



# Exploring Anthem benefits



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- Calendar Plan Year: 01/01/2025 – 12/31/2025
- Savings HSA Plan: Deductible will increase to \$1,650 Single / \$3,300 Family both INN and Out-of-Network
- Saving HSA Plan: Out of Pocket will increase to \$3,300 Single / \$6,600 Family INN and \$6,600 Single / \$13,200 Family OON
- Infertility Treatment Limit has increased to \$20,000 (Medical and Pharmacy combined).



# Know your healthcare basics



## Copay

A flat fee you pay for covered services like doctor visits.



## Deductible

The set amount you pay before your plan begins to share the cost for covered health services.



## Coinsurance

The percentage of the cost you pay for care, after you pay your deductible.



## Out-of-pocket limit

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





# Plans at a glance

All plans include:



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



A prescription drug plan



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



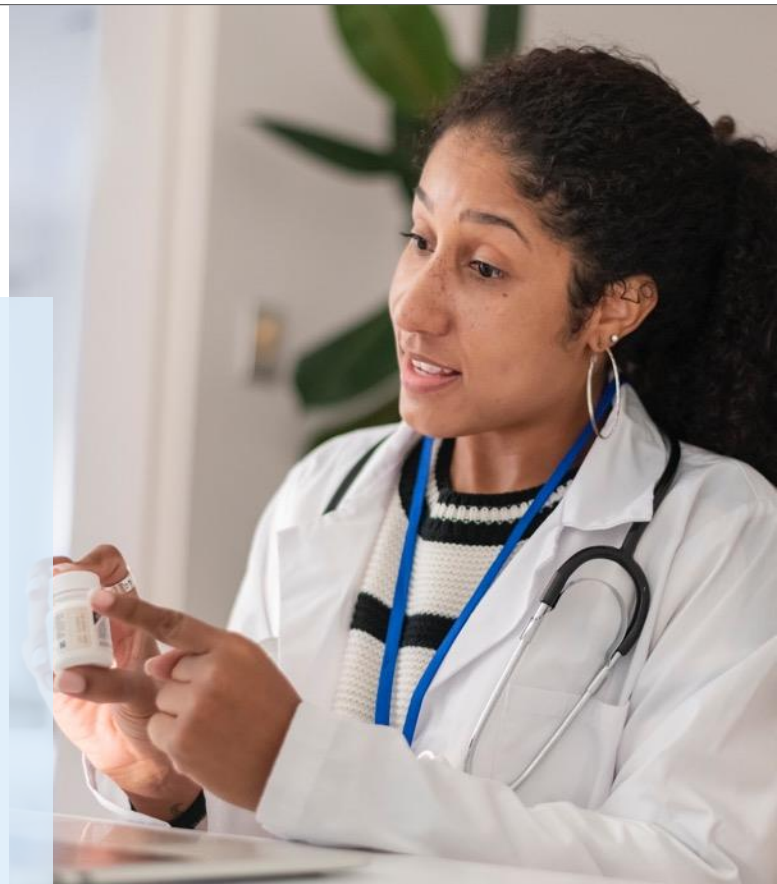
Benefits for urgent and emergency care, wherever you are.



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



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





# Comparing plan basics - Medical

| Medical plans       |                   | Traditional Plan PPO           |  | Protection Plan EPO             |                                    | Savings Plan HSA                           |  |
|---------------------|-------------------|--------------------------------|--|---------------------------------|------------------------------------|--|--|
|                     |                   | Doctors in your plan's network | Doctors not in your plan's network         | Doctors in your plan's network  | Doctors not in your plan's network | Doctors in your plan's network             | Doctors not in your plan's network         |
| Deductible          | Employee          | \$500                          | \$1,000                                    | \$500                           | Not Covered                        | \$1,650                                    | \$1,650                                    |
|                     | Employee + 1      | \$1,000                        | \$3,000                                    | \$1,000                         | Not Covered                        | \$3,300                                    | \$3,300                                    |
|                     | Employee + family | \$1,000                        | \$3,000                                    | \$1,000                         | Not Covered                        | \$3,300                                    | \$3,300                                    |
| Office visits       | Doctor            | \$25 copay                     | Applies to deductible, then covered at 60% | \$30 copay, then covered at 70% | Not Covered                        | Applies to deductible, then covered at 80% | Applies to deductible, then covered at 60% |
|                     | Specialist        | \$50 copay                     | Applies to deductible, then covered at 60% | \$30 copay, then covered at 70% | Not covered                        | Applies to deductible, then covered at 80% | Applies to deductible, then covered at 60% |
| Out-of-pocket limit | Employee          | \$3,200                        | \$8,500                                    | \$3,200                         | Not covered                        | \$3,200                                    | \$6,000                                    |
|                     | Employee + 1      | \$6,400                        | \$18,000                                   | \$6,400                         | Not covered                        | \$6,400                                    | \$12,000                                   |
|                     | Employee + family | \$6,400                        | \$18,000                                   | \$6,400                         | Not covered                        | \$6,400                                    | \$12,000                                   |



# Comparing plan basics – Pharmacy

| Pharmacy plans |                   | Traditional Plan PPO  |                         | Protection Plan EPO  |                         | Savings Plan HSA  |                         |
|----------------|-------------------|---|-------------------------|--|-------------------------|---|-------------------------|
|                |                   | Pharmacy in network   | Pharmacy out of network | Pharmacy in network  | Pharmacy out of network | Pharmacy in network   | Pharmacy out of network |
| Deductible     | Employee          | \$100   | Not Covered             | None   | Not Covered             | \$1,650   | Not Covered             |
|                | Employee + Family | \$300   | Not Covered             | None   | Not Covered             | \$3,300   | Not Covered             |
| Retail Copay   |                   | Tier 1=\$10.00<br>Tier 2=30%, \$35.000 min, \$60.00 max<br>Tier 3=50%<br>Tier 4=30%, \$250.00 max |                         | Tier 1=\$10.00<br>Tier 2=30%, \$35.00 min, \$60.00 max<br>Tier 3= 100% member cost share would not apply to the OOP<br>Tier 4=30%, \$250.00 max  |                         | Tier 1=\$10.00<br>Tier 2=\$35.00<br>Tier 3=\$50.00<br>Tier 4=30%, \$250.00 max  |                         |
| Mail Copay     |                   | Tier 1=\$25.00<br>Tier 2=30%, \$87.50 min, \$150.00 max<br>Tier 3=50%<br>Tier 4=30%, \$250.00 max |                         | Tier 1=\$25.00<br>Tier 2=30%, \$87.50 min, \$150.00 max<br>Tier 3= 100% member cost share would not apply to the OOP<br>Tier 4=30%, \$250.00 max |                         | Tier 1=\$25.00<br>Tier 2=\$87.50<br>Tier 3=\$125.00<br>Tier 4=30%, \$250.00 max |                         |



# Health and wellness programs



# Health and wellness programs



Become more engaged in your health.



Make better healthcare decisions.



Reach your health goals.



Save money on health-related products and services.



After your benefits start, visit **[anthem.com](https://www.anthem.com)**, the Sydney Health app, or call Member services at 833-829-0214 to take part in our programs.



## 24/7 NurseLine

**Connect with a registered nurse who 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.



# 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.

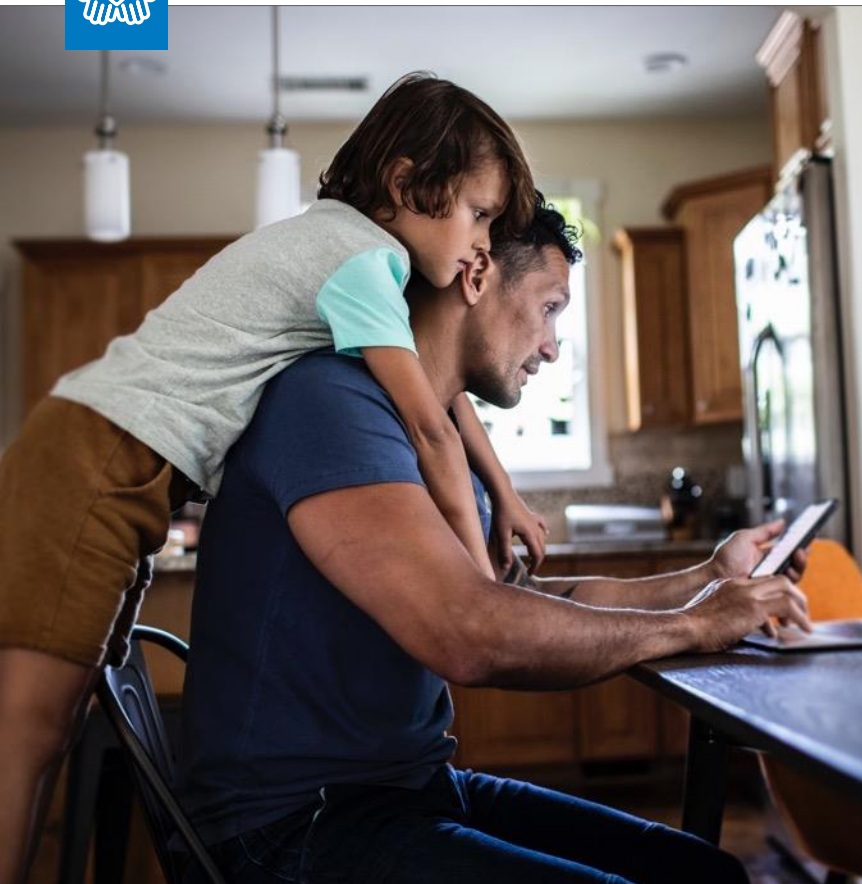


# Cancer Quality Care

Our focus is on you, so you can focus on your health. Cancer Quality Care 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.





## Total Health, Total You

Resources for physical and emotional health with personalized guidance and support.

### We can help you:

- View and understand your health plan benefits.
- Access your digital ID card.
- Find doctors nearby.
- Participate in wellness activities.

You can contact Member Services by calling us at 833-829-0214, visiting [anthem.com](https://www.anthem.com), or using your Sydney Health app.



# Behavioral Health Premium

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

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





# Building Healthy Families



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



Available 24/7 through our Sydney<sup>SM</sup> Health app.



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





# Inclusive Care

**This program focuses on health from all angles — addressing physical, behavioral, and social needs.**

Our concierge-level team is committed to helping you find:

- Physical and behavioral health services and support for your individual needs.
- Specialty care, including hormone therapy, HIV, AIDS, sexually transmitted infection (STI) treatments, and PrEP medication.
- Educational resources and tools for you and your family members.





# Special Offers

Visit **anthem.com**, choose **Care**,  
and select **Discounts** to:



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



# **Simplifying your plan with tools and resources**

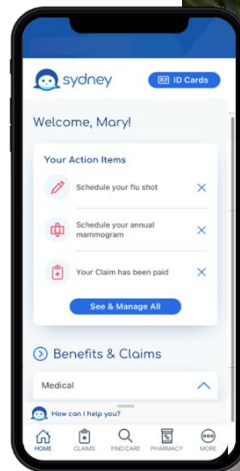


# Sydney Health app; your personal health assistant

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

## Use it to:

- Find care and check costs.
- See all your benefits.
- View claims and payment information.
- View and use digital ID cards.
- Manage prescriptions.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Sync with your fitness tracker.
- Reach Member Services for support.





# Virtual care

## Connect with care anywhere.

- Virtual 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 therapists or psychiatrists. Appointments 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**.





# 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:<sup>1</sup>

- Asthma
- High blood pressure
- Diabetes
- High cholesterol
- Heartburn or GERD<sup>2</sup>
- 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



# Anthem Health Guides

An Anthem Health Guide answers your questions and walks you through the healthcare system so you can:



Find the right benefits for your needs.



Save money on prescriptions.

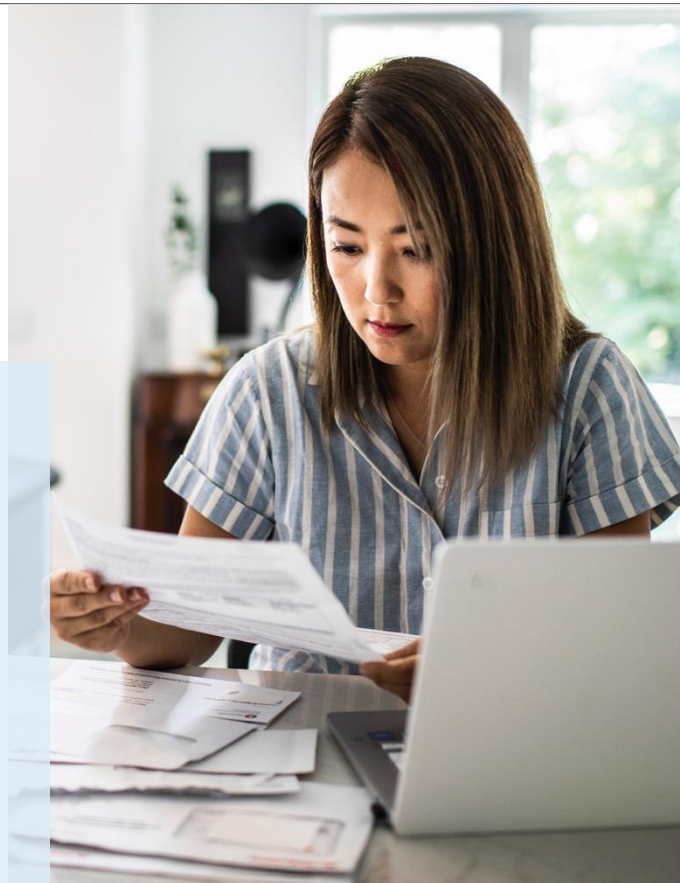


Stay on top of appointments.



Compare costs for healthcare services.

Reach an Anthem Health Guide at 833-829-0214. You can also go to **[anthem.com](https://www.anthem.com)** to send a secure email or chat online.

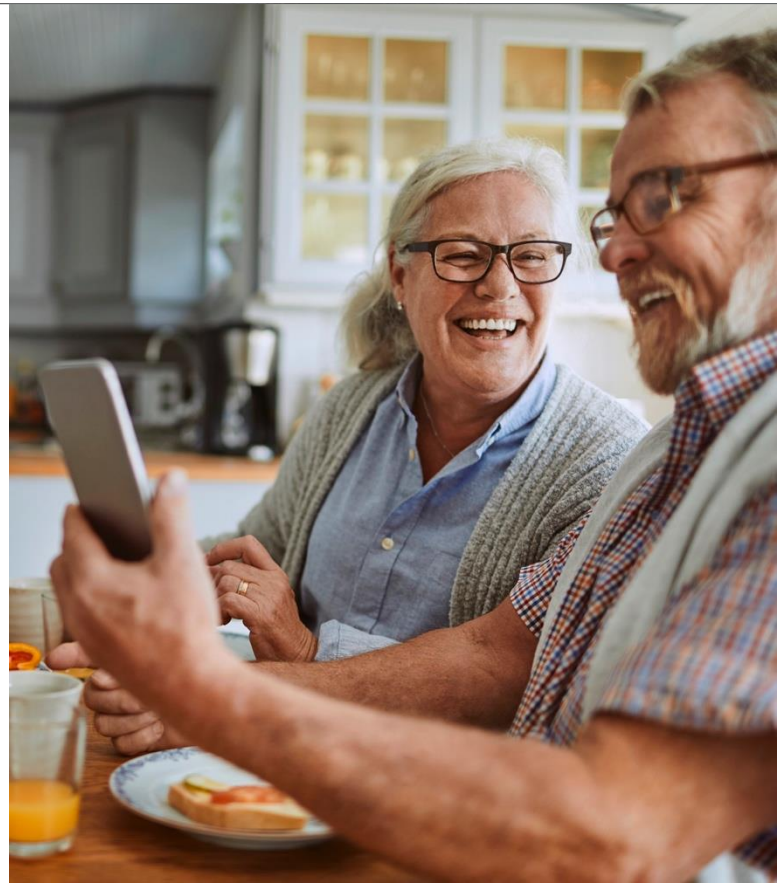




# Health Record

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.





# 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.

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.



# Questions?