

Anthem Benefits 101 REDLANDS USD

March 17, 2025



Agenda

- How your health plan works
- Explore your healthcare plans
- Health and wellness programs
- Tools and resources



How your health plan works

Before you choose a plan



Consider

your personal situation with questions like:

- What is your health like now?
- How often do you usually go to the doctor?
- Are you planning on building your family?



Compare costs

and consider how the plans' monthly payments, deductible, coinsurance, copays, or out-of-pocket limits will fit your budget.



Check

if your doctors, hospitals, and other care professionals are in the health plan's network on **anthem.com** and **the SydneySM Health app**.

Plans at a glance

All plans include:



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



Convenient access to virtual care and health plan details online and from your mobile device.



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

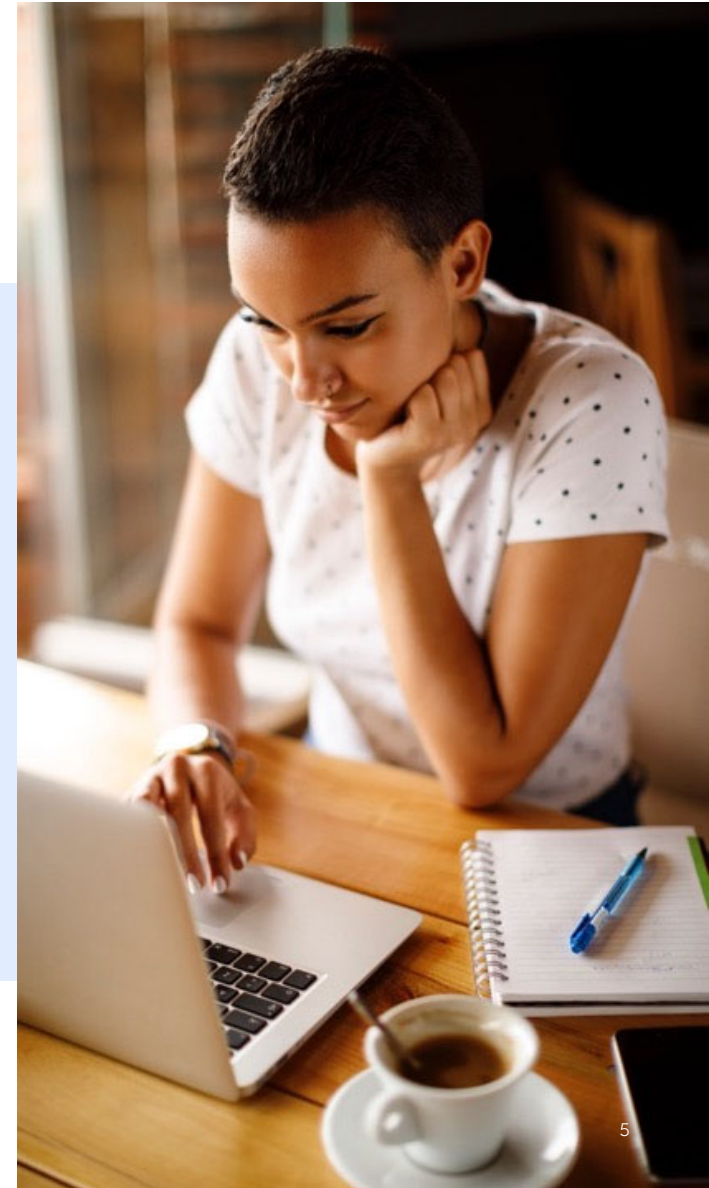


Benefits for urgent and emergency care, wherever you are.



Health and wellness tools that support your well-being and help you reach your health goals.

* <Blue Cross Blue Shield Association: *About Us: The Blue Cross Blue Shield System* (2024); bcbs.com.>



Know your health plan terms



Copay

A set fee that you pay at a doctor's visit or when picking up medicine.



Coinsurance

Your share of the costs for covered healthcare services after you've met your deductible.



Deductible

A set amount of money you must pay each year for covered healthcare services before your health plan shares the costs.



Out-of-pocket limit

The maximum amount you pay for covered services each year. Once you reach that limit, our plan covers the rest. Your copays, deductible, and coinsurance count toward your out-of-pocket limit.

Go to [anthem.com/glossary](https://www.anthem.com/glossary) to learn more about common healthcare terms.

Explore your health plan<s>

Preferred provider organization (PPO) plan

Key features

- **Flexibility** to go to almost any doctor or hospital.
- **No requirement** to have a primary care doctor.
- **No referral needed** to see a specialist.



Something to think about

You'll pay less if you choose doctors and facilities in your plan's network.



Health maintenance organization (HMO) plan

Key features

- Offers predictable copays.
- Has lower out-of-pocket costs.



Something to think about

Only covers doctors that are in your plan's network, except for emergencies.

You're required to select a primary care doctor from the plan's network for preventive care.

Specialist visits require a referral from your primary care doctor.



Consumer-driven health plan (CDHP)

Key features

- **Low** monthly premiums.
- **Health spending account** lets you set aside pretax dollars to pay for qualified healthcare expenses.
- **No referral** needed to see specialists.



Something to think about

The plan includes a Health Equity Bank 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)

- You can set aside pretax dollars to pay for qualified healthcare expenses.
- You determine the pretax amount taken out of your paycheck and can change your contribution anytime.
- You can contribute up to \$4,300 for an individual and \$8,550 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.
- Earns interest tax free.
- Comes out tax free if you use it for eligible healthcare expenses.



Why choose an HSA?

Key features

- **Use your HSA debit card** to pay for qualifying healthcare expenses.
- **Roll over** your unused funds from year to year — they never expire.
- **HSA funds are yours to keep**, even if you switch health plans, change jobs, or retire.



Something to think about

Every dollar you put in lowers your taxable income.

Without contributions to your HSA, deductibles and other medical expenses are paid with taxed money.

See any doctor, but visits to doctors outside the plan's network may need to be paid for and claimed upfront.



Health and wellness programs

24/7 NurseLine

Support anytime, day or night

Connect with a registered nurse who can:

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



Autism Spectrum Disorder Program

Building a strong support system for the entire family

A specialized team of clinicians will work with you to create a personalized custom care plan, help coordinate care, and connect you with resources in your community.



Case Management

Supporting your whole health

If you're in the hospital or have a serious health condition, 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.

ConditionCare CORE

A dedicated care management team offers support if you're living with:



Asthma



Diabetes



Heart disease or heart failure



Chronic obstructive pulmonary disease (COPD)

You also have additional support from dietitians, health educators, and pharmacists.



Building Healthy Families



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



Screenings, tools, and trackers — for preconception, fertility, pregnancy, and early childhood.



Available 24/7 through our Sydney^{<SM>} Health app.

<Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.>



MyHealth Advantage

Make the most of your health plan

MyHealth Advantage sends you messages about your health, with personalized and actionable opportunities to:



Improve health through reminders about screenings, tests, and programs.



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



Make the most of your healthcare dollars.

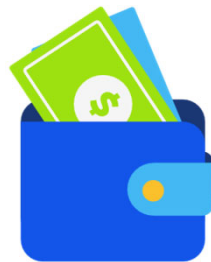
This information is mailed or available through Sydney^{<SM>} Health under *Next Best Steps Optimize Your Care*.

<Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.>

Special Offers

Get discounts on a variety of programs that help promote health and well-being.

Visit **anthem.com** and choose **Care**; then select **Discounts**.



Save money on products and services for <dental,>
<vision,> <hearing,> <weight loss,> <fitness,> <family
planning,> <pet insurance,> <health supplements,>
<and> <skincare>.

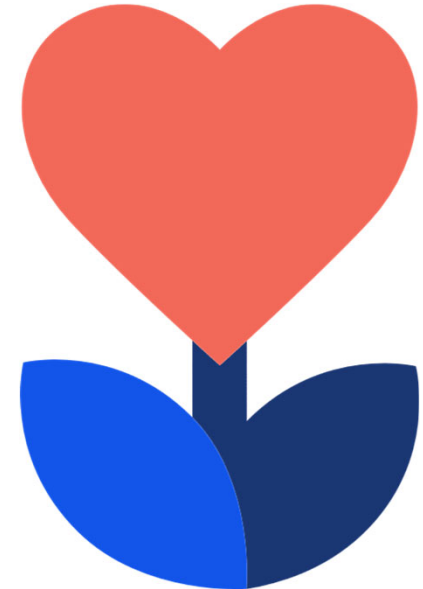


Emotional Well-being Resources

Emotional Well-being Resources, administered by Learn to Live, is here to help you identify the thoughts and behavior patterns that affect your emotional well-being — and work through them with online programs and personalized coaching.

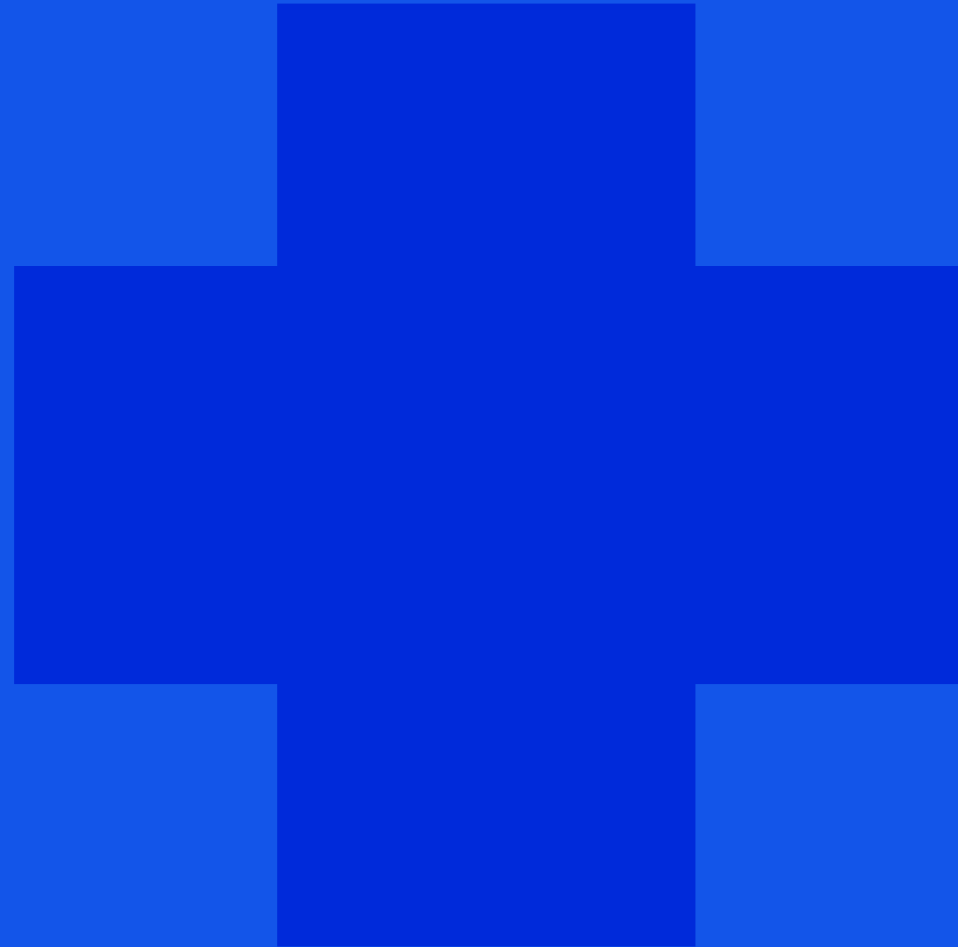
Learn effective ways to manage:

- Stress
- Depression
- Anxiety
- Sleep issues



<Learn to Live is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment.>

Tools and resources



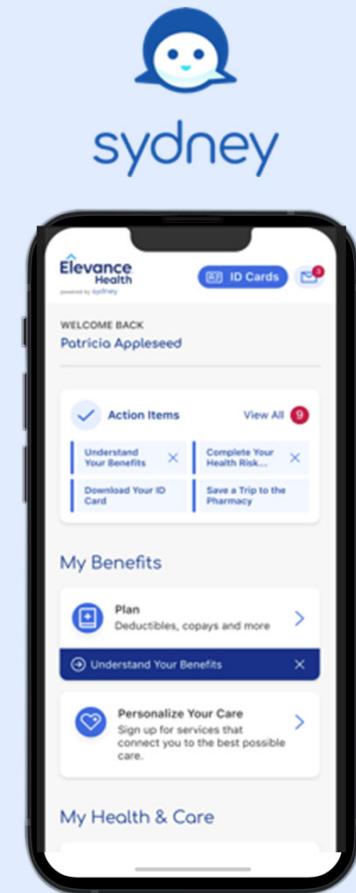
Sydney Health mobile app

Makes healthcare easier

Sydney^{<SM>} Health helps you keep track of your health and benefits all in one place. You can use the app to:

- Find care and compare costs.
- Learn what's covered and check claims.
- View and use your digital ID cards.
- Check your plan usage.
- Chat with Member Services if you have questions or need information.
- Access Virtual Care to talk with a doctor via chat or a video session.
- Use the Symptom Checker to assess your symptoms.
- Use My Health Dashboard to find wellness tips and personalized action plans.
- Connect with Community Resources to find no-cost and reduced-cost programs.
- Simplify your family's health data with My Health Record to access and share health information in one place.

<Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.>



Virtual care Telehealth

Connect with care anywhere

- **Primary care** — Meet with a virtual care doctor to assess a minor illness or injury. They can also prescribe certain medicines and order lab tests.
- **Urgent care** — Connect virtually with a doctor in minutes, 24/7, for nonemergency care.
- **Specialty visits** — Schedule virtual care for a more specific need, like behavioral health, dermatology, and diabetes.

Telehealth appointments are available through your mobile phone, tablet, or computer with a camera.



Contacting Member Services



Phone: 1-833-913-2236

Call the Member Services number on your health plan ID card.



Online:

Register at anthem.com or download Sydney^{<SM>} Health to chat with a team member.

How to save time and money



Save emergency room (ER) visits for emergencies

Consider an urgent care center, retail clinic, your doctor, or virtual care. 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.



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.



Preapprove hospital services (PPO plans)

Call to preapprove services to prevent unnecessary charges.

Thank you



Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. Life and disability products underwritten by The Standard a separate company that does not offer Blue branded products and services. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York. Virtual text and video visits powered by K Health. LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan. Online counseling is not appropriate for all kinds of issues. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please text, chat, or call 988 (Suicide and Crisis Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services. Crisis support is available if you or someone you know is having suicidal thoughts or behavior, is experiencing emotional distress, or is behaving in a way that could harm others. Call 988 to reach the 24/7 confidential 988 Suicide & Crisis Lifeline or go to 988lifeline.org.

In California Anthem Blue Cross is the trade name of Blue Cross of California, Inc. Also serving California: Anthem Blue Cross Life and Health Insurance Company. In 11 northeastern counties of New York Anthem Blue Cross is the trade name of Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc., and Anthem Blue Cross HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.