



Anthem HealthKeepers
Offered by HealthKeepers, Inc.

Your Anthem HealthKeepers Plan

Evergreen Enterprises

Effective December 1, 2011

HealthKeepers 25/30 & 25/30 Open Access



Welcome to Anthem HealthKeepers benefits

We're glad you're taking time to check out all that Anthem HealthKeepers has to offer you. Choosing your benefits is an important decision and this booklet is designed to help. Basically, it's a snapshot of the benefits that come with Anthem HealthKeepers coverage. It shows what's available to you, what you get with each benefit and how the plans work.

Explore the Anthem HealthKeepers membership advantage.

We know you're busy. That's why we've made sure it only takes a few moments to explore the advantages of being an Anthem HealthKeepers member, including:

- There's a good chance your doctor is part of Anthem HealthKeepers' network. To find out, go to anthem.com and search the provider directory.
- You get more than access to coverage. You also get tools, resources and guidance that may help you reach your personal, healthy best.
- Anthem.com has the answers you need. Simply go to anthem.com for answers to your claims questions and find detailed health benefit information.
- This booklet goes into all this — and more. Please take a few minutes to look over the information, and keep this booklet. It may come in handy.

Registering on anthem.com is step one.

Once you get your ID card, registering is easy; all you need is your ID card, the Internet and five minutes. After you register at anthem.com, you can tap into decision-making tools, health information and many resources. It's also the convenient way to order a new ID card, check claims status, find out the cost of services, learn about doctors and hospitals, and so much more.

- Go to anthem.com
- Enter the site by clicking on Member
- Follow instructions to create your user name and password and you're ready to go!

Read on for information to help you choose your benefits with confidence. If you have any questions, your benefits manager will be happy to answer them. Thanks for considering Anthem HealthKeepers.

Choosing a Health Plan That's Right for You

Choosing the right health plan for you and your family is a tough decision. There are so many options and so many acronyms. Although confusing, this is important. The plan you pick will affect your paycheck and your health care spending throughout the year. That's why we encourage you to carefully think about your needs and options. And we're going to help ...

Know the basic differences between the plan types.

You may have a choice of health plans at work or within your family. Knowing how the different plans work will help you to pick the plan that best fits your family needs and budget.

- **Health Maintenance Organization (HMO)** – gives you the assurance of having a primary care physician who will oversee your care by in-plan providers and helps you seek specialist care when needed
- **HMO Open Access (OA)** – lets you seek specialist services in-plan without referrals

Understand the total costs.

Benefit plans differ in many ways. But with every plan, there is a basic premium, which is how much you and your employer pay to buy coverage. The premium may only be a small part of your total cost. There are other payments you may make, which vary by plan. When considering any plan, try to figure out its total cost to you and your family, especially if someone in your family has a chronic or serious health condition. Consider the following:

- Are there deductibles you must pay before the insurance begins to help cover your costs?
- Are there office visit, emergency room or inpatient copayments you must pay?
- What percentage of the cost for other services are you responsible for? (This is known as your coinsurance amount.)
- If you use doctors outside of the plan's network, how much more will you pay to receive care?

To see the costs associated with the Anthem HealthKeepers products, see your benefits summary. You will notice that with an Anthem HealthKeepers product, you can help keep your costs down by using in-plan providers.

Understand the benefits beyond basic coverage.

When it comes to understanding your benefits, the details are what count. The best plan for someone else may not be the best plan for you. Consider your needs for the following and determine which plan offers you the best coverage:

- Does the plan help you stay healthy with preventive care such as physical exams, immunizations and health screenings?
- Are you able to see a specialist without a referral?
- Do you and your family have coverage while traveling?
- Do any of the plans provide special programs for asthma, diabetes or other chronic conditions?

Assess your family's needs.

Choosing a Health Plan That's Right for You (continued)

After you review the benefits available and determine what is most important to you, you can compare plans. Many things should be considered including services offered, choice of physicians and hospitals, costs and additional tools that can help you stay healthy. Ask some of these questions:

- How do I feel about limits on my choice of doctors and hospitals?
- Is my doctor in the network? What about my gynecologist or child's pediatrician?
- How important is the cost of services? Am I willing to pay more to see a physician that is not in the network?
- Am I willing to pay more from my paycheck to have my health plan cover more of the services? Or buy a lower cost plan and pay a little more for services as we use them?

Get more for your money.

It's also important to think about what you expect out of your benefits plan. Consider the following:

- Does the plan offer educational materials, newsletters or online tools on healthy living?
- Does the plan offer tools to help you manage your health, as well as your benefits?
- Is there a lot of paperwork or hassle involved with the plan or does it work simply?
- Does the plan offer discounts on health-related programs and resources?

While you can't predict all of your family's needs, it pays to make a list of the services you expect to need in the coming year and then evaluate each plan according to your list. Remember to include some of the features that are important to your family that aren't related to cost, such as coverage while traveling and resources to help you manage your health.

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Your Health Benefits

The following benefits are being offered by HealthKeepers, Inc

Anthem HealthKeepers

Care is guided by your doctor who will also coordinate referrals for specialist care.

The big buzz these days is that you have the power to take charge of your health. We would agree that's a good idea. That's why we build our health plans with options, resources and overall support to help you make decisions. This is a quick overview of how your plan works.

One, you have options. Anthem HealthKeepers is an HMO plan, which means benefits are typically covered when visiting in-network providers, except for emergency services. The network includes many doctors and hospitals across Virginia, so you'll find plenty of choices. Your primary doctor can guide you through all of your choices.

Two, as an Anthem HealthKeepers member, you have access to a lot of online tools. Helping you make your decisions is important to us, but not nearly as important as helping you make the right decisions – for you, your health and your budget.

Anthem HealthKeepers at a glance

Primary Care Physicians (PCPs): Required

Your PCP provides preventive care and can be an advocate for helping you decide what types of specialist services may be of value to you.

Referrals: Needed for most specialty services, but specialty services related to preventive care benefits can be coordinated on your own.

Claim Forms: No claim forms to submit when using network providers.

Out-of-Plan Benefits: Not available except for emergency services

While the plan doesn't cover out-of-network care, your doctor of choice is most likely in our network or another network specialist can be found to fit your needs.

Out-of-Pocket: This is the amount you'll pay, whether it is a straight copayment or some percentage of coinsurance for the cost of covered services.

You can see what services cost before your visit

Through anthem.com, you can estimate the costs for inpatient and outpatient services and doctor visits. What better way to help you determine what to do?

How to find a network doctor

Simply go online and search our provider directory for the type of care you need.

1. Go to anthem.com.
2. Select "Find a Doctor."
3. Select your state.
4. Select the Anthem HealthKeepers plan.
5. Select your provider type.
6. Select a specialist, if needed.
7. Enter your search criteria.
8. Click "View Results."

Anthem HealthKeepers (continued)

You're covered whenever you travel

If you're traveling in the U.S. or out of the country, your coverage travels with you. If you need emergency, urgent or approved follow-up care, you have three options. Go to anthem.com, call BlueCard® Access at 800-810-2583 or call the customer service number on your member ID card.

You're getting more than a health plan

You get programs to actually help you manage your health. MyHealth@Anthem®, 360° Health® health management programs, and SpecialOffers@Anthem are all available through anthem.com. The programs are explained in detail later in this booklet. This is a brief overview of your plan's features. Your benefits summary contains the details. Thank you for considering Anthem HealthKeepers.

Anthem HealthKeepers 25/30

Typically when you receive your care in a health care professional's office, you will pay a set fee as noted below. When services are received at a hospital or facility, you will pay 30% of the cost that the network hospital or facility has agreed to accept for their services.

Covered Services	You Pay
Preventive Care	
Preventive care services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits. *During the course of a routine screening procedure, abnormalities or problems may be identified that require immediate intervention or additional diagnosis. If this occurs, and your provider performs additional necessary procedures, the service will be considered diagnostic and/or surgical, rather than screening, depending on the claim for the services submitted by your provider, which will result in a member cost share.	*No Charge
Doctor Visits	
<ul style="list-style-type: none"> office visits urgent care visits home visits in-office surgery voluntary family planning 	\$25 for each visit to your PCP* \$50 for each visit to a specialist
Labs, Diagnostic X-rays and Other Outpatient Diagnostic Tests	
<ul style="list-style-type: none"> diagnostic x-rays lab work diagnostic tests <i>*This fee is not required when these services are provided by the same professional on the same day as the office visit.</i>	\$25 for each visit to your PCP \$50 for each visit to a specialist 30% for each visit to a hospital or facility
<ul style="list-style-type: none"> advanced diagnostic imaging services <i>Your payment responsibility is waived if services are billed as a part of an emergency room visit.</i>	\$150 for each visit 30% for each visit to a hospital or facility
Other Outpatient Services	
<ul style="list-style-type: none"> hospice services insulin pumps and oxygen durable medical equipment 	No Charge
<ul style="list-style-type: none"> ambulance travel 	\$100 per transport
<ul style="list-style-type: none"> home health care services 	\$50 per calendar month
<ul style="list-style-type: none"> dialysis 	\$50 per calendar month
<ul style="list-style-type: none"> prosthetic devices 	30% of the amount the health care professionals in our network have agreed to accept for their services
<ul style="list-style-type: none"> injectable medications (excluding chemotherapy medications, allergy injections and serum dispensed in a physician's office) <i>You will also pay an additional \$25 or \$50 office visit copayment depending on the type of provider who treats you.</i>	20% of the amount the health care professionals in our network have agreed to accept for their services
Therapy Service	
<ul style="list-style-type: none"> occupational physical speech <i>Limited to 30 combined visits per calendar year for physical therapy and occupational therapy services, and 30 visits per calendar year for speech therapy services.</i>	\$25 for each visit to a specialist 30% for each visit to a hospital or facility
<ul style="list-style-type: none"> chemotherapy radiation cardiac respiratory <i>Only one payment is required for intravenous services that occur within a calendar month when rendered at home or an ambulatory infusion center..</i>	\$50 for each visit to a specialist's office 30% for each visit to a hospital or facility
<ul style="list-style-type: none"> spinal manipulation and manual medical therapy services <i>Limited to 30 visits per calendar year.</i>	\$25 for each visit

For benefits listed with specific limits all services received during the calendar year from January 1 and December 31 for that benefit are applied to that limit.

Covered Benefits	You Pay
Outpatient Infusion Services	
○ facility	30% for each visit to a hospital or facility
○ ambulatory infusion centers	\$50 per calendar month for IV services
○ home services	\$50 per calendar month for IV services
Outpatient Surgery in a Hospital or Facility	
○ surgery	30% for each visit to a hospital or facility
Inpatient Stays in a Hospital or Facility	
○ semi-private room ○ skilled nursing facility (100 days for each admission) ○ private room when approved when approved in advance ○ intensive or coronary care unit	30% for each visit to a hospital or facility
Maternity	
○ all routine outpatient pre- and postnatal care (excluding inpatient stays)	\$300 per pregnancy
○ diagnostic tests ○ ultrasounds ○ non-stress tests and other fetal monitor procedures	\$50 for each visit to a specialist's office 30% for each visit to a hospital or facility
Outpatient Mental Health and Substance Abuse Services	
○ office visits	\$25 for each visit
○ outpatient facility (including partial day treatment and intensive outpatient programs) ○ outpatient facility professional provider services	No charge
Routine Vision	
○ annual routine eye exam	\$15 for each visit
<i>Plus valuable discounts on eyewear</i>	
Emergency Care and Out of the Service Area Urgent Care	
○ urgent care visits	\$50 for each visit
○ true emergency care visits in or out of the service area	30% for each visit to an emergency room

Out-of-Pocket Maximums
What You Will Pay for Covered Services in One Calendar Year (January 1 - December 31)
<p>If you are the only one covered by your plan, you will pay \$3,000 for covered services outlined in this insert. Once you have reached this amount, your payment for the covered services outlined in this insert is \$0, except for services listed below.</p> <ul style="list-style-type: none"> ○ If two people are covered under your plan, each of you will pay \$3,000 (\$6,000 total). ○ If three or more people are covered under your plan, together you will pay \$6,000. However, no family member will pay more than \$3,000 toward the limit. <p>The following do not count toward the calendar year out-of-pocket maximum. You will still need to pay:</p> <ul style="list-style-type: none"> ○ the costs associated with vision benefits ○ the cost of prescription drugs ○ the cost of dental benefits ○ the cost of care received when the benefit limits have been reached

Some benefits may be subject to balance billing, if provided by a non-participating provider. For more information on balance billing, see the enrollment brochure.

This benefits overview insert is only one piece of your entire enrollment package.

See the enrollment brochure for a list of your plan's exclusions and limitations and applicable policy form numbers.

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

Anthem HealthKeepers Open Access plan

The big buzz these days is that you have the power to take charge of your health. We would agree that's a good idea. That's why we build our health plans with options, resources and overall support to help you make decisions. This is a quick overview of how your plan works.

One, you have options. Anthem HealthKeepers Open Access is an HMO (health maintenance organization) plan with a direct access feature, which means you're free to seek specialist care without getting a referral first. You'll also typically pay less when visiting a PCP instead of a specialist. The Anthem HealthKeepers network includes many doctors and hospitals across Virginia, so you'll find plenty of choices. The point is, the choice is yours. Two, as an Anthem HealthKeepers member, you have access to a lot of online tools. Helping you make your decisions is important to us, but not nearly as important as helping you make the right decisions — for you, your health and your budget.

Anthem HealthKeepers Open Access at a glance

- **PRIMARY CARE PHYSICIANS (PCPs):** Required
Your PCP provides preventive care and helps you make decisions about your health. Want to change PCPs? No problem. Since your plan includes an Open Access provision, you can visit any in-network primary care physician. Of course, having an established PCP relationship can make it easier to handle health issues as they come up since they'll already know your history and can possibly help direct you on getting the right type of specialist care.
- **REFERRALS:** Not needed.
- **CLAIM FORMS:** No claim forms to submit when using network providers.
- **OUT-OF-PLAN BENEFITS:** Not available except for urgent and emergency services
While the plan doesn't cover out-of-plan care, your doctor of choice is most likely in our network or another network specialist can be found to fit your needs.
- **OUT-OF-POCKET:** This is the amount you'll pay, whether it is a straight copayment, deductible or some percentage of coinsurance for the cost of covered services.

You can see what services cost before your visit

Through [anthem.com](https://www.anthem.com), you can estimate the costs for inpatient and outpatient services and doctor visits. What better way to help you determine what to do?

Anthem HealthKeepers Open Access plan (continued)

You're covered whenever you travel

If you're traveling in the U.S. or out of the country, your coverage travels with you. If you need emergency, urgent or approved follow-up care, you have three options. Go to [anthem.com](https://www.anthem.com), call BlueCard® Access at 800-810-2583 or call the customer service number on your member ID card.

You're getting more than a health plan

You get access to valuable discounts as well as programs to actually help you manage your health. MyHealth@Anthem®, 360° Health® health management programs, and SpecialOffers@Anthem are all available through [anthem.com](https://www.anthem.com). The programs are explained in detail later in this booklet. This is a brief overview of your plan's features. Your benefits summary contains the details. Thank you for considering Anthem HealthKeepers.

HOW TO FIND A NETWORK DOCTOR

Simply go online and search our provider directory for the type of care you need.

- 1. Go to [anthem.com](https://www.anthem.com).**
- 2. Select "Find a Doctor."**
- 3. Select your state.**
- 4. Select the Anthem HealthKeepers plan.**
- 5. Select your provider type.**
- 6. Select a specialist, if needed.**
- 7. Enter your search criteria.**
- 8. Click "View Results."**

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*This benefits overview insert is only one piece of your entire enrollment package.
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Take care of yourself. Use your preventive care benefits.

Getting regular checkups and exams can help you stay well, catch problems early and may be lifesaving. Our health plans cover 100% of the services listed in this flier as preventive care.¹ This follows the health care reform law and state regulations. When you get these services from providers in the network, you don't have to worry about paying anything out of your own pocket for covered preventive care such as screenings, immunizations and exams. You may have to pay part of the costs if you use a provider outside the network.

Here's an overview of the types of preventive services we cover. Refer to your benefits summary to learn more.

Preventive versus diagnostic care

What's the difference? Preventive care is precautionary. Diagnostic care is used to find the cause of existing symptoms. For example, if your doctor suggests you have a colonoscopy because of your age, that's preventive care. But, if your doctor suggests a colonoscopy to see what's causing your symptoms, that's diagnostic care and you may need to pay part of the cost (this is your "cost share").

¹ Preventive care services that meet the requirements of federal and state law, including certain screenings, immunizations and physician visits

Child preventive care (birth to 18 years)

Preventive care physical exams are covered as well as the screenings, tests and vaccines listed here. The preventive care services listed below may not be right for every person. Please ask your health care provider what's right for you.

Preventive physical exams

Age-appropriate screening tests may include:

- Newborn screenings
- Vision screening²
- Hearing screening
- Developmental and behavioral assessments
- Oral health assessment
- Screening for lead exposure
- Hemoglobin or hematocrit (blood count)
- Blood pressure
- Height, weight and body mass index (BMI)
- Cholesterol and lipid level screening

- Screening for depression
- Screening and counseling for obesity
- Behavioral counseling to promote a healthy diet
- Screening for sexually transmitted infections
- Pelvic exam and Pap test, including screening for cervical cancer

Immunizations:

- Hepatitis A
- Hepatitis B
- Diphtheria, Tetanus, Pertussis
- Varicella (chicken pox)
- Influenza (flu)
- Pneumococcal (pneumonia)
- Human Papillomavirus (HPV)
- Haemophilus Influenza type b (Hib)
- Polio
- Measles, Mumps, Rubella (MMR)
- Meningococcal (meningitis)
- Rotavirus

Adult preventive care (19 years and older)

Preventive care physical exams are covered as well as the screenings, tests and vaccines listed here. The preventive care services listed below may not be right for every person. Please ask your health care provider what's right for you.

Preventive physical exams

Age-appropriate screening tests may include:

- Eye chart vision screening²
- Hearing screening
- Cholesterol and lipid level screening
- Blood pressure
- Height, weight and BMI
- Screening for depression
- Diabetes screening
- Prostate cancer screening including digital rectal exam and PSA test
- Breast cancer screening, including exam and mammography
- Pelvic exam and Pap test, including screening for cervical cancer
- Screening for sexually transmitted infections
- HIV screening
- Bone density test to screen for osteoporosis
- Colorectal cancer screening including fecal occult blood test, barium enema, flexible sigmoidoscopy, screening colonoscopy and CT colonography (as appropriate)
- Aortic aneurysm screening (men)

- Screenings during pregnancy (including but not limited to, hepatitis, asymptomatic bacteriuria, Rh incompatibility, syphilis, iron deficiency anemia, gonorrhea, chlamydia and HIV)
- Intervention services (includes counseling and education):
 - Screening and counseling for obesity
 - Genetic counseling for women with a family history of breast or ovarian cancer
 - Behavioral counseling to promote a healthy diet
 - Primary care intervention to promote breastfeeding
 - Counseling related to aspirin use for the prevention of cardiovascular disease (does not include coverage for aspirin)
 - Screening and behavioral counseling related to tobacco use
 - Screening and behavioral counseling related to alcohol misuse

Immunizations:

- Hepatitis A
- Hepatitis B
- Diphtheria, Tetanus, Pertussis
- Varicella (chicken pox)
- Influenza (flu)
- Pneumococcal (pneumonia)
- Human Papillomavirus (HPV)
- Measles, Mumps, Rubella (MMR)
- Meningococcal (meningitis)
- Zoster (shingles)

² Some plans cover additional vision services. Please see your contract or Certificate of Coverage for details.

Employee Assistance Program

Your personal guidance system

Some days you just need someone to talk to. Other times you may be looking for connections to people who can help you figure things out. Or maybe you want information from a source you can trust.

Whether you're sweating the small stuff or facing a major life crisis, your Employee Assistance Program (EAP) can help. No problem is too small (or too big) for our highly trained and caring EAP staff.

When you call, we'll work with you to determine your next steps. If needed, we can arrange for several free visits with a licensed counselor. Or, if your worries include money or legal problems, we can put you in touch with a financial advisor or a lawyer. If you'd benefit from ongoing assistance, we'll help you connect with a qualified resource near your work or home.

If you'd rather not talk about your issue, you can still get information through our website, anthemEAP.com.

ACTIVATE US TODAY

Whatever's on your mind, you don't have to face it alone. It's easy to activate your personal guidance system. Just dial our toll-free number, 800-346-5484, whenever you're feeling a little lost.



There you'll find helpful resources including:

- Ways to manage dilemmas in both your personal and work life.
- Interactive search tools to locate child care and elder care services in your area.
- Financial calculators to help you plan for major purchases or life events.
- Practical tips on topics like safety, travel and pets.

Naturally, we understand how important privacy is when it comes to subjects like these. So, rest assured that your friends, family members and employer cannot find out about your use of EAP services without your written consent.*

Since you never know when life will throw a challenge your way, your EAP is available 24 hours a day, every day of the year. EAP services are provided at no cost to you and everyone who lives in your home. There's no need to sign up. You're automatically enrolled.

Anthem 
And Its Affiliate **HealthKeepers, Inc.**
360°Health

*In accordance with federal and state law, and professional ethical standards.

Coverage While Traveling

Whether you're traveling on business, away for fun or have been stationed in another state, if you have an urgent or emergency medical situation, rest assured your coverage travels with you. The BlueCard® program makes sure of that by uniting Anthem HealthKeepers' network with those of other Blue Cross and Blue Shield companies across the U.S. You'll have access to medical care most anywhere you're staying.

It's as easy as accessing your local network.

Getting medical care away from home is as convenient as accessing the local network — with just one added step.

1. Find a provider from the BlueCard listing. Like when at home, you can search online at anthem.com or call the member services number on the back of your member ID card. You can also call BlueCard Access at 800-810-BLUE (2583).
2. (This is the additional step.) Call Anthem HealthKeepers member services to verify your coverage.
3. Show your ID card at the time of service.

One additional step. No additional costs or hassles. You pay the same with any Blue Cross and Blue Shield provider as you would an Anthem network provider. Plus the provider will file your claims for you. Anthem HealthKeepers will still mail your explanation of benefits so you can double check how the service was covered.

As always, if you need emergency care, you should go to the nearest hospital without contacting Anthem first. Just give us a call within 24 hours or as soon as reasonably possible.

Enjoy your travels. We're happy to go with you.

Your prescription drug plan

Your Prescription Drug 15-30-60 or 20% Plan	Tier 1 Copay	Tier 2 Copay	Tier 3 Copay
Up to a 30-day medication supply at participating retail pharmacies	\$15	\$30	The greater of \$60 or 20% coinsurance with a \$200 prescription maximum
Up to a 90-day medication supply delivered to your home	\$15	\$60	The greater of \$180 or 20% coinsurance with a \$400 prescription maximum

Under your plan, for third-tier drugs you'll pay the greater of the third-tier copayment or 20 percent coinsurance with a \$200 or \$400 per-prescription maximum. There will also be a \$3,500 per member per benefit year out-of-pocket maximum included with this benefit.

Retail pharmacy network

Our network includes more than 64,000 pharmacies across the country. That means you have easy access to your prescriptions wherever you are – at work, home or even on vacation. Using pharmacies in the network will help you get the most from your drug plan. When picking up your prescription at the pharmacy, be sure to show your plan ID card.

To make sure your pharmacy's in our network, visit anthem.com.

- Log in and click on "Refill a Prescription." You will be directed to the Express Scripts website.
- Click on "My Prescription Plan" in the left hand column.
- Click on "Find a Pharmacy."

Choosing a non-network pharmacy means you'll pay the full cost of your drug. Then, you may submit a claim form to be repaid. To access the form, visit anthem.com.

- Log in and select the "Refill a Prescription" link. You will be directed to the Express Scripts website.
- Click on "My Prescription Plan" in the left-hand column, then click on "Coverage & Copayments." The claim form is on this page.

Note about your pharmacy information on the web:

Express Scripts is the company that manages the operations of your drug plan. The first time you're directed to the Express Scripts website, you'll go through a brief registration. The purpose is to set your preferences for communication and privacy. You'll do this only once.

To access your pharmacy information, log on to anthem.com.

Home Delivery Pharmacy

Home delivery is for people who take medications on an ongoing basis. Our preferred Home Delivery Pharmacy, managed by Express Scripts, sends you the medicine you need, right to your door. As a home delivery customer, you'll also enjoy:

- Free standard shipping
- Access to pharmacists for drug questions
- Safe, accurate prescriptions

Your prescription drug plan (continued)

Getting started with home delivery

Switching is simple. You can order by phone, mail or fax.

By phone: Call **866-281-4279**, Monday through Friday, 8:30 a.m. to 8 p.m., Eastern time. You'll find out how much your prescription will cost and how much you can save. Have this information handy: *your* prescription, doctor's name, phone number, drug names and strengths and credit card information (including cardholder name, account number and expiration date).

By mail: Visit **anthem.com** to get an order form.

- Log in and select "Refill a Prescription." You will be directed to the Express Scripts website.
- Click on "Fill a New Prescription."
- Choose the "Print a Prescription Order Form" link. You can print the form and complete it by hand. Or you can fill out a web-based form and print it.
- Mail your completed form, prescription from your doctor, and payments to:

Home Delivery Pharmacy
PO Box 66785
St. Louis MO 63166-6785

By fax: Have your doctor fax your prescription information to **800-600-8105**. It must be faxed directly from your doctor's office. If there is a question about your prescription, the pharmacy will contact your doctor.

Ordering refills

With home delivery, you don't have to worry about running out of medication. That's because the pharmacy will let you know when it's time to order refills. You can easily order by phone, mail or online:

By phone: Have your prescription label and credit card ready. Call **866-281-4279** and select "Automated Refill Order Line" option from the menu. Or press zero at any time to speak with a patient care advocate. If you are speech or hearing impaired, call **800-899-2114**. Follow the prompts to place your order.

By mail: Fill out an order form you received with a previous order. Affix your label or write the prescription refill number in the space provided. Mail the order form with the proper payment to:

Home Delivery Pharmacy
PO Box 66785
St. Louis MO 63166-6785

Online: Visit **anthem.com**.

- Log in and select "Refill a Prescription". You will be directed to the Express Scripts website.
- Choose the drugs you want to refill, and click "Add Refills to Cart."
- Review the order, shipping method, payment, medical information and contact information, and make changes if needed.
- Click "Place My Order."

Specialty Pharmacy

CuraScript, the Express Scripts specialty pharmacy, provides support and medicine for people with complex, long-term conditions. They include (but are not limited to):

- Asthma
- Cancer
- Crohn's Disease

Your prescription drug plan (continued)

- Gaucher's Disease
- Hemophilia
- Hepatitis C
- HIV/AIDS
- Multiple sclerosis
- Primary immune deficiency
- Psoriasis
- Pulmonary arterial hypertension
- Rheumatoid arthritis
- Respiratory syncytial virus (RSV)
- Transplant

Nurses, pharmacists and patient care advocates work together to help improve your care. Their goal is to help you get the best results from your treatments.

Ordering specialty drugs

You can place your first order by phone or fax:

By phone: Call **800-870-6419**, Monday through Friday, 8 a.m. to 10 p.m., Eastern time. A patient care advocate will help you get started.

By fax: Ask your doctor to fax your prescription and a copy of your ID card to **800-824-2642**.

Ordering refills

Online: Visit **anthem.com**.

- Log in and select "Refill a Prescription." You will be directed to the Express Scripts website.
- Choose the drugs you want to refill, and click "Add refills to Cart."
- Review the order, shipping method, payment, medical information and contact information and make changes if needed.
- Click "Place My Order."

Note: For some drugs, you must call to order a refill.

Drug list

Our drug list (sometimes called a formulary) is a list of prescription drugs covered by your plan. It's made up of hundreds of brand and generic drugs.

We research drugs and select ones that are safe, work well and offer the best value. That's because we think it's important to cover drugs that help people stay healthy so they can work, go to school, and continue the activities of a busy life.

Sometimes we update the Drug List if new drugs come to market, or if new research becomes available. To view the current list, visit **anthem.com**. Click on "Customer Care" in the top-right corner. Select your state, then click "Download Forms." You'll find the Drug List on this page.

If you don't have access to a computer, you can check the status of a drug by calling Customer Service at the phone number on your plan ID card.

Generic drugs

Your plan covers brand and generic (or non-brand) drugs. When you choose a generic, you'll get the same effect as a brand drug – but usually at a lower cost.

Brand and generic drugs have the same active ingredient, strength and dose. And generics must meet the same high standards for safety, quality and purity.

Your prescription drug plan (continued)

Prescription drugs will always be dispensed as ordered by your physician. If you or your doctor requests a brand name drug when a generic is available, you will pay your usual copayment for the generic drug plus the difference in the allowable charge between the generic and brand name drug.

Why generics cost less

Developing a new drug is expensive. When a company creates a new drug, it gets a patent for up to 20 years. That means only the company that created it can sell it during that time. Once the patent expires, other companies can make copies of the same drug. These companies avoid the high costs of developing the drug – and that helps lower the price for you.

Talk to your doctor to see if a generic is right for you. Don't switch or stop taking any drugs until you talk to your doctor.

Prior authorization

Most prescriptions are filled right away when you take them to the pharmacy. But, some drugs need our review and approval before they're covered. This process is called prior authorization. It focuses on drugs that may have:

- Risk of serious side effects
- High potential for incorrect use or abuse
- Better options that may cost you less
- Rules for use with very specific conditions

If your drug needs approval, your pharmacist will let you know. To check in advance, call the Customer Service phone number on your ID plan card.

The Drug List also includes this information. To view it, visit **anthem.com**. click on "Customer Care" in the top-right corner. Select your state, then click on "Download Forms." You'll find the Drug List on this page.

Anthem Blue Cross and its HMO affiliate, HealthKeepers, Inc., receives financial credits from drug manufacturers based on total volume of the claims processed for their product utilized by Anthem Blue Cross and Blue Shield and Anthem HealthKeepers members. These credits are retained by Anthem Blue Cross and Blue Shield and HealthKeepers, Inc. as a part of its fee for administering the program for self-funded groups and used to help stabilize rates for fully-insured groups. Reimbursements to pharmacies are not affected by these credits.

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. Anthem Blue Cross and Blue Shield and its affiliated HMO, HealthKeepers, Inc., are independent licensees of the Blue Cross and Blue Shield Association. *ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

This benefits overview insert is only one piece of your entire enrollment package. See the enrollment brochure for a list of your plan's exclusions and limitations and applicable policy form numbers.

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits.

Ins and Outs of Coverage

The Ins and Outs of Coverage

Knowing that you have health care coverage that meets your and your family's needs is reassuring. But part of your decision in choosing a plan also requires understanding:

- who can be enrolled
- how coverage changes are handled
- what's not covered by your plan
- how your plan works with other coverage

Who Can Be Enrolled

You can choose coverage for you alone or family coverage that includes you and any of the following family members:

- Your spouse
- Your children age 26 or younger, which includes:
 - A newborn, natural child or a child placed with you for adoption
 - A stepchild, or
 - Any other child for whom you have legal guardianship

Coverage will end on the end of the month in which they turn 26.

Some children have mental or physical challenges that prevent them from living independently. The dependent age limit does not apply to these enrolled children as long as these challenges were present before they reached age 26.

The Ins and Outs of Coverage (continued)

1. On the employer level — which impacts you as well as all employees under your employer's plan — your Anthem HealthKeepers plan can be ...

renewed	cancelled	changed	when...
•			your employer maintains its status as an employer, remains located in our service area, meets our guidelines for employee participation and premium contribution, pays the required health care premiums and does not commit fraud or misrepresent itself.
	•		your employer makes a bad payment, voluntarily cancels coverage (30-day advance written notice required), is unable (after being given at least a 30-day notice) to meet eligibility requirements to maintain a group plan, or still does not pay the required health care premium (after being given a 31-day grace period and at least a 15-day notice).
	•		we decide to no longer offer the specific plan chosen by your employer (you'll get a 90-day advance notice) or if we decide to no longer offer any coverage in Virginia (you'll get a 180-day advance notice).
		•	your employer and you received a 30-day advance written notice that the coverage was being changed (services added to your plan or the copayment amounts decreased). Copayments can be increased or services can be decreased only when it is time for your group to renew its Lumenos coverage.

2. On an individual level — factors that apply to you and covered family members — your Anthem HealthKeepers plan can be...

renewed	cancelled	when...
•		you maintain your eligibility for coverage with your employer, pay your required portion of the health care premium and do not commit fraud or misrepresent yourself.
	•	you purposely give wrong information about yourself or your dependents when you enroll. Cancellation is effective immediately.
	•	you lose your eligibility for coverage, don't make required payments or make bad payments, commit fraud, are guilty of gross misbehavior, don't cooperate with coordination of benefits recoveries, let others use your ID card, use another member's ID card or file false claims with us. Your coverage will be cancelled after you receive a written notice from us.

The Ins and Outs of Coverage (continued)

Special Enrollment Periods

Typically you are only allowed to enroll in your employer's health plan during certain eligibility periods, such as when it is first offered to you as a "new hire" or during your employer's open enrollment period when employees can make changes to their benefits for an upcoming year. But there may be instances other than these situations in which you may be eligible to enroll. For example, if the first time you are offered coverage and you state in writing that you don't want to enroll yourself, your spouse or your covered dependents because you have coverage through another carrier or group health plan, you may be able to enroll your family later if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage. But, you must ask to be enrolled within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption. Finally, if you or your dependents' coverage under Medicaid or the state Children's Health Insurance Program (SCHIP) is terminated as a result of a loss of eligibility, or if you or your dependents become eligible for premium assistance under a state Medicaid or SCHIP plan, a special enrollment period of 60 days will be allowed. To request special enrollment or obtain more information, contact your employer.

When You're Covered by Multiple Plans

If you're fortunate enough to be covered by more than one health plan, you may not be so thrilled about the paperwork hassles that can come with it when you're trying to figure out which plan should pay for what. Our Coordination of Benefits (COB) program helps ensure that you receive the benefits due and avoid overpayment by either carrier. Because up-to-date, accurate information is the key to our Coordination of Benefits program, you can expect to receive a COB questionnaire on an annual basis. Timely response to these questionnaires will help avoid delays in claims payment.

If you are covered by two different group health plans, one is considered primary and the other is considered secondary. The primary carrier is the first to pay a claim and provide reimbursement according to plan allowances; the secondary carrier then provides reimbursement, typically covering the remaining allowable expenses.

The Ins and Outs of Coverage (continued)

Determining the primary versus secondary carrier

See the chart below for how determination gets made over which health plan is the primary carrier. The term “participant” is used and means the person who is signing up for coverage:

When a person is covered by 2 group plans, and	Then	Primary	Secondary
One plan does not have a COB provision	The plan without COB is	•	
	The plan with COB is		•
The person is the participant under one plan and a dependent under the other	The plan covering the person as the participant is	•	
	The plan covering the person as a dependent is		•
The person is the participant in two active group plans	The plan that has been in effect longer is	•	
	The plan that has been in effect the shorter amount of time is		•
The person is an active employee on one plan and enrolled as a COBRA participant for another plan	The plan in which the participant is an active employee is	•	
	The COBRA plan is		•
The person is covered as a dependent child under both plans	The plan of the parent whose birthday occurs earlier in the calendar year (known as the birthday rule) is	•	
	The plan of the parent whose birthday is later in the calendar year is		•
	Note: When the parents have the same birthday, the plan that has been in effect longer is	•	
The person is covered as a dependent child and coverage is stipulated in a court decree	The plan of the parent primarily responsible for health coverage under the court decree is	•	
	The plan of the other parent is		•
The person is covered as a dependent child and coverage is not stipulated in a court decree	The custodial parent's plan is	•	
	The non-custodial parent's plan is		•
The person is covered as a dependent child and the parents share joint custody	The plan of the parent whose birthday occurs earlier in the calendar year is	•	
	The plan of the parent whose birthday is later in the calendar year is		•
	Note: When the parents have the same birthday, the plan that has been in effect longer is	•	

The Ins and Outs of Coverage (continued)

How Benefits Apply When Medicare-Eligible

Some people under age 65 are eligible for Medicare in addition to any other coverage they may have. The following chart shows how payment is coordinated under various scenarios:

When a person is covered by Medicare and a group plan, and	Then	Anthem HealthKeepers	Medicare is Primary
Is a person who is qualified for Medicare coverage due solely to End Stage Renal Disease (ESRD-kidney failure)	During the 30-month Medicare entitlement period	•	
	Upon completion of the 30-month Medicare entitlement period		•
Is a disabled member who is allowed to maintain group enrollment as an active employee	If the group plan has more than 100 participants	•	
	If the group plan has fewer than 100 participants		•
Is the disabled spouse or dependent child of an active full-time employee	If the group plan has more than 100 participants	•	
	If the group plan has fewer than 100 participants		•
Is a person who becomes qualified for Medicare coverage due to ESRD after already being enrolled in Medicare due to disability	If Medicare had been secondary to the group plan before ESRD entitlement	•	
	If Medicare had been primary to the group plan before ESRD entitlement		•

Recovery of overpayments

If health care benefits are inadvertently overpaid, reimbursement for the overpayment will be requested. Your help in the recovery process would be appreciated. We reserve the right to recover any overpayment from:

- any person to or for whom the overpayments were made;
- any health care company; and
- any other organization.

The Ins and Outs of Coverage (continued)

What's Not Covered (Exclusions)

When it comes to your health, you're the final decision maker about what services you need to get and where you should get them from. But, in order for us to keep the cost of health care as low as possible for both you and your employer, we have to exclude certain services. The following list of services and supplies are excluded from coverage by your health plan and will not be covered in any case.

acupuncture

services not **authorized in advance** by us and pre-arranged by your primary care physician unless otherwise specific in this book

biofeedback therapy

over-the-counter **convenience** and hygienic items including, but not limited to, adhesive removers, cleansers, underpads, and ice bags

cosmetic surgery or procedures, including complications that result from such surgeries and/or procedures. Cosmetic surgeries and procedures are performed mainly to improve or alter a person's appearance including body piercing and tattooing. However, a cosmetic surgery or procedure does not include a surgery or procedure to correct deformity caused by disease, trauma, or a previous therapeutic process. Cosmetic surgeries and/or procedures also do not include surgeries or procedures to correct congenital abnormalities that cause functional impairment. We will not consider the patient's mental state in deciding if the surgery is cosmetic.

dental services except: medically necessary dental services resulting from an accidental injury, provided that, for an injury occurring on or after your effective date of coverage, you seek treatment within 60 days after the injury. You must submit a plan of treatment from your dentist or oral surgeon for prior approval by the HMO.

- cost of dental services and dental appliances only when required to diagnose or treat an accidental injury to the teeth
- repair of dental appliances damaged as a result of an accidental injury to the jaw, mouth or face
- dental services and appliances furnished to a newborn when required to treat medically diagnosed cleft lip, cleft palate, or ectodermal dysplasia
- dental services to prepare the mouth for radiation therapy to treat head and neck cancer
- covered general anesthesia and hospitalization services for children under the age of 5, covered persons who are severely disabled, and covered persons who have a medical condition that requires admission to a hospital or outpatient surgery facility. These services are provided when it is determined by a licensed dentist, in consultation with the covered persons' treating physician that such services are required to effectively and safely provide dental care.

donor searches for organ and tissue transplants, including compatibility testing of potential donors who are not immediate, blood-related family members (parent, child, sibling)

These services are not covered by your Anthem HealthKeepers plan.

The Ins and Outs of Coverage (continued)

EXPERIMENTAL ... OR NOT?

Many of the Anthem HealthKeepers medical directors and staff actively participate in a number of national health care committees that review and recommend new experimental or investigative treatments for coverage. To be approved for coverage, the service or product must have:

- regulatory approval from the Food and Drug Administration;
- been put through extensive research study to find all the benefits and possible harms of the technology;
- benefits that are far better than any potential risks;
- at least the same or better effectiveness as any similar service or procedure already available; and
- been tested enough so that we can be certain it will result in positive results when used in real cases.

experimental/investigative procedures, as well as services related to or complications from such procedures except for clinical trial costs for cancer as described by the National Cancer Institute. This will not prevent a member from being able to appeal Anthem's decision that a service is not experimental/investigative.

family planning

- artificial insemination services, in vitro fertilization or any other types of artificial or surgical means of conception, including drugs administered in connection with these procedures
- drugs used to treat infertility
- non-prescription contraceptive devices
- any services or supplies provided to a person not covered that is in connection with a surrogate pregnancy, including but not limited to, the bearing of a child by another woman for an infertile couple
- services to reverse voluntarily induced sterility

services for palliative or cosmetic **foot** care

- flat foot conditions
- support devices, arch supports, foot inserts, orthopedic and corrective shoes that are not part of a leg brace and fittings, castings and other services related to devices of the feet
- foot orthotics
- subluxations of the foot
- corns, calluses and care of toenails (except in treatment for patients with diabetes or vascular disease)
- bunions (except capsular or bone surgery)
- fallen arches, weak feet, chronic foot strain
- symptomatic complaints of the feet

health club memberships, exercise equipment, charges from a physical fitness instructor or personal trainer, or any other charges for activities, equipment, or facilities used for developing or maintaining physical fitness, even if ordered by a physician. This exclusion also applies to health spas.

hearing care except in relation to preventive care screenings (Implantable or removable hearing aids, except for cochlear implants, are not covered.)

home care services

- homemaker services (except as rendered as part of Hospice care)
- maintenance therapy
- food and home delivered meals
- custodial care and services

These services are not covered by your Anthem HealthKeepers plan.

The Ins and Outs of Coverage (continued)

hospital services

- guest meals, telephones, televisions, and any other convenience items received as part of your inpatient stay
- care by interns, residents, house physicians, or other facility employees that are billed separately from the facility
- a private room unless it is medically necessary

immunizations required for travel or work, unless such services are received as part of the covered preventive care services

medical equipment, appliances and devices, and medical supplies that have both a nontherapeutic and therapeutic use:

- exercise equipment
- air conditioners, dehumidifiers, humidifiers, and purifiers
- hypoallergenic bed linens
- whirlpool baths
- handrails, ramps, elevators, and stair glides
- telephones
- adjustments made to a vehicle
- foot orthotics
- changes made to a home or place of business
- repair or replacement of equipment you lose or damage through neglect

medical equipment (durable) that is not appropriate for use in the home

services or supplies deemed not **medically necessary** as determined by the HMO at its sole discretion. Notwithstanding this exclusion, all wellness services and hospice care services described in the benefits summary that is included in this booklet are covered. This exclusion shall not apply to services you receive on any day of inpatient care that is determined by Anthem HealthKeepers to be not medically necessary if such services are received from a professional provider who does not control whether you are treated on an inpatient basis or as an outpatient, such as a pathologist, radiologist, anesthesiologist or consulting physician. Additionally this exclusion shall not apply to inpatient services rendered by your admitting or attending physician other than inpatient evaluation and management services provided to you notwithstanding this exclusion. Inpatient evaluation and management services include routine visits by your admitting or attending physician for purposes of reviewing patient status, test results, and patient medical records. Inpatient evaluation and management visits do not include surgical, diagnostic, or therapeutic services provided by your admitting or attending physician. Also, this exclusion shall not apply to the services rendered by pathologists, radiologists, or anesthesiologists in an (i) outpatient hospital setting (ii) emergency room or (iii) ambulatory surgery setting. However, this exception does not apply if and when any such pathologist, radiologist or anesthesiologist assumes the role of attending physician. This will not prevent a member from being able to appeal the HMO's decision that a service is not medically necessary.

These services are not covered by your Anthem HealthKeepers plan.

The Ins and Outs of Coverage (continued)

mental health and substance abuse

- inpatient stays for environmental changes
- cognitive rehabilitation therapy
- educational therapy
- vocational and recreational activities
- coma stimulation therapy
- services for sexual deviation and dysfunction
- treatment of social maladjustment without signs of a psychiatric disorder
- remedial or special education services
- inpatient mental health treatments that meet the following criteria:
 - more than 2 hours of psychotherapy during a 24-hour period in addition to the psychotherapy being provided pursuant to the inpatient treatment program of the hospital
 - group psychotherapy when there are more than 8 patients with a single therapist
 - group psychotherapy when there are more than 12 patients with two therapists
 - more than 12 convulsive therapy treatments during a single admission
 - psychotherapy provided on the same day of convulsive therapy

services from **non-HMO providers**, except for emergencies when authorized in advance by the HMO Medical Director (this exclusion does not pertain to Point of Service plans or for an annual routine eye exam from an out-of-network provider)

nutrition counseling and related services, except when provided as part of diabetes education or when received as part of a covered wellness services visit or screening

nutritional and/or dietary supplements, except as specifically listed in this enrollment brochure or as required by law. This exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written prescription or dispensing by a licensed pharmacist.

organ or tissue transplants, including complications caused by them, except when they are considered medically necessary, have received pre-authorization, and are not considered experimental/investigative. Autologous bone marrow transplants for breast cancer are covered only when the procedure is performed in accordance with protocols approved by the institutional review board of any United States medical teaching college. These include, but are not limited to, National Cancer Institute protocols that have been favorably reviewed and used by hematologists or oncologists who are experienced in high dose chemotherapy and autologous bone marrow transplants or stem cell transplants. This procedure is covered despite the exclusion in the plan of experimental/investigative services.

paternity testing

These services are not covered by your Anthem HealthKeepers plan.

The Ins and Outs of Coverage (continued)

prescription drug benefits

- over-the-counter drugs
- any per unit, per month quantity over the plan's limit
- drugs used mainly for cosmetic purposes
- drugs that are experimental, investigational, or not approved by the FDA
- cost of medicine that exceeds the allowable charge for that prescription
- drugs for weight loss
- stop smoking aids
- therapeutic devices or appliances
- injectable prescription drugs that are supplied by a provider other than a pharmacy
- charges to inject or administer drugs
- drugs not dispensed by a licensed pharmacy
- drugs not prescribed by a licensed provider
- infertility medication
- any refill dispensed after one year from the date of the original prescription order
- medicine covered by workers' compensation, Occupational Disease Law, state or government agencies
- medicine furnished by any other drug or medical service

rest cures, custodial, residential or domiciliary care and services. Whether care is considered residential will be determined based on factors such as whether you receive active 24-hour skilled professional nursing care, daily physician visits, daily assessments, and structured therapeutic service.

services or supplies or devices

- ordered by a doctor whose services are not covered under your health plan
- not listed as covered under your health plan
- not prescribed, performed, or directed by a provider licensed to do so
- received before the effective date or after a covered person's coverage ends
- telephone consultations, charges for not keeping appointments, or charges for completing claim forms

services or supplies if provided or available to a member:

- under the Medicare program or under any similar program authorized by state or local laws or regulations or any future amendments to them. This exclusion does not apply to those laws or regulations which make the government program the secondary payor after benefits under this plan have been paid.
- provided under a U.S. government program or a program for which the federal or state government pays all or part of the cost. This exclusion does not apply to health benefits

These services are not covered by your Anthem HealthKeepers plan

The Ins and Outs of Coverage (continued)

plans for civilian employees or retired civilian employees of the federal or state government.

services for which a charge is not usually made including those services for which you would not have been charged if you did not have health care coverage

services or benefits for:

- amounts above the allowable charge for a service
- for which a charge is not usually made, including those not typically charged to members without coverage
- self-administered services or self care including self-administered injections
- self-help training
- neurofeedback, and related diagnostic tests

services or supplies primarily for educational, vocational, or self-management/training purposes, except as otherwise specified, except when received as part of a covered wellness services visit or screening

sexual dysfunction surgery or sex transformation services, including medical and mental health services

services of non-HMO providers except for emergencies or when authorized in writing by our Medical Director including services not pre-arranged by your primary care physician and authorized in advance by us:

- women in at least their second trimester of pregnancy can continue to see their doctors who have left the Anthem HealthKeepers network, unless the doctors were asked to leave for cause
- members with a terminal illness who are expected to live less than six months can continue to see their doctors who have left the Anthem HealthKeepers network, unless the doctors were asked to leave for cause (this exclusion does not apply to Point of Service plans)

skilled nursing facility stays

- treatment of psychiatric conditions and senile deterioration
- facility services during a temporary leave of absence from the facility
- a private room unless it is medically necessary

smoking cessation programs not affiliated with us

spinal manipulation and manual medical therapy services (chiropractic care)

- any treatment or service not authorized by American Specialty Health Network, Inc. (ASHN)
- any service or treatment not provided by an ASHN provider (this exclusion does not apply to Point of Service plans) services for examination and/or treatment of strictly non-neuromusculoskeletal disorders, or conjunctive therapy not associated with spinal or joint adjustment

These services are not covered by your Anthem HealthKeepers plan

The Ins and Outs of Coverage (continued)

- laboratory tests, x-rays, adjustments, physical therapy or other services not documented as medically necessary and appropriate or classified as experimental/investigative or in the research stage
- diagnostic scanning, including Magnetic Resonance Imaging (MRI), CAT scans and/or other types of diagnostic scanning, thermography
- educational programs, non-medical self-care and or self-help, or any self-help physical exercise training or
- any related diagnostic training
- air conditioners, air purifiers, therapeutic mattresses, supplied or any similar devices or appliances
- vitamins, mineral, nutritional supplements or any other similar type product

telemedicine

- non-interactive telemedicine services, including audio only telephone, electronic mail message or facsimile transmission

therapies

- physical therapy, occupational therapy, or speech therapy to maintain or preserve current functions if there is no chance of improvement or reversal except for children under age 3 who qualify for early intervention services
- group speech therapy
- group or individual exercise classes or personal training sessions
- recreation therapy including, but not limited to, sleep, dance, arts, crafts, aquatic, gambling, and nature therapy

vision services

- vision services or supplies unless needed due to eye surgery and accidental injury
- routine vision care and materials
- services for radial keratotomy and other surgical procedures to correct refractive defects such as nearsightedness, farsightedness and/or astigmatism. This type of surgery includes keratoplasty and Lasik procedure;
- services for vision training and orthoptics
- tests associated with the fitting of contact lenses unless the contact lenses are needed due to eye surgery or to treat accidental injury
- sunglasses or safety glasses and accompanying frames of any type
- any non-prescription lenses, eyeglasses or contacts, or Plano lenses or lenses that have no refractive power
- any lost or broken lenses or frames
- any blended lenses (no line), oversize lenses, progressive multifocallenses, photchromatic lenses, tinted lenses, coated lenses, cosmetic lenses or processes, or UV-protected lenses

These services are not covered by your Anthem HealthKeepers plan

The Ins and Outs of Coverage (continued)

- services needed for employment or given by a medical department, clinic, or similar service provided or maintained by the employer or any government entity
- any other vision services not specifically listed as covered

weight loss programs whether or not they are pursued under medical or physician supervision, unless specifically listed as covered. This exclusion includes, but is not limited to commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs.

services or supplies if they are for **work-related** injuries or diseases when the employer must provide benefits by federal, state, or local law or when that person has been paid by the employer. This exclusion applies even if you waive your right to payment under these laws and regulations or fail to comply with your employer's procedures to receive the benefits. It also applies whether or not the covered person reaches a settlement with his or her employer or the employer's insurer or self insurance association because of the injury or disease.

Additional Benefits

The following benefits are being offered by
Anthem Blue Cross and Blue Shield

Anthem Dental Complete

Everyone wants a nice smile. But did you know taking care of your teeth can actually protect your overall health? Studies show that gum and tooth disease are linked to health problems such as diabetes and heart disease.¹ Dental Complete can help you keep your smile, and the rest of you, bright and healthy.

Advantages of Dental Complete

- *Your dentist is probably already in the network.* In fact, with Dental Complete you have access to more dentists and specialists than most other dental plans. To see if your dentist, orthodontist or periodontist is in the Dental Complete network, follow the steps in “How to find a dental provider.”
- *Dental Complete covers a variety of services.* Whether you need a routine cleaning or a root canal, Dental Complete probably covers most expenses. For details of what the plan covers, see the summary of benefits or talk to your benefits manager.
- *You get more for the money.* SpecialOffers@Anthem offers discounts on wellness products and services such as teeth whitening and veneers.²
- *You have access to international dental emergency care.* Members traveling outside the U.S. automatically have coverage for emergency dental services through a worldwide network of English-speaking dentists.
- *We are here to help you when you need it.* Give us a call or check out our website when it's convenient for you.
 - Visit [anthem.com/mydentalvision](https://www.anthem.com/mydentalvision) for online services, forms, oral health tips and more.
 - Call our dedicated dental customer service line at the number on the back of your ID card.

Thank you for considering Anthem Blue Cross and Blue Shield.

How to find a dental provider

1. Go to [anthem.com/mydentalvision](https://www.anthem.com/mydentalvision).
2. Select “Find Dental Providers.”
3. Select “Anthem Dental Complete” under “Dental Providers.”
4. Now you may select a specialist if needed. Then click “Next.”
5. Enter your search criteria.
6. Click “View Results.”

¹ Source: American Academy of Periodontology

² Vendors and offers are subject to change without prior notice. Anthem does not endorse and is not responsible for products, services, or information provided by these vendors. Arrangements and discounts were negotiated between each vendor and Anthem for the benefit of our members.

This is a brief overview of the plan's features. The summary of benefits contains the details.



WELCOME TO ANTHEM DENTAL!

This benefit summary outlines the basic components of your plan, providing you with a quick reference of your dental plan benefits. For complete coverage details, please refer to the plan certificate.

Anthem Dental Complete Enhanced Plan

Dental coverage you can count on.

Anthem dental lets you visit any licensed dentist or specialist you want—with costs that are normally lower when you choose one within the extensive network.

Finding a dentist is easy.

To select a dentist by name or location, do one of the following:

- Go to anthem.com/mydentalvision
- Call Anthem dental Customer Service at 866-956-8607

YOUR DENTAL PLAN AT-A-GLANCE

Annual Benefit Maximum – Calendar Year	\$1,500 per insured	
Annual Deductible – Calendar Year (per insured person / family maximum)	\$25/\$75	
Deductible Waived for Diagnostic and Preventive Services	Yes	
DENTAL SERVICES Following are examples of what is/is not covered by your plan:		
Diagnostic and Preventive Services, for example:		
<ul style="list-style-type: none"> • Periodic oral evaluation (exam) • Prophylaxis (cleaning) • Bitewing X-rays • Intraoral X-rays • Topical fluoride • Sealants 	IN-NETWORK Anthem pays:	OUT-OF-NETWORK Anthem pays:
	100%	100%
Basic Services, for example:		
Fillings		
<ul style="list-style-type: none"> • amalgam (silver colored) or composite (tooth colored) 	90%	80%
Space Maintainers		
Endodontics		
<ul style="list-style-type: none"> • root canal 		
Periodontics		
<ul style="list-style-type: none"> • scaling and root planing 		
Oral Surgery		
Major Services, for example:		
Prosthodontics		
<ul style="list-style-type: none"> • crown • dentures • implants 	60%	50%
Orthodontic Services		
<ul style="list-style-type: none"> • Coverage for Child Only / Adult and Child • Ortho Lifetime Maximum Benefits 	Not covered n/a n/a	Not covered n/a n/a
Waiting Periods		
None	n/a	n/a

Additional preventive benefits for pregnant and diabetic members. Go to www.anthem.com/mydentalvision or call customer service to obtain an application for these benefits.

VASG-EA

In-network and out-of-network

Percentages shown in the benefits chart herein reflect the percentage of the Covered Expense that we will pay.

Participating Providers are dentists who have contracted with us to provide dental care to our members at a negotiated rate. When using a participating dentist, you will only be responsible for your deductible and coinsurance amounts, if applicable. When you receive services in-network from a participating provider, the percentage we pay will, in most cases, be higher than if you were to receive services out-of-network from a non-participating provider.

Non-Participating Providers are dentists who have not contracted with us and therefore may charge their usual fee for services they provide to you. When using a non-participating dentist, you will be responsible for your deductible and coinsurance amounts, if applicable, plus any amount over our Covered Expense, up to the dentist's billed charges.

TO CONTACT US:

Call	Write
Refer to the toll-free number indicated on the back of your plan identification card or call (866) 956-8607 to speak in-person with a U.S. based customer service representative during normal business hours. Calling after-hours? We may still be able to assist you with our interactive voice-response system at (866) 956-8607.	Refer to the back of your plan identification card for the address.

Limitations & Exclusions

<p>Limitations — Below is a partial listing of plan limitations. Please see your Certificate of Coverage for a full list.</p> <p><u>Diagnostic and Preventive Services</u></p> <p>Oral evaluations (exam). Limited to two per Calendar Year.</p> <p>Prophylaxis (cleaning). Limited to two per Calendar Year.</p> <p>Bitewing x-rays. Limited to one series of films per 12 months for members through age 17, one set per 24 months for members age 18 and older.</p> <p>Intraoral x-rays, single film. Limited to four films per 12-month period.</p> <p>Complete series x-rays (panoramic or full-mouth). Limited to once every 60 months.</p> <p>Topical fluoride application. Limited to once every 12 months for members through age 18.</p> <p>Sealants. Limited to first and second molars once every 24 months per tooth for members through age 15.</p> <p><u>Basic Services</u></p> <p>Fillings. Limited to once per surface per tooth in any 24 months.</p> <p>Space Maintainers. Limited to extracted primary posterior teeth once per lifetime per tooth for members through age 16.</p> <p>Crowns. Limited to once per tooth in a seven year period.</p> <p>Fixed and removable prosthodontics – dentures, partials, bridges, tooth implants. Covered once in any seven year period. Benefits are provided for the replacement of an existing bridge, denture or partial for members age 16 or older if the appliance is seven years old or older and cannot be made serviceable.</p> <p>Root canal therapy. Limited to once per lifetime per tooth. Coverage is for permanent teeth only.</p> <p>Periodontal surgery. Limited to one complex service per single tooth or quadrant in any 36 months, and only if the pocket depth of the tooth is 5 millimeters or greater.</p> <p>Periodontal scaling and root planing. Limited to once per quadrant in 36 months when the tooth pocket has a depth of 4 millimeters or greater.</p>	<p>ADDITIONAL LIMITATION FOR ORTHODONTIC SERVICES – <i>if Orthodontia is included as a benefit of your plan.</i></p> <p>Orthodontia. Limited to one course of treatment per member per lifetime.</p> <p>Exclusions — Below is a partial listing of non-covered services. Please see your Certificate of Coverage for a full list.</p> <p>Services provided before or after the term of this coverage. Services received before your effective date or after your coverage ends, unless otherwise specified in the plan certificate.</p> <p>Orthodontics (unless included as part of your plan benefits). Orthodontic braces, appliances and all related services.</p> <p>Cosmetic dentistry. Any services performed for cosmetic purposes including, but not limited to, external bleaching, bleaching of non-vital discolored teeth, veneers.</p> <p>Drugs and medications. Intravenous conscious sedation, IV sedation and general anesthesia when performed with non-surgical dental care.</p> <p>Analgesia, analgesic agents, anxiolysis nitrous oxide, therapeutic drug injections, medicines, or drugs for non-surgical or surgical dental care except that intravenous conscious sedation is eligible as a separate benefit when performed in conjunction with complex surgical services.</p> <p>Extraction. Surgical removal of asymptomatic, non-pathologic third molars.</p>
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The in-network Dental providers mentioned in this communication are independently contracted providers who exercise independent professional judgment. They are not agents or employees of Anthem Blue Cross and Blue Shield.

This is not a contract. It is a partial listing of benefits and services. All covered services are subject to the conditions, limitations, exclusions, terms, and provisions of the dental certificate. In the event of a discrepancy between the information contained in this benefit summary and that in the dental certificate, the dental certificate will prevail.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. (serving Virginia excluding the city of Fairfax, the town of Vienna and the area east of State Route 123.). Independent licensee of the Blue Cross and Blue Shield Association. *ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Blue View VisionSM

Vision care is not just for eyeglass wearers. Routine eye visits are important for everyone in preventing eyesight damage. In fact, eye exams can also help detect other health problems. Blue View Vision exists so you can get the vision care you need without feeling like you're busting your budget.

Advantages of Anthem Blue View Vision:

- **You have access to eye doctors close to you.** Blue View Vision has 44,000 eye doctors and locations in its network. If you don't already have a favorite, you can quickly find one. Plus, many retail locations, like LensCrafters®, Target® Optical, Sears Optical and Pearle Vision®, are covered by the plan. Finding a Blue View Vision network provider is easy — simply visit anthem.com.
- **You can get an eye exam every year.** Not every other year like other plans. Blue View Vision helps pay for eye exams annually.
- **Not many plans are this simple.** Just schedule an appointment with a network provider and present your member ID card when you arrive. The doctor's office staff will take care of the rest. And in most instances, you just need to pay a low copayment.
- **You save even more with additional discounts.** Want a frame that costs more than your plan allows? You save 20 percent off the balance. Want spare glasses, contact lenses or prescription sunglasses? Save 15 to 40 percent. Your additional discounts are unlimited — even after your vision care benefits have exhausted.
- **You've always got someone to help.** If you're seeing your eye doctor at night or on weekends, that's when we should be available to help you. So we're open Monday through Saturday, 8 a.m. to 11 p.m. Eastern time *and* Sunday 11 a.m. to 8 p.m. Eastern time. Or you can reach the interactive voice response system most any time of the day.

What happens if you use an eye professional not in the network?

You're still covered. You'll be asked to pay the full cost for services at the time of your appointment. When you mail in your receipt and other paperwork to Anthem, you'll get paid back for what the plan covers. To save the most money and have less hassle, try to use an eye doctor or retail location in the network.

This is a brief overview of your plan's features. Your summary of benefits contains the details. See your benefits manager if you need a copy. Thank you for considering Anthem Blue Cross and Blue Shield.

WELCOME TO BLUE VIEW VISION!

Good news—your vision plan is flexible and easy to use. This benefit summary outlines the basic components of your plan, including quick answers about what's covered, your discounts, and much more!



Blue View VisionSM



Your Blue View Vision network

Blue View Vision offers you one of the largest vision care networks in the industry, with a wide selection of experienced ophthalmologists, optometrists, and opticians. Blue View Vision's network also includes convenient retail locations, many with evening and weekend hours, including LensCrafters®, Target Optical®, JCPenney® Optical, Sears OpticalSM, and Pearle Vision® locations. Best of all – when you receive care from a Blue View Vision participating provider, you receive the greatest benefits and money-saving discounts.

Out-of-network services

Did we mention we're flexible? You can choose to receive care outside of the Blue View Vision network. You simply get an allowance toward the eye exam and you pay the rest. (Network benefits and discounts will not apply.) Just pay in full at the time of service and then file a claim for reimbursement.

YOUR BLUE VIEW VISION PLAN AT-A-GLANCE

VISION CARE SERVICES

Annual routine eye exam (*once every calendar year*)

IN-NETWORK

\$15 copayment

OUT-OF-NETWORK

\$30 allowance

DISCOUNTS

When you visit a participating Blue View Vision eye care professional or vision center, you'll pay the discount price for as many pairs of eyeglasses and/or supplies of conventional (non-disposable) contact lenses as you would like. Take advantage of these savings –it means more money in your pocket!

BLUE VIEW VISION ADDITIONAL SAVINGS

Eye Glass Frame*

Contact Lenses**

Conventional (non-disposable)

Standard Plastic Lenses*

Single Vision
Bifocal
Trifocal

Eyeglass Lens Options/Upgrades* – For those who like to add an extra touch to their eyewear!

UV Coating
Tint (Solid and Gradient)
Standard Scratch-Resistance
Standard Polycarbonate
Standard Progressive (Add-on to bifocal)
Standard Anti-Reflective Coating

Other Add-ons and Services

Includes some non-prescription sunglasses, lens cleaning supplies, contact lens solutions and eyeglass cases, etc.

MEMBER SAVINGS

35% discount off retail*

15% off retail price

You Pay: \$50
You Pay: \$70
You Pay: \$105

You Pay: \$15
You Pay: \$15
You Pay: \$15
You Pay: \$40
You Pay: \$65
You Pay: \$45

20% off retail price

Discounts are subject to change without notice.

* If frames, lenses or lens options are purchased separately, members get a 20% discount instead.

**Discount does not apply to fitting fees or services.

WELCOME TO BLUE VIEW VISION!

Good news—your vision plan is flexible and easy to use. This benefit summary outlines the basic components of your plan, including quick answers about what's covered, your discounts, and much more!



And – there's more! You also get access to discounts on other vision services through SpecialOffers. Visit [anthem.com/specialoffers](https://www.anthem.com/specialoffers) to learn more about these valuable savings.

Laser vision correction surgery

Glasses or contacts may not be the answer for every person. That's why we offer further savings with discounts on refractive surgery. Pay a discounted amount per eye for LASIK or PRK Laser Vision correction. For more information go to SpecialOffers at [anthem.com/specialoffers](https://www.anthem.com/specialoffers) and select Vision Care.

USING YOUR BLUE VIEW VISION PLAN

The Blue View Vision network is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care physician from your medical network. Your out-of-pocket expenses related to the vision benefits do not count toward your annual out-of-pocket limit and are never waived, even if your annual out-of-pocket limit is reached.

This benefit overview insert is only one piece of your entire enrollment package. Exclusions and limitations are listed in the enrollment brochure.
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360° Health and More

360° Health®

You can learn more about these programs online. To get started, go to anthem.com, click on “360° Health”, then select the “Improve Your Health” tab.

You can also call Anthem HealthKeepers Customer Service. The number is on the back of your member ID card.

Anthem HealthKeepers' 360° Health can be the most valuable part of your health plan. It surrounds you with programs and services that help you get healthy, stay healthy and live better.

It's a basic idea: the more you know, the healthier you can be. Instead of waiting for health problems (and their costs) to crop up, 360° Health can help you prevent them or keep them from getting worse. Best of all, 360° Health is built into your plan at no extra cost. It's just that important.

Whatever stage of health you're in, at least one 360° Health program is meant for you.

Not all programs are available in all areas. Talk to your employer about which of these and other 360° Health programs may be part of your plan.

MyHealth@Anthem®

Finding health information online can be like using a dictionary that's not alphabetized. This personalized site makes it easy to find the information that matters to you, manage your health, and stay motivated. Whether you're taking a health assessment, tracking your blood pressure or browsing its Diabetes Condition Center, you're on the path to better health. Log on today, look around and see which one of these valuable features can help you:

- Get a clear picture of your health with a quick health risk assessment.
- Make the most of your next doctor visit by filling out a pre-visit questionnaire.
- Take advantage of focused features like a pregnancy planner, child health manager, and depression and anxiety screening tools.
- Get ideas for living a healthier life with daily healthy tips and lifestyle centers.
- Join our online communities, which cover over 30 health and wellness topics.
- Learn all about a condition or diagnosis anytime with our in-depth Condition Centers.

MyHealth Assessment

If you graded your health today, what score would you get? Pinpoint your risks and what to do about them with this ultra-fast questionnaire and detailed report. MyHealth Assessment is a secure and confidential health analysis that looks at over 180 factors related to family history, lifestyle choices and your readiness to change. It pays special attention to 11 serious conditions, including heart disease, diabetes, stroke, chronic obstructive pulmonary disease (COPD), and various cancers. Essentially, MyHealth Assessment looks at what you're doing now, then considers what you could be doing differently. Your answers to a broad range of simple questions results in an in-depth report personalized just for you — complete with risks, results and action steps. With our exclusive interactive scoring, it's easy to try “what if” scenarios to test the impact that specific lifestyle changes could have on your health. Perfect conversation pieces when talking to your doctor about your risk factors.

Special Offers

Saving money is good. Saving money on things that are good for you — that's even better. With our special offers, you get members-only discounts on healthy lifestyle products and services. You can save on fitness gear, health and wellness books, maternity and baby items, weight loss

360° Health (continued)

programs, eyeglasses, health and beauty products, gym memberships — too many discounts to list them all here.

Health Care Advisor

When you have a treatment decision to make, you need the facts. You'll find a lot of them inside Health Care Advisor, your online source of objective research. Here you can learn more about medical conditions, procedures and treatment options. You'll also find performance data about specific hospitals and guidance on complication rates, treatment options and questions you should ask before an upcoming procedure. In the end, Health Care Advisor can help you decide which hospitals or facilities are best suited for your needs and your procedure. It's interactive. It's online. It's all about making informed choices.

MyHealth Record

Before making any decisions about your care, your doctor looks at your chart. Now you can do the same. Store all of your health records — easily and securely — in one convenient spot with MyHealth Record. Keep track of medical appointments, health history, screenings, claims, medications and more. Your records will be available to help guide your care wherever you are. You can use MyHealth Record to:

- Consolidate your health history in one secure location.
- Track doctor visits, vaccinations and other wellness services — a great help if you see multiple doctors.
- Print out and share your health summary with your doctors.
- Share information with your pharmacist, who can view your current medications and medical history to check for possible issues.
- Carry a medical summary card — complete with blood type, allergies and medical conditions — in case of emergency.

Staying Healthy Reminders

You can save money and help prevent health problems by taking preventive actions early and often. But in a busy world, it's easy to forget those actions or put them off. So we'll help you remember to get those preventive tests, procedures and screenings that can mean so much to your health. Well-timed mailers and phone calls will remind you about simple, potentially life-saving actions you shouldn't ignore — cancer screenings, immunizations, even tips for safe recreational activity.

24/7 NurseLine

Health questions and concerns don't keep regular business hours. They crop up at 3 a.m. with a sick child or on the road with a strange food reaction. When you need answers right away, you have direct, round-the-clock access to a Nurse Coach with an average of 19 years of experience. Maybe you have general health questions — the nurse can offer guidance and information. Maybe you have a critical health concern — the nurse can help you decide whether to handle it at home, with a doctor appointment, or in the emergency room. The 24/7 NurseLine also features bilingual nurses and translators if English isn't your first language. And if you're more of the do-it-yourself

360° Health (continued)

type, you can select the AudioHealth Library option to hear recordings on more than 300 common health topics. Have a question about your health? Answers are just one toll-free call away.

For more information, please call **800-382-9625**.

NurseLine doesn't replace your doctor. If your situation is life threatening or you are critically ill, go to the nearest emergency room or call 911.

Employee Assistance Program

Life is full of challenges. Sometimes those challenges can be hard to handle on your own. Your Employee Assistance Program (EAP) is here 24/7, every day of the year. If you're having trouble finding the balance between work and life, if you're having personal or relationship problems — or if you just need help planning for college or retirement — professional help is just a phone call away.

This program makes it easy to connect with counselors, therapists and other professionals. They're ready to help you and your family through many issues, including:

- Marriage, relationship or family problems .
- Finding child care and senior care
- Money concerns
- Alcohol and drug issues
- Depression and anxiety
- Legal concerns
- Feelings of overwhelming loss and grief
- Times of crisis

Call anytime, day or night. You'll speak directly with an EAP representative who can refer you to a qualified, licensed professional for a face-to-face visit if you need one.

Your use of the EAP is voluntary and confidential. Your friends, family and employer can't find out that you took advantage of these programs without your written approval.

Behavioral Health Services

Anxiety. Depression. Substance abuse. Behavioral health issues can impair a person's life as much as any physical illness. To help you cope with these common health issues, we offer a wide network of psychiatrists, psychologists, social workers and substance abuse services. And you don't need a referral to see one of them. Simply call our help line to make sure you'll be covered. The Behavioral Health help line is confidential and open 24/7. Use it when you need to:

- Talk to a clinical care manager about emergencies or urgent problems.
- Ask for help with choosing a behavioral health service, provider or hospital.
- Get coverage information, specialist referrals or any pre-approvals that your plan calls for.

Future Moms

360° Health (continued)

Pregnancy is a time of hopes, dreams, questions ... and also doubts. For a safe delivery and a healthy child, being well-informed can help you make good choices. Future Moms is an award-winning voluntary program with the answers and support you need. A team of Nurse Coaches is available 24/7 through our special toll-free number. These specially trained obstetric nurses can answer your questions about pregnancy, labor, nursing, postpartum depression and other maternity concerns. They'll also evaluate your risk for pre-term delivery and send educational materials for every stage of pregnancy. As soon as you know you're expecting, just pick up the phone and call Future Moms. One of our nurses will send everything you need to get started. So you know what to expect every step of the way.

For more information, please call **800-828-5891**.

MyHealth Advantage

Many health issues can be avoided if they're detected early. Unfortunately, as days get busy and health care becomes more complex, this can be harder to do. Thankfully, MyHealth Advantage is busy working behind the scenes. This confidential program analyzes your health claims and lab results to try to catch potential issues before they cause problems or cost you money. The program tries to spot possible gaps in care, medication safety issues and cost savings opportunities. If something comes up, we send you a message called a MyHealth Note. This is a personalized alert with specific action steps and personal health guidance. If a critical issue is identified, your doctor may get one, too. Because it's comforting to know that someone is looking out for you.

ConditionCare

Chronic diseases need continuous attention. Thankfully, you're not alone when facing difficult cases of asthma, diabetes, chronic obstructive pulmonary disease, coronary artery disease or heart failure. ConditionCare helps you take control once again. The Nurse Coaches with ConditionCare give you the information and support you need to manage your symptoms and get more out of life. How? By addressing the whole person, not just the disease. Our nurses will talk with you about your health goals, your current lifestyle and the advice you've received from your doctor. They'll make sure you understand your condition and what it means to your daily life. Then your dedicated Nurse Coach will create a self-management plan just for you. And once the plan is in place, we link you with a team of health professionals who can help you fit the plan into your life — dietitians, health educators, pharmacists and social workers. Every one of them dedicated to helping you manage your condition.

For more information, please call **800-445-7922**.

Comprehensive Medical Management

You have someone in your corner when facing a difficult health crisis. With Comprehensive Medical Management, you'll get expert one-on-one help during critical times. Your medical manager will make sure that you're getting the most from your benefits and that the care and

360° Health (continued)

services you receive are appropriate, necessary, high-quality and safe. It's like having your own personal health advocate.

To get started: No need to do anything. A care manager will contact you if you might benefit from these services.

ComplexCare

Managing your own health care needs can be tough. That's especially true when you're dealing with several complicated conditions. As your care grows more complex, you might be at risk for even bigger problems in the future. Our ComplexCare Nurse Coaches specialize in coordinating and planning even the most challenging cases for those who need help the most. Your dedicated Nurse Coach will work closely with you and your doctors to create an individualized care plan. And most importantly, your Nurse Coach will coordinate care between all of your doctors and services to make sure everyone is on the same page. You'll also receive:

- One-on-one attention, goal planning, health and lifestyle coaching.
- Skills for managing your condition and keeping up with medications.
- Answers to your questions about specific treatments.
- Help in making informed decisions about your health care.

To get started: No need to do anything. A care manager will contact you if you might benefit from these services.

Your connection to healthy living starts at anthem.com

You want to stay healthy and make the most of your benefits for both you and your family. That's why we offer you resources that encourage you to take control of your health plan. Anthem.com provides access to a secure, personalized website and interactive health tools that are built around you, your benefits and your health.

A personal path to better health

Good health means different things to different people. From ramping up your workout to snuffing out cigarettes, anthem.com can help you improve your health outlook. Find the information, tips and tools you need to help you take control of your health — and make smart health care decisions.

Plot your course

Our health assessment asks you to take an honest look at your health, get acquainted with your personal risk factors, read a doctor's summary and get specific action steps you can take to help reduce your risks — and improve your health.

Enlist professional help

Searching for a Spanish-speaking, female dermatologist? You can find her. Whether you want to search by name, gender, ZIP code or languages spoken, our online directory helps you find the doctor, hospital or other health care professional you're looking for. Need directions? No problem. We can help you locate the doctor's office or even a hospital or pharmacy if you need one.

Create a new record

The health record lets you access and manage your records online — privately and securely. You can also view your medical claims and find your records in one convenient, well-organized place. The health record helps keep track of medical appointments so you know when you are due for a health screening. Many members rely on the health record to help share health information with caregivers away from home or during emergencies.

Save money

Access discounts up to 50% on health clubs, teeth whitening products, frames and lenses, maternity must-haves, alternative therapy and a variety of health-related products, from independent companies and vendors. Find exactly what you need to help maintain a healthy lifestyle and save money at the same time.

Your connection to healthy living starts at [anthem.com](https://www.anthem.com) (continued)

Feel confident about your decisions

Your doctor says you need to have a procedure done in the hospital — and you have lots of questions. Our tools allow you to stay informed and help you to make smarter health choices by giving you the ability to research conditions and procedures, compare hospitals, estimate treatment costs, check for potential drug interactions and more.

Find information and support along the way

Stressed out? Overweight? Cholesterol too high? Our health channels point you to the information that matters to you. Find the support that can help you make important changes and stay on top of chronic concerns. Not sure where to begin? Just check the recommendations at the end of your health assessment — they're based on the information you provide.

Make the most of your Anthem benefits. Check us out online at [anthem.com](https://www.anthem.com).

Note: Any member over 18 may create a unique user ID and password. Members may also restrict viewing of their information by clicking the Restricted View option.

Health care reform and your plan

What's changing and when?

You've probably heard a lot of people talk about health care reform lately. But you may have questions about what it all means for you and your family – questions that even your news junkie neighbor can't answer.

Here's a quick summary of how the new law may affect your group health plan within the next year. Keep in mind that other employers' plans may have different rules. If you have questions about your specific benefits, call the customer service number on your member ID card or contact your group benefits administrator for a number to call.

JOIN IN.

To share your thoughts and ask questions about health care reform, visit healthychat.com.

When you enroll:

You'll have a chance to add young adult dependents to your plan

The federal health care reform law allows children to stay on their parent's or guardian's health plan until their 26th birthday. In some states, dependents can stay on the plan even longer. To be eligible for this coverage, children do not need to be financially dependent on you for support, claimed as dependents on your tax return, residents of your household, enrolled as students or unmarried. If you have dependents younger than 26 who aren't on your plan now, you can add them to your plan during your next open enrollment. If your plan already covers dependents up to age 26, you don't have to do anything. They'll stay on your plan automatically.

After your plan's effective date:

Kids under 19 can get coverage even if they have health conditions

The law says group health plans and insurers can't have pre-existing condition exclusions for children under the age of 19. Healthcare.gov, a website run by the federal government, defines a pre-existing condition as "a condition, disability or illness (either physical or mental) that you have before you enrolled in a health plan." Very few group health plans deny coverage altogether because of pre-existing conditions. However, some plans still have waiting periods for members who have pre-existing conditions. A waiting period means certain benefits aren't available right away.

You may have more flexibility in choosing doctors

This part of the law applies to you only if your plan requires you to select a primary care provider (PCP) and get referrals from your PCP to see a specialist. If you have this type of plan, you'll have the right to choose any primary care provider as your PCP, as long as the provider is in our network and will accept you or your family members. If your plan covers children, you may choose a pediatrician as their primary care provider. Also, you don't need prior approval from the plan or a referral from your primary care provider to get obstetrical or gynecological care from an in-network OB-GYN.

Health care reform and your plan (continued)

Your plan's dollar limits may change

In the past, plans could have a “lifetime maximum” – a dollar limit on what the plan will pay for health care services over your lifetime. If your plan had a lifetime maximum, it's gone now. However, you should know that other limits may still apply. For example, you may have limits on certain services that aren't considered “essential health benefits.” Also, you may have limits on how many times you can use a benefit during the year.

WHAT'S NEXT?

We don't want to overwhelm you, so this list only includes changes that may affect you within the next year. Other changes will take place through 2018, such as:

- Guaranteed coverage for people of all ages – not just children – regardless of their health
- Health insurance exchanges where people who buy individual coverage and people who work for small businesses can shop for a plan
- Information on your W-2 tax statement about how much your employer paid for your health plan
- Changes to make health care more affordable for people who have Medicare

If you want to know more, you can get the latest information about health care reform at healthychat.com.

Important legal information you should take time to read

Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act explains your rights for treatment under the health plans if you need a mastectomy. Plain and simple... we're here for you.

If you ever need a benefit-covered mastectomy, we hope it will give you some peace of mind to know that your Anthem Blue Cross and Blue Shield benefits comply with the Women's Health and Cancer Rights Act of 1998, which provides for:

- Reconstruction of the breast(s) that underwent a covered mastectomy.
- Surgery and reconstruction of the other breast to restore a symmetrical appearance.
- Prostheses and coverage for physical complications related to all stages of a covered mastectomy, including lymphedema.
- All applicable benefit provisions will apply, including existing deductibles, copayments and/or co-insurance.

HIPAA NOTICE OF PRIVACY PRACTICES

The HIPAA Notice of Privacy Practices explains the rules around how we handle your private information under HIPAA laws. Plain and simple... we don't share your information unless it's needed to manage your benefits or you give us the OK to do it.

We keep the health and financial information of our current and former members private as required by law, accreditation standards, and our rules. This notice explains your rights. It also explains our legal duties and privacy practices. We are required by federal law to give you this notice.

Your Protected Health Information

We may collect, use, and share your Protected Health Information (PHI) for the following reasons and others as allowed or required by law, including the HIPAA Privacy rule:

For Payment: We use and share PHI to manage your account or benefits; or to pay claims for health care you get through your plan. For example, we keep information about your premium and deductible payments. We may give information to a doctor's office to confirm your benefits.

For Health Care Operations: We use and share PHI for our health care operations. For example, we may use PHI to review the quality of care and services you get. We may also use PHI to provide you with case management or care coordination services for conditions like asthma, diabetes, or traumatic injury.

For Treatment Activities: We do not provide treatment. This is the role of a health care provider such as your doctor or a hospital. But, we may share PHI with your health care provider so that the provider may treat you.

To You: We must give you access to your own PHI. We may also contact you to let you know about treatment options or other health-related benefits and services. When you or your

Important legal information you should take time to read (continued)

dependents reach a certain age, we may tell you about other products or programs for which you may be eligible. This may include individual coverage. We may also send you reminders about routine medical checkups and tests.

To Others: You may tell us in writing that it is OK for us to give your PHI to someone else for any reason. Also, if you are present, and tell us it is OK, we may give your PHI to a family member, friend or other person. We would do this if it has to do with your current treatment or payment for your treatment. If you are not present, if it is an emergency, or you are not able to tell us it is OK, we may give your PHI to a family member, friend or other person if sharing your PHI is in your best interest.

As Allowed or Required by Law: We may also share your PHI, as allowed by federal law, for many types of activities. PHI can be shared for health oversight activities. It can also be shared for judicial or administrative proceedings, with public health authorities, for law enforcement reasons, and to coroners, funeral directors or medical examiners (about decedents). PHI can also be shared for certain reasons with organ donation groups, for research, and to avoid a serious threat to health or safety. It can be shared for special government functions, for workers' compensation, to respond to requests from the U.S. Department of Health and Human Services and to alert proper authorities if we reasonably believe that you may be a victim of abuse, neglect, domestic violence or other crimes. PHI can also be shared as required by law.

If you are enrolled with us through an employer sponsored group health plan, we may share PHI with your group health plan. We and/or your group health plan may share PHI with the sponsor of the plan. Plan sponsors that receive PHI are required by law to have controls in place to keep it from being used for reasons that are not proper.

Authorization: We will get an OK from you in writing before we use or share your PHI for any other purpose not stated in this notice. You may take away this OK at any time, in writing. We will then stop using your PHI for that purpose. But, if we have already used or shared your PHI based on your OK, we cannot undo any actions we took before you told us to stop.

Genetic Information: If we use or disclose PHI for underwriting purposes, we are prohibited from using or disclosing PHI that is genetic information of an individual for such purposes.

Your Rights

Under federal law, you have the right to:

- Send us a written request to see or get a copy of certain PHI or ask that we correct your PHI that you believe is missing or incorrect. If someone else (such as your doctor) gave us the PHI, we will let you know so you can ask them to correct it.
- Send us a written request to ask us not to use your PHI for treatment, payment or health care operations activities. We are not required to agree to these requests.
- Give us a verbal or written request to ask us to send your PHI using other means that are reasonable. Also let us know if you want us to send your PHI to an address other than your home if sending it to your home could place you in danger.
- Send us a written request to ask us for a list of certain disclosures of your PHI.

Important legal information you should take time to read (continued)

Call Customer Service at the phone number printed on your identification (ID) card to use any of these rights. They can give you the address to send the request. They can also give you any forms we have that may help you with this process.

How we protect information

We are dedicated to protecting your PHI. We set up a number of policies and practices to help make sure your PHI is kept secure.

We keep your oral, written, and electronic PHI safe using physical, electronic, and procedural means. These safeguards follow federal and state laws. Some of the ways we keep your PHI safe include offices that are kept secure, computers that need passwords, and locked storage areas and filing cabinets. We require our employees to protect PHI through written policies and procedures. The policies limit access to PHI to only those employees who need the data to do their job. Employees are also required to wear ID badges to help keep people, who do not belong, out of areas where sensitive data is kept. Also, where required by law, our affiliates and non-affiliates must protect the privacy of data we share in the normal course of business. They are not allowed to give PHI to others without your written OK, except as allowed by law.

Potential Impact of Other Applicable Laws

HIPAA (the federal privacy law) generally does not preempt, or override other laws that give people greater privacy protections. As a result, if any state or federal privacy law requires us to provide you with more privacy protections, then we must also follow that law in addition to HIPAA.

Complaints

If you think we have not protected your privacy, you can file a complaint with us. You may also file a complaint with the Office for Civil Rights in the U.S. Department of Health and Human Services. We will not take action against you for filing a complaint.

Contact Information

Please call Customer Service at the phone number printed on your ID card. They can help you apply your rights, file a complaint, or talk with you about privacy issues.

Copies and Changes

You have the right to get a new copy of this notice at any time. Even if you have agreed to get this notice by electronic means, you still have the right to a paper copy. We reserve the right to change this notice. A revised notice will apply to PHI we already have about you as well as any PHI we may get in the future. We are required by law to follow the privacy notice that is in effect at this time. We may tell you about any changes to our notice in a number of ways. We may tell you about the changes in a member newsletter or post them on our website. We may also mail you a letter that tells you about any changes.

Important legal information you should take time to read

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

This Notice is provided by the following company: **Anthem Blue Cross and Blue Shield**

STATE NOTICE OF PRIVACY PRACTICES

As we told you in our HIPAA notice, we must follow state laws that are more strict than the federal HIPAA privacy law. This notice explains your rights and our legal duties under state law.

Your Personal Information

We may collect, use and share your nonpublic personal information (PI) as described in this notice.

We may collect PI about you from other persons or entities such as doctors, hospitals, or other carriers.

We may share PI with persons or entities outside of our company without your OK in some cases.

If we take part in an activity that would require us to give you a chance to opt-out, we will contact you. We will tell you how you can let us know that you do not want us to use or share your PI for a given activity.

You have the right to access and correct your PI.

Because PI is defined as any information that can be used to make judgments about your health, finances, character, habits, hobbies, reputation, career and credit, we take reasonable safety measures to protect the PI we have about you.

A more detailed state notice is available upon request. Please call the phone number printed on your ID card.

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

Your rights and responsibilities

We are committed to:

- Recognizing and respecting you as a member.
- Encouraging your open discussions with your health care professionals and providers.
- Providing information to help you become an informed health care consumer.
- Providing access to health benefits and our network providers.
- Sharing our expectations of you as a member.

You have the right to:

- Participate with your health care professionals and providers in making decisions about your health care.
- Receive the benefits for which you have coverage.
- Be treated with respect and dignity.
- Privacy of your personal health information, consistent with state and federal laws, and our policies.
- Receive information about our organization and services, our network of health care professionals and providers, and your rights and responsibilities.
- Candidly discuss with your physicians and providers appropriate or medically necessary care for your condition, regardless of cost or benefit coverage.
- Make recommendations regarding the organization's members' rights and responsibilities policies.
- Voice complaints or appeals about: our organization, any benefit or coverage decisions we (or our designated administrators) make, your coverage, or care provided.
- Refuse treatment for any condition, illness or disease without jeopardizing future treatment, and be informed by your physician(s) of the medical consequences.
- Participate in matters of the organization's policy and operations.

Your rights and responsibilities (continued)

You have the responsibility to:

- Choose a participating primary care physician if required by your health benefit plan.
- Treat all health care professionals and staff with courtesy and respect.
- Keep scheduled appointments with your doctor, and call the doctor's office if you have a delay or cancellation.
- Read and understand to the best of your ability all materials concerning your health benefits or ask for help if you need it.
- Understand your health problems and participate, along with your health care professionals and providers in developing mutually agreed upon treatment goals to the degree possible.
- Supply, to the extent possible, information that we and/or your health care professionals and providers need in order to provide care.
- Follow the plans and instructions for care that you have agreed on with your health care professional and provider.
- Tell your health care professional and provider if you do not understand your treatment plan or what is expected of you.
- Follow all health benefit plan guidelines, provisions, policies and procedures.
- Let our Customer Service Department know if you have any changes to your name, address, or family members covered under your policy.
- Provide us with accurate and complete information needed to administer your health benefit plan, including other health benefit coverage and other insurance benefits you may have in addition to your coverage with us.

We are committed to providing quality benefits and customer service to our members. Benefits and coverage for services provided under the benefit program are governed by the Subscriber Agreement and not by this Member Rights and Responsibilities statement.

Managing your care if you need to go to a hospital or get a specific medical treatment

If you or a family member needs a certain type of medical care (for example: surgery, a treatment done in a doctor's office, physical therapy, etc.), you may want to know more about the following programs and definitions. They may help you better understand how your benefits work and how your health plan manages your care in these types of situations.

Utilization Management

Utilization Management (UM) is a program that is part of your health plan that lets us make sure you're getting the right care at the right time. Our UM program is made up of a team of licensed health care professionals such as nurses and doctors who do medical reviews. The UM review team goes over the information we have received from your doctor or other health care provider to see if a surgery, treatment or other type of care that has been requested is medically needed. The UM review team checks to make sure that the treatment meets specific rules set by your health plan. After reviewing the records and information, the surgery or treatment will be approved (covered) or denied (not covered) and the UM review team will let you and your doctor know as soon as possible.

Medical reviews like this can be done before, during and after a member's treatment. Here's an explanation of each type of review:

The prospective or pre-service review (done before medical care is given)

A prospective review is done before a member goes to the hospital or has some other type of service or treatment.

Here are some types of medical needs members may have that might call for a prospective review:

- To go to (and/or stay at) a hospital
- An outpatient procedure (the member can go home the same day)
- Tests done to try to find the cause of an illness such as MRI (Magnetic Resonance Imaging) and CT (Computed Tomography) scans
- A certain type of outpatient therapy such as physical therapy or emotional health counseling
- "Durable medical equipment" (DME) which means wheelchairs, walkers, crutches, hospital beds and more

The concurrent review (done during medical care and recovery)

A concurrent review is done at the time the member is in the hospital or is released and needs more care related to the hospital stay. This could mean services or treatment done in a doctor's office, regular office visits, physical or emotional therapy, home health care, durable medical equipment (see above), staying in a nursing home, getting emotional health care and more. The UM review team looks at the member's medical information at the time of the review to see if the treatment is medically needed.

Managing your care if you need to go to a hospital or get a specific medical treatment

The retrospective or post-service review (done after medical care is given)

A retrospective review is done when a member has already had surgery or another type of medical care. When the UM review team becomes aware of the treatment, they will look at the member's medical information that the doctor or provider had at the time the medical care was given. They can then see if the treatment was medically needed.

Case Management

Case managers are licensed health care professionals who work with you and your doctor to help you learn about and manage your health conditions, and help you better understand your health benefits.



The most detailed description of benefits, exclusions and restrictions can be found in the following publications which are issued upon initial enrollment or at renewal. If you have questions, please contact your agent, Group Administrator, or member services:

H-INTRO-PHC (10/10), H-TOC (7/11), H-SB-HMO (7/11), H-SB-POS (7/11), H-SB HSA (10/10), H-WORKS-PHC (7/10), H-COVERED-PHC (7/10), H-EXCL (10/10), H-CLAIMS-PHC (7/10), H-COB (7/10), H-ENR (10/10), H-ENDS (7/09), H-RIGHTS (7/09), H-DEF-PHC (7/10), H-EXH-A (7/10), H-INDEX (1/10)

Enrollment applications used for Anthem HealthKeepers: 490760 (10/10), 490773 (10/10)

This is not a contract or policy. This brochure is not a contract with Anthem HealthKeepers offered by HealthKeepers, Inc. If there is any difference between this brochure and the Evidence of Coverage, Summaries of Benefits, and related Amendments, the provisions of the Evidence of Coverage, Summaries of Benefits and related Amendments will govern. For more information, please call Member Services at 800-421-1880. Member Services may also be contacted at PO Box 26623 Richmond, VA 23261-0031

Express Scripts, Inc. is a separate company that provides pharmacy services and pharmacy benefit management services on behalf of health plan members.

Visit us online at anthem.com