

COVID-19 RESPONSE TOOLS AND RESOURCES FOR LARGE GROUP EMPLOYERS

Anthem remains deeply committed to supporting large group employers, your employees, and the communities we serve especially during these challenging times. This is why we have put together specific resources to help large group employers like you to manage through this rapidly changing landscape. To help you understand the information below, we divided the resources into five sections:

1. Health and well-being for you, your employees, and your retirees
2. Financial well-being for your business
3. Help navigating the workplace and health care landscape
4. Resources exclusively for retirees
5. Additional resources to help your employees and retirees and their families

1. Health and well-being for you, your employees, and your retirees

COVID-19 testing and treatment

- Employees can use this [Symptom Assessment Tool](#), which is based on guidelines from the Centers for Disease Control and Prevention, to understand what their symptoms mean just by answering five simple questions.
- [A convenient COVID-19 testing facility](#) can be easily located by just entering your state and county.
- **Testing for all Anthem members is covered.** If COVID-19 testing is needed, the test and the visit during which a member gets the test are covered with no out-of-pocket costs.
- **Members can download the free [Sydney Care](#) mobile app** for a quick and easy way to assess symptoms. Also, they can connect with a doctor right from their smartphone through a LiveHealth Online video session or text. The doctor can evaluate their symptoms, help them understand if they are at risk for COVID-19, and let them know if they need to visit a local health care provider in person for COVID-19 testing.
- **Sydney Care is available to download now at the App StoreSM or Google PlayTM.** This app should accompany the Sydney Health app.

Social and emotional well-being

As our nation comes together to address the COVID-19 crisis, the health and well-being of you and your employees continues to be our primary focus. The outbreak and effects of COVID-19 can be overwhelming both socially and emotionally. That is why we have collaborated with leading community and health organizations to provide new resources and tools to help you and your employees and their families navigate the stress and anxiety associated with this challenging time. Below you can find important social services, such as help with food, housing, job training, and transportation.

- **LiveHealth Online** offers LiveHealth Online Psychology and LiveHealth Online Psychiatry, a confidential and effective way for members to see a behavioral health professional, such as a therapist, psychologist or psychiatrist, during these stressful times, and receive behavioral health support from their homes via smartphone, tablet or computer with a web cam.
- **Anthem's Employee Assistance Program (EAP)** website resources are available at no cost for 90 days to members who do not already have access. Your employees can go to our [EAP website](#) to access online seminars on emotional support and up-to-date links to news outlets and health websites. Other resources include helpful articles, child and eldercare resources, and legal and financial information. Members can access the website using the password **EAP CAN HELP**.
- [Psych Hub](#) provides tools and resources to help those coping with social isolation, job loss, and other mental health issues they may be facing.
- [Aunt Bertha](#), a leading social care network, helps to connect individuals and families to free and reduced-cost social services in their communities.

Members' safety and well-being

Taking care of our members during the pandemic means more than adding benefits to cover COVID-19 treatment. Below are a number of resources with information and guidance to help keep members safe and support their emotional health and well-being.

1. [Coping with anxiety](#), including symptoms of stress and where to go for help.
2. CDC recommendations for the public to [wear face masks](#) when they need to leave their homes for essential tasks such as trips to the grocery store or pharmacy. The article directs members to the CDC website for instructions on how to make a cloth face mask.
3. [Social distancing fundamentals](#), including why social distancing is important to "flatten the curve" of the pandemic and the most effective ways to practice social distancing.
4. Tips on how members can protect themselves from scams and [cybersecurity threats](#) during the pandemic. This includes watching for signs of unsafe emails, using only trusted sources for information, safe online shopping, and making sure charities are legitimate.
5. [Avoiding media overload](#), including the importance of disconnecting from social media and the news cycle, how to talk to children about the pandemic, and more.

2. Financial well-being for your business

How businesses with fewer than 500 employees can take advantage of the U.S. Stimulus Package

There is no shortage of information about how businesses with 500 employees or less can access the financial aid opportunities of the Coronavirus Aid, Relief, and Economic Security Act (or CARES Act). However, understanding and navigating it successfully can be overwhelming. To get started, here are some helpful details.

Certain aspects of the Small Business Association's (SBA) documents for the paycheck protection plan may require health insurance premium information. Please reach out to your broker/consultant or Anthem Account Manager for that information.

The SBA offers multiple resources to help you and your business through the COVID-19 crisis. Their [main website](#) provides an overview of the programs available. Listed below are direct links to information critically important to you as a small business owner:

- [The Small Business Owner's Guide to the CARES Act](#)
- [COVID-19 Disaster Loan Assistance](#)
- [Paycheck Protection Program](#) that helps you keep your workforce employed during the COVID-19 crisis

More resources for large organizations

- Dedicated employer COVID-19 information at [anthem.com](https://www.anthem.com) where you can find the latest on cost and treatment waivers, resources for your employees and retirees, Group Medicare members, and much more.
- [Society of Human Resource Management](#) has a dedicated COVID-19 resource center that offers help with issues you are facing right now, including useful articles, on-demand webinars (many industry-specific), and more.
- [The Employee Benefit Advisor](#) site has useful articles specific to managing benefits, including many relative to the impact of COVID-19.
- [Families First Coronavirus Response Act](#) requires employers with fewer than 500 employees to provide 10 days of paid sick leave to their employees to care for their family members during the COVID-19 pandemic. This [resource](#) provides details for you.
- Many employers are struggling with decisions around furloughs vs. layoffs vs. reductions in force (RIFs). [This article](#) outlines the differences.

3. Help navigating the workplace and health care landscape

[The Benefits Guide](#) is your resource for help during social distancing and running your business all while keeping your employees engaged and healthy. This guide is a content-rich resource to help you with a variety of topics, especially those that are top of mind such as staying active while working from home, engaging remote workers, the importance of flexible work schedules while your employees are homeschooling their children, and so much more.

It is critical to over-communicate to your workforce during times of crisis. To help you and your employees stay connected and up-to-date on the latest COVID-19 information and resources, we suggest you visit our [COVID-19 site](#) and [member blog](#).

4. Resources exclusively for retirees

SilverSneakers®

SilverSneakers® is offering members virtual classes and programs in response to the COVID-19 pandemic, including [Facebook Live classes](#), the SilverSneakers GO™ app, SilverSneakers On-Demand™ offering over 200+ videos, and more. All member programs are available at www.SilverSneakers.com.

Medicare Check-in Call

We have mobilized several hundred Anthem associates to call and check in on our Medicare members, since stay at home has translated into many of our members not having enough food, forgoing refilling medications, and cancelling much-needed follow-up visits to their doctor. Anthem is working with local community organizations and vendors to help get food to members, have prescriptions delivered, provide transportation resources, and more.

Centers for Medicare & Medicaid Services (CMS)

CMS provides frequent updates on Medicare coverage, program guidance, and responses to new policies on their website at: www.cms.gov.

5. Additional resources to help your employees and retirees and their families

Health insurance options

Losing a job is never easy. Especially at this time of great uncertainty across the country. We have a number of coverage options designed to help your employees during this critical time. Let them know that there are options available based on their budget and care needs. The best place for them to start is through your group insurance broker who can also help your employees navigate individual health insurance options or by calling our Coverage Options Hotline at **1-888-832-2583**.

We stand with you in supporting your employees

We know this unprecedented time calls for extraordinary measures. We hope this information will help make it easier for you and your employees to focus on taking care of themselves and their loved ones.

Life and Disability products underwritten by Anthem Life Insurance Company. In Georgia, Life and Disability products are underwritten by Greater Georgia Life Insurance Company (GGL) using the trade name Anthem Life. Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.