMO Network builds on our primary care physician (PCP)-based reimbursement model, introducing greater provider financial accountability and more direct responsibility in defining the criteria for, and monitoring and facilitating care. Providers have a proven track record of success under value-based payment programs and have agreed to highly robust oversight of steerage behavior and outcomes tracking to ensure alignment with program criteria. The cost shares under these plans are structured to drive members to quality, cost-effective providers and facilities. Members must select a PCP, and ALL care requires a PCP referral.*

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.
- Schedule a call from customer service**

Anthem's Tiered Health Plan Portfolio

Our tiered portfolio, HealthSync, can save employers as much as 8% on premiums. Members in these plans have access to all in-network doctors and hospitals but can choose to get care from doctors and hospitals in our Value Tier 1 to save on out-of-pocket costs. Value Tier 1 doctors also agree to make care more convenient by offering things like expedited access in urgent care situations (within 24 hours), web visits and the support of a patient navigator in complex care situations. Tier 1 and Tier 2 plan deductibles are separate accumulation amounts that cross-apply in 2021.

Patient Health Record for dental and vision

Members who have medical, dental and vision plans can receive better care with Patient Health Record. Our plans offer two-way HIPAA-compliant sharing of a patients' health information between their dentist, vision provider and other network providers on the patient's care team, including primary medical doctors and care managers.**

If you'd like to know more contact Anthem at (833) 317-7096.



*There is no out-of-network benefit under these plan, and all in-network care is covered only with a PCP referral.

**This collaboration is allowed under HIPAA.

INTRODUCING ANTHEM'S BLUECARE PRIME PLAN PORTFOLIO

Personalized, highly coordinated care

The BlueCare Prime Network builds on our primary care physician(PCP)-based care reimbursement model, introducing greater financial accountability for provider partners and more direct responsibility in defining, monitoring and enforcing site-of-care criteria.

The network is made up of highly selective subset of our current PPO network's PCP practices* with a proven track record of success under value-based programs. Blue Care Prime providers agree to more robust monitoring of steerage behavior and outcomes tracking to ensure alignment with program criteria, including things like care outcomes, appropriate site of care use, hospitalizations and patient satisfaction.

The cost shares under these plans are structured to drive members to quality, cost-effective providers. Members must select a PCP, and almost all but the most routine in-network care requires a referral.** These plans offer no out-of-network benefits and there is no coverage for in-network care without a PCP referral.

Contact your broker or Anthem or account representative for more information about BlueCare Prime.

*Hartford HealthCare Corporation practices/facilities are NOT CURRENTLY in-network.

**Contact your producer or Anthem representative for details.



A PCP CAN MAKE A DIFFERENCE

Research shows that people with a primary care physician have lower overall health care costs than those without one, and their health outcomes are better. If just one more person in 10,000 uses a primary care doctor, there's a:¹



5% decrease in outpatient visits.



5.5% decrease in inpatient admissions.



10.9% decrease in emergency room visits.



7.2% decrease in surgeries.

A good relationship with a primary care doctor is important because it helps people stay in their best health and get specialized care when they need it.

Finding a doctor

It's easy to find a primary care doctor at [anthem.com](https://www.anthem.com) or on our mobile app. Members can also find hospitals, labs and other health care professionals in their plan.²

¹ The American Academy of Family Practitioners website: *Why Primary Care Matters* (accessed March 2020): [aafp.org](https://www.aafp.org).

² Depending on the plan, members may need to designate a primary care doctor, otherwise one will be assigned to them. This is important because if they submit a claim for a different primary care doctor than the one on record in our system, the claim will be denied. They can change their primary care doctor anytime at [anthem.com](https://www.anthem.com).

DISPATCHHEALTH

Urgent care in the comfort of your own home

High-quality, acute medical care is delivered to members right from their home.*

Member benefits:

Quick. DispatchHealth's medical team arrives at the home ready to treat anything an urgent care can and more.

Safe. The DispatchHealth medical team brings and wears full personal protective equipment, including shoe coverings and their own chairs, to keep members safe and respect their home.

Comfortable. Members can get care right from their couch.

Thorough. DispatchHealth calls in prescriptions, updates primary care physician and/or care team info, and handles billing.

Affordable. Care through DispatchHealth is in the member's plan.

Flexible. Care is available 365 days a year from 8 a.m. to 10 p.m. for anyone older than three months.

Employer benefits:

Cost savings. There is no additional cost for administration and no changes need to be made to the plan design.

Employee satisfaction. DispatchHealth has a Net Promoter Score (NPS) of 95 (health care industry average is >30).

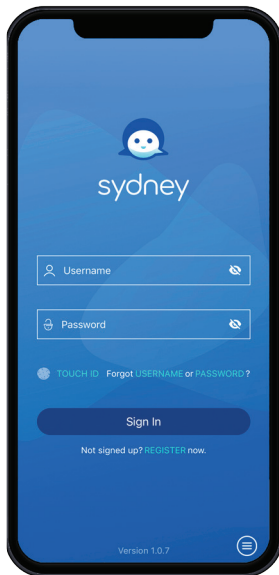
DispatchHealth brings care to your home that's convenient and safe.

* Coverage area is expanding though currently limited to select ZIP codes throughout metro Hartford and neighboring suburbs.

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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ANTHEM BALANCED FUNDING

A great option that could save you money

Anthem Balanced Funding offers potential savings for lower claims. It minimizes the impact of the Affordable Care Act (ACA) laws and state premium taxes on your cost of coverage. Plus, with our Anthem Balanced Funding Transition Credit, we can help offset the first year's costs by giving groups a premium credit. 9 out of 10 businesses receive end of year savings because claims are lower than expected.*

Here's how it works:



1. Just like a traditional plan, there's a fixed monthly payment.



2. Unlike traditional plans, if it's a healthier-than-expected year, you are rewarded with a premium credit.



3. If there are higher-than-expected claims in a year, the built-in stop loss coverage will offer protection from additional costs.



4. There's access to monthly reports for understanding benefits, costs and how to save money through smarter health care decisions.

For groups with a minimum of 5 enrolled subscribers this could be a great option.

Groups have the option to buy fully insured dental, vision, life and disability plans.

*End-of-year surplus savings is an estimate based on experience of Anthem's Connecticut book of business.

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.

- **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



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.

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
- 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.

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).

FIND CARE

The **Find Care** tool on [anthem.com](https://www.anthem.com) 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](https://www.anthem.com) or use our Sydney Health app.

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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 producer for details.

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.** Now members have their first twelve LiveHealth Online medical and/or behavioral health visits covered in full.³ Visits 13+ have a copay. See benefit grid for details.

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 and Blue Shield.

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 Except HSA-compatible plans. See benefit grid for details.

EMPLOYERACCESS MANAGING BENEFITS HAS NEVER BEEN EASIER

EmployerAccess is a simple and secure tool on anthem.com that gives you everything you need to manage benefits easily and quickly – 24/7.

You can:



Enroll and cancel members and dependents.



Check eligibility.



View, email and print ID cards.



Change member personal information.



See *Summary of Benefits*.



Look up, pay and download bills.*



Review transaction history.

Once enrolled, you can sign up at anthem.com.

*Payment options vary based on plan type.

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.

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.
- Our standard network includes nearly 58,000 retail pharmacies nationwide.²
- 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.
² IngenioRx, 2020.

SPECIALOFFERS@ ANTHEM: INCENTIVES FOR BETTER HEALTH*

With SpecialOffers@Anthem, members get discounts on products and services that promote better health and well-being.



Vision and hearing

- 1-800 CONTACTS®
- Premier LASIK



Fitness and health

- Jenny Craig®
- GlobalFit®
- Active&Fit Direct™
- SelfHelpWorks



Family and home

- WINFertility®
- Safe Beginnings®
- ASPCA Pet Health Insurance



Medicine and treatment

- Puritan's Pride
- Allergy control products

Savings start here

Members can log in to anthem.com and select **Discounts**.

* All discounts are subject to change without notice.

SMARTSHOPPER — EARN REWARDS

When members shop for better prices on eligible health services, everyone saves.¹

Prices for the same quality health services, like health screenings and surgeries, can vary by hundreds to thousands of dollars depending on the location. With SmartShopper, members can get help finding lower-cost options when their doctor recommends a medical test, service or procedure so they can save money and earn cash rewards!²



Register with SmartShopper by calling the Personal Assistant Team or going to smartshopper.com.



Call the Personal Assistant Team or visit SmartShopper online to find a reasonably priced location in their area.



Have the procedure at one of the locations on the SmartShopper list.



Get a reward sent to their home about 4 to 6 weeks after the claim is paid.

Here are some sample health services that can qualify for rewards:

Health service	Reward
Colonoscopy	Up to \$150
Knee surgery	Up to \$250
Mammogram	Up to \$50

¹ May not be available on all plans. Check with your Anthem Sales representative for details.

² Reward payments may be taxable.



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.

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.

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.

CHECK OUT OUR PLANS

Select the links below to view Anthem's products for 2021.

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

[ABF Product Grid](#)

[Medical plan grid](#)

[Life & Disability plan grid](#)

[SHOP Medical Product Grid](#)

[Vision 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 DPPD, Aetna PPO, MetLife PDP Plus, Dental 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 2018 clinical and cost-of-care programs for enterprise Commercial 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 and Blue Shield authorized sales representative and go to anthem.com.

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