## Anthem HMO

You must choose a PCP when enrolling, go to: [www.anthem.com/ca](http://www.anthem.com/ca)

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>CO-PAYMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Office Visit</td>
<td>PCP $15 Preferred Provider $25 In-Network Provider</td>
</tr>
<tr>
<td></td>
<td>Specialist $30 Preferred Provider $40 In-Network Provider</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$100</td>
</tr>
<tr>
<td>X-Ray/Laboratory</td>
<td>Plan pays100%</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$15 Preferred Provider $25 In-Network Provider</td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>$150 (waived if admitted)</td>
</tr>
<tr>
<td>Inpatient Hospitalization</td>
<td>$300 per admission</td>
</tr>
<tr>
<td>Prescription (Retail)</td>
<td>Generic - $10 Brand Formulary - $30 Non-Formulary - $50</td>
</tr>
<tr>
<td>Prescriptions (Mail Order)</td>
<td>Generic - $10 Brand Formulary - $60 Non-Formulary - $100</td>
</tr>
<tr>
<td>Up to 60 day supply</td>
<td></td>
</tr>
</tbody>
</table>
Urgent Care Services

- With an HMO plan, you can visit Urgent Care for non-emergency services and pay your office visit copay.
- Get care sooner, at a lower cost, and without an appointment.
- You must use an Urgent Care within your Medical Group.
- Contact your Medical Group for the nearest Urgent Care location ahead of time.
- For Out of Area care, call your Medical Group or the “Coverage While Traveling” number on your insurance ID card for assistance.

You Are In-Area:
You are in-area if you are 15 miles or 30 minutes or less from your medical group.

You Are Out of Area:
You are out-of-area if you are more than 15 miles or 30 minutes away from your medical group.

Outside of CA:
You can get medically necessary care when you’re away from home for Urgent matters.
Guest Membership: *health care coverage that goes with you*

As an Anthem Blue Cross HMO member living in California, you have access to health care benefits across the country. To meet the different health care needs of members and dependents who are away from home, your plan offers Guest Membership. This program, also known as Away From Home Care, provides benefits for covered family members who have extended stays outside of California.

**What is Guest Membership?**

Guest Membership allows members to be “guests” of a participating Blue Cross and Blue Shield HMO while away from their home service area for 90 consecutive days or more. Guest Membership ensures you have ongoing access to contracted health care providers.

**Call Anthem Blue Cross Guest Membership program at 1-800-827-6422. They have everything you need to get started:**

- Verify provider availability in the area where you’ll be.
- Request a *Guest Membership* application.
- Get help in submitting your *Guest Membership* application and answers to questions you may have.
# Anthem Act Wise HDHP

<table>
<thead>
<tr>
<th>SERVICE</th>
<th>IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible</td>
<td>Employee Only: $1,500 Family: $3,000</td>
<td>Employee Only: $2,500 Family: $5,000</td>
</tr>
<tr>
<td></td>
<td><em>Individual Max: $2,800</em></td>
<td></td>
</tr>
<tr>
<td>Office Visit</td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 60% after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>Plan pays 80% after deductible</td>
<td>Plan pays 60% after deductible</td>
</tr>
<tr>
<td>X-Ray/Laboratory</td>
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<tr>
<td>Prescriptions (Mail Order)</td>
<td>Plan pays 80% after deductible</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Up to 60 day supply</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Enroll in the Anthem Act Wise HDHP Plan and open a Health Savings Account.

You can make contributions from your paycheck on a pre-tax basis (limits apply).

Qualified Health Care Expenses

- Deductibles
- Office Visits, Hospital Stays, and Lab Work
- Prescription Drugs
- Dental Expenses
- Vision Exam and Expenses
### Health Savings Account

<table>
<thead>
<tr>
<th></th>
<th>2020 HSA Contribution Limit</th>
<th>Employer Contributes *</th>
<th>You can contribute up to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3,550</td>
<td>$450</td>
<td>$3,100</td>
</tr>
<tr>
<td>Employee + One Spouse**/Child(ren)</td>
<td>$7,100</td>
<td>$900</td>
<td>$6,200</td>
</tr>
</tbody>
</table>

**Domestic Partners do not qualify for employer contributions. Participants Age 55 or older may contribute an additional $1,000 above the maximum contribution limit.

- Your employer will make a contribution for 2020, unless you are a highly compensated employee (HCEs are those who earned $125,000 or more in 2019) or if enrolled in Medicare Part A or B.

- A Health Savings Account must be established with PNC Bank in order to receive the Employer Contribution.

*Employer Contributions are prorated based on benefits effective date.
Need to find a doctor?

When you enroll in the **Anthem HMO plan**, you should choose a **primary care doctor**. Your primary care doctor will be **the first doctor you see** for all your health care needs. If you need special kinds of care, this doctor will refer you to other kinds of health care providers.

You and your family members can enroll in the medical group best for you that is accepting new patients. You **must live or work** within fifteen (15) miles or thirty minutes (30) of the medical group.

**The mileage restriction does not apply for your HMO specialist or for your provider if you enroll in the HDHP plan.**
Need to find a doctor?
Need to find a doctor?

What type of care are you searching for?

- Medical

Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.

What state do you want to search in?

- California

What type of plan do you want to search with?

- Medical (Employer-Sponsored)

Select a plan/network

- Advantage HMO
Need to find a doctor?

I want to search this plan/network: Advantage HMO

I'm looking for a:
Doctor/Medical Professional

Who specializes in:
All Specialties

Located near:
Claremont, CA

Within a distance of:
20 Miles

Whose name is:
Enter Name (optional)
Need to find a doctor?

Need to find a Doctor or other Provider?

Go to anthem.com/ca and follow these steps to search for a Doctor or other Provider:

1. Select Find a Doctor

2. If you are a new Member, you can search by plan

3. For HMO: Select the Advantage HMO plan. Or for higher copay doctors, select Blue Cross HMO (CACare)- Large Group

4. For HDHP: Select Blue Cross PPO (Prudent Buyer) – Large Group

2. Pick your provider type

3. Enter your search criteria

4. Select View Results
Anthem Online & Mobile

Say hi to Sydney
Anthem’s new app is simple, smart — and all about you

With Sydney, you can find everything you need to know about your Anthem benefits — personalized and at your fingertips. Sydney makes it easier to get things done, so you can spend more time focused on your health.

Get started with Sydney
Download the app today!

Register Online at:
www.Anthem.com/CA

Download the mobile app by searching within your app store for:
Sydney Health

By Simple
Ready for you to see clearly, easily, wherever — with quick access to benefits info, Member services, event notifications and more.

With just one click, you can:
- Find care and check costs
- Check all benefits
- See costs

Smart
Sydney acts like a personal health guide, answering your questions and connecting you to the right resources at the right time. And you can set the clock to get answers quickly.

- Get answers even faster with our checklist
- View and use digits HCMs

Personal
Get alerts, reminders and tips directly from Sydney, based on suggestions based on your needs. The more you use, the more Sydney can help you stay healthy and save money.

Already using one of our apps?
It’s easy to make the switch. Simply download the sydney app and log in with your Anthem username and password.
Manage Chronic Conditions

ConditionCare helps members like you maximize your health status and improve your health’s outcome by addressing many chronic conditions that often need extra care.

ConditionCare provides participants and their covered family members with toll-free 24 hour access to registered nurses – support that’s backed by a comprehensive clinical team of pharmacists, dietitians, and exercise physiologists.

ConditionCare also delivers an array of targeted educational and self-management tools designed to help members avoid unnecessary doctor’s office visits and hospitalizations.

(800) 522-5560
Speak with a Nurse Anytime

24/7 NurseLine

Health concerns don’t follow a predictable 9-to-5 schedule.

But with 24/7 NurseLine members can get information any time of the day or night.

Through one-on-one counseling with registered nurses at a convenient toll-free number, callers can make more informed decisions about the most appropriate and cost-effective use of their health care services.

(800) 700-0196
Support for Expecting Mothers

Every pregnancy is different, so every mother-to-be can benefit from information and support. Expectant moms who are well-informed have the opportunity to make decisions that may result in healthier pregnancies and healthier babies.

Our specialized nurse health coaches are experienced in working with pregnant women. They have successfully supported more than 175,000 mothers-to-be with parental health concerns since the program began in 1989.

By providing engaging information to all participants at key points throughout their pregnancies, and making additional follow-up calls to women who appear to be at risk for pregnancy complications, Future Moms helps grow healthy families right from the start.

(866) 664-5404
Special Offers & Discounts

Live life to the fullest – without paying full price

Save money with discounts at anthem.com/ca

Vision and hearing

1-800 CONTACTS® - Get contact lenses quick and easy – plus discounts only available to Anthem members. Like $20 when you spend $150 or more and free shipping.

CibaVision® - Get 20% off on select 90-day trial lenses, or a free year’s supply of contact lenses when referred to CibaVision by a Vision Provider.

MahaCare – Get prescription lenses with $60 or more spent on prescription lenses, despair, or contact lenses.

Finger Lakes – Get a free $10 gift card with any purchase of $50 or more.

Premier LASIK – Save $500 off LASIK surgery with select providers. Prices as low as $1055 per eye with select providers.

Amplifon – Get a price guarantee with the lowest price comparison between Amplifon, Save $50 on one hearing aid at $325 or less. Plus, get a three-year moist/six-month and a three-year direct-to-batteries.

Sunglasses – Get hearing screenings and in-home service at no additional cost and up to 50% off at selected hearing aids.

Fitness and health

Jerry Craig® – Get a 30-day trial of the Omaha plan and 50% off enrollment.

Lifeline – Save 20% on weight-loss programs and fitness equipment – choose the one that’s right for you and get a 10% discount to help you lose weight, stop smoking, manage stress or lose an alcoholic beverage.

Gymbab – Save 20% on gym memberships, home fitness equipment and Gymbab Virtual Gym.

Cheeseburger – Get preferential pricing on fitness club memberships and a one-week trial. Enjoy discounts on acupuncture, chiropractors and massage – up to 40% off certain wellness products.

Phibit – Get your own personal trainer for less than $10 a day. Fitness studio Jake Schmitz (http://jake-schmitz.com) creates personal trainers – giving everybody the ability to afford a personal trainer.

Performance Bicycle – Get $75 off a purchase of $150 or more in some or all categories.

Family and home

Family and home

Safes Replacements – Save 10% on everyday items you need to replace or replace.

VIP Pet Insurance – Get 5% off pet insurance. Get peace of mind knowing that you have help paying the medical costs for your pets accidents, injuries and routine medical care.

ASPCA Pet Health Insurance – Get 5% off pet insurance. You can choose from three plan levels, including basic, standard and customized.

Lienrasc – Get coupons for better prices.

Smartplan – Save up to 40% onany treatment.

Warranties help make quality treatment affordable.

Medicine and treatment

Medicines – Save 10% and get free shipping on a large selection of vitamins, minerals, herbs, supplements and much more.

Meds – Save 10% and get a free gift with any purchase of $100 more on skin care products.

Allergy Center – Save 15% on allergy control medications for your pet. Plus, save 10% on a variety of doctor-recommended products for a healthier home and enjoy free shipping on orders of $10 or more.

National Allergy Supply – Save 10% on national allergies, national products, compressors and other products that can help reduce your allergy, asthma and other symptoms.

To find the discounts that are available to you, log in to anthem.com/ca and select discounts.

Anthem, BlueCross

Health. Join In.
Online Doctor & Psychologist Visits Anytime

LiveHealth Online

Easy, fast doctor visits. All from the comfort of your own computer or mobile device.

Talk to a doctor today, tonight, any time - 365 days a year. Just enroll at livehealthonline.com or on the free, mobile app.

Download the app now!

LiveHealth Online uses two-way video to connect you with U.S. board certified doctors over the Internet. Plus, you can see a doctor on the go, right from your mobile device. Doctors can answer your questions, make a diagnosis and even prescribe basic medications, if you need them. Also, if you’re feeling stressed, worried or having a tough time, you may need someone to speak with. Now, you can see a licensed Therapist using LiveHealth Online Psychology from your home or wherever you have Internet access.

(855) 603-7985