



NOW – A SIMPLER HEALTH CARE EXPERIENCE

For better care, lower costs and peace of mind

Small Group product guide | Georgia Chamber SMART Plan

Effective January 1, 2020



SMALL BUSINESS

SIMPLE IS BETTER FOR EVERYONE

We want to help you find more time to do what you do best. Like growing your business and helping your clients find the right plans for their employees and their business. With Anthem, you can rest easy knowing we're working hard to give you back time in your day.

With this in mind, we've redesigned the health care and coverage experience to make it simpler for everyone. Our innovative tools, programs and resources, and nationwide networks all work together to improve health, lower costs and streamline the process. Plus, everything is in one place, with only one bill, one ID card, one service team and one website!

One source for all of it

- **Customized service** — Anthem Health Guides are professionals who help members actively manage their health, use their health benefits appropriately and navigate the health care system more efficiently.
- **Innovative tools** — Our app offers a customized, intuitive digital experience to help members manage their care and improve their overall well-being.
- **Industry-leading dental, vision, life and disability plans** — Our robust product portfolio can be combined with medical for more comprehensive care. And our dental and vision networks are some of the largest, while our life and disability plans offer employees financial protection from life's unexpected events.
- **Enhanced pharmacy** — Our pharmacy solution, powered by IngenioRxSM, is designed to improve health and offer the best possible value. Medical and pharmacy data is connected in real time to find gaps in care, days or even weeks faster than standalone pharmacy benefit managers (PBMs).
- **Producer Toolbox** — Access quotes, enrollments, commissions, renewals and maintenance tools. View, search, filter and sort through client data in all lines of business without jumping between dashboards. It's integrated with EmployerAccess so you can take care of business with a single sign-on. Plus we've reduced implementation times with our improved tools and streamlined processes.

High-quality care designed for whole-person health

HEAD-TO-TOE COVERAGE

Anthem Whole Health Connection[®] brings the vision of connected care to life. When dental and vision benefits are combined with medical, doctors get a more holistic view of each person's health. Plus, you'll have a single point of contact for any questions. All of our benefits work together for better health, lower costs, and a better customer experience.

PERSONALIZED APPROACH

Enhanced Personal Health Care (EPHC), our patient-focused care model, rewards doctors for results — improved care coordination, reduction of unnecessary medical services, better management of chronic diseases and lower costs. All of that helps patients get healthy and stay healthy, reduces costs and creates a better experience. Our provider search tool identifies EPHC doctors and also uses data to intelligently sort results for a member's search.



Medical



Pharmacy



Dental



Vision



Life



Disability



Behavioral Health

So many ways to make health coverage more affordable

- Your clients get a **5% bundled discount** on all their specialty premiums when they buy dental benefits for the first time along with vision, life and/or disability. And with only one bill¹ and one contact for everything, they'll save time too.
- **LiveHealth Online** makes it easy for members to see a board-certified doctor from a mobile device or computer with a webcam at the same cost as a visit to the doctor (or less!).
- **SmartShopper lets** members earn cash rewards when they shop for better prices on certain health services and use them.²

YOUR TIME MATTERS — WE'RE WORKING HARD TO GIVE YOU MORE.

A COST-SAVING PLAN WITH MORE CHOICE

Designed just for small businesses

Say hello to the Georgia Chamber SMART Plan (SMART)! This plan allows small businesses to be a part of a larger, alternative funded pool with the financial protection backed by our company. The SMART Plan is available to small businesses with two to 50 employees, domiciled in Georgia and members in good standing. It's a great solution for small businesses - a simple, more affordable way to offer employees health coverage with less worry. Plus, it's a great alternative to Affordable Care Act (ACA) plans.

The SMART Plan offers innovative plan options at lower costs with more predictable rates. Through the SMART Plan, small businesses join together to share overall claims risk across a much bigger pool - just like large large companies.

A plan for greater flexibility

In addition to cost savings, the SMART Plan offer more choices. Each employer in the SMART Plan can make individual plan decisions about premiums, benefits and out-of-pocket expenses. Plus, it comes with financial protection backed by Anthem's stop loss coverage.

WHY THE GEORGIA CHAMBER SMART PLAN IS A SMART CHOICE

The SMART Plan is part of Anthem's larger AlignWell portfolio including Association Health Plans and professional employer organization plans - all created just for small businesses.

Here are some other advantages:

- Competitive rates
- Health and wellness solutions
- The stability of fixed, predictable monthly payments
- Plan design offerings similar to pre-ACA models
- Strong network
- Essential Rx formulary

With streamlined administration

The goal is to make things as easy as possible. The SMART Plan offers help with many of the complex compliance requirements that come with an administrative services only arrangement - making it easy to save time without worrying about the claims experience.

Anthem even offers shorter timelines for getting employees started in the plan, with online self-service tools for employers, and a fast and easy renewal process.



ANTHEM AND YOU

We make a great team. Working together to make health care easier for everyone, everywhere.



1 in 3 Americans is covered by a Blue Cross and Blue Shield plan¹

- More than **106 million employees**
- **96%** of hospitals in the U.S. are in our plans
- **95%** of providers in the U.S. are in our plans



Local focus in 14 states

- Our local networks offer access to 97% of in-network doctors and 96% of in-network hospitals.
- When using network doctors employees save big! And we reward our doctors for the quality of care they give not the number of patients they see. So employees get more attention and better care.

Benefits that travel

With the BlueCard® and Blue Cross Blue Shield Global Core® program employees have access to medically necessary emergency and urgent care across the country and around the world.

¹ Blue Cross Blue Shield Association website: *About the Blue Cross Blue Shield Association* (accessed May 2018): bcbs.com.

INGENIORX

With the creation of IngenioRx, we've set out to help employees reclaim the power of pharmacy. Here's how we do it:



Whole-health approach:

- A drug list strategy focused on making health outcomes the priority over drug unit costs
- Value-based care relationships with providers to help reduce costs



Demystifying pharmacy:

- Tools to help employees get real-time drug cost information
- Employee discounts with point-of-sale rebates beginning January 1, 2020 (based on renewal)



A seamless experience:

- One website, one ID card, one member service team
- Prior authorizations based on medical data and insights to generate approvals resulting in a 12% reduction in overall volume
- Care-gap notifications are sent to their providers and employees to drive better health outcomes



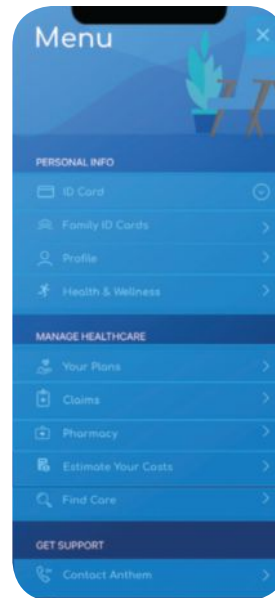
IngenioRx comes with extras:

- 24/7 access to dedicated pharmacy experts
- Connected, personal care for employees who are taking specialty medications
- Enhanced digital tools

INTRODUCING SYDNEY

Anthem has a new mobile app designed just for employees. It's called Sydney, and it offers a streamlined health care experience that's customized for each unique user. Simple to understand and use, the app helps employees manage their health without having to navigate the health care system.

Some highlights:



- A personalized dashboard that recommends programs and content based on claims
- An interactive smart chat feature to help employees find what they need faster
- A quick way to find care and estimate costs
- A complete view of medical, pharmacy, dental and vision benefits
- Access to the employee's well-being programs and incentives
- A digital ID card that can be emailed or printed

A SMALL BUSINESS HEALTH PLAN WITH BIG ADVANTAGES

The Georgia Chamber SMART Plan allows small business employers to join together to share in overall claims risk with financial protection backed by Anthem.

This means:



- Competitive rates and potential savings.
- Predictable, fixed monthly payments.
- Plan choice flexibility.
- Access to one of the nation's largest specialty networks.
- Anthem's broad Open Access POS network and Essential Rx Formulary.

We also offer specialty products, including dental, vision, life and disability plans at discounted rates to employers participating in the SMART Plan.

Reach out to your Anthem representative for more details.

ACT WISE CONSUMER-DRIVEN HEALTH PLANS

Welcome to Anthem's one team, one solution consumer-driven health plan!

Act Wise makes it easier for your clients to administer their health savings account because Anthem manages both the medical benefits and the spending accounts. We've streamlined everything — for brokers, employers and employees.

Act Wise offers:



One customer service number for your health plan questions and banking needs.



One website and mobile app for employees to review claims in real time and access benefit and account information.



Simple tools and messaging to help both employers and employees understand their coverage and manage their health benefits and spending.



Easy set-up — whether it's a new plan or a renewal from another consumer-driven health plan, it's never been easier.

EMPLOYERACCESS MANAGING BENEFITS HAS NEVER BEEN EASIER

EmployerAccess is a simple and secure tool on anthem.com that gives your clients everything they need to manage benefits easily and quickly – 24/7. They can:



Enroll and cancel employees and dependents.



Check eligibility.



View, email and print ID cards.



Change employee personal information.



See Summary of Benefits.



Look up, pay and download bills.



Review transaction history.

To get started today, your clients can
sign up at employer.anthem.com.





CARE AVAILABLE ALMOST ANYWHERE WITH BLUECARD®

Employees take health care benefits with them across the country and around the world.

The BlueCard® program offers employees access to doctors and hospitals almost everywhere, giving them peace of mind that they can find the health care provider they need no matter where they are in the world.



Within the United States

Employees are covered for medically necessary emergency and urgent care in all 50 states, whether care is needed in a rural or urban area.

When an employee sees a network provider there are:

- No claim forms to complete.
- No payment upfront for medical services, except for the usual out-of-pocket expenses.
- Explanation of benefits received from the employee's plan.



Outside of the United States





Employees have coverage for medically necessary emergency and urgent care with access to doctors and hospitals worldwide through the Blue Cross Blue Shield Global Core® program.

Our PPO plans also include coverage for nonemergency care across the U.S. and while traveling abroad.

SMARTSHOPPER LETS EMPLOYEES EARN CASH REWARDS

When employees shop for better prices on certain health services, everyone saves

Prices for the same quality health services, like health screenings and surgeries can vary by hundreds to thousands of dollars depending on the location. With SmartShopper, employees can get help finding lower-cost options when their doctor recommends a medical test, service or procedure so they can save money and earn cash rewards!*

-  Register with SmartShopper by calling the Personal Assistant Team or going to smartshopper.com.
-  Call the Personal Assistant Team or visit SmartShopper online to find a reasonably priced location in their area.
-  Have the procedure at one of the locations on the SmartShopper list.
-  Get a check sent to their home about four to six weeks after the procedure.

Here are some sample health services that can qualify for rewards:

Health service	Reward
Colonoscopy	Up to \$150
Gallbladder removal	Up to \$250






*Reward payments may be taxable.
May not be available on all plans. Pathway plans are excluded.
Check with your Anthem representative for details.

EXTRA CARE AND SUPPORT WITH ANTHEM HEALTH GUIDE

Personalized customer service for a better experience.

With Anthem Health Guide, employees have access to highly-trained professionals, backed by smart technology and analytics. This helps them stay involved in their health, get more value from their benefits and navigate the health care system more efficiently. Employees can call, email or request a scheduled call back. They can also have an online chat on a computer or through our app.

Our guides work closely with health care professionals and offer needed help, such as:

-  **Cancer support** for employees, their family members and caregivers during treatment
-  **Behavioral health support** for employees or their family members with mental health, drug and alcohol abuse or other personal issues
-  **Reminders** for preventive and follow-up care
-  **Resources** for comparing costs, finding in-network doctors and more
-  **Clinical alerts** for care gaps and savings on services and medications

LIVEHEALTH ONLINE: THE DOCTOR IS ALWAYS IN

Employees can use LiveHealth Online to get care from anywhere. They can see a board-certified doctor from a mobile device or a computer with a webcam. Doctors can assess conditions, provide a treatment plan and send prescriptions if needed.¹ Spanish-speaking doctors are available through Cuidado Medico.

Employees can see a licensed therapist or board certified psychiatrist in just a few days.²



Why LiveHealth Online?

- **Convenience.** Access to care right from the home or office.
- **Choice.** Employees can select from a range of doctors and therapists.
- **Cost.** Now employees have their first twelve LiveHealth Online medical and/or behavioral health visits covered in full.³

Employees can register at
livehealthonline.com or download the
free mobile app.

¹ Prescription availability is defined by physician judgment and state regulations.
² Appointments subject to availability of the mental health professional.
³ Except HSA-compatible plans. See benefit grid for details.

DENTAL BENEFITS FOR WHOLE-PERSON HEALTH

Our dental benefits offer employees extensive coverage for all their dental needs and easy access to one of the largest preferred provider organization (PPO) dental networks nationally.



- **130,000** dentists and **399,000** places to get care
- **36%** average discount on covered dental services when using a dentist in the plan
- Anthem Whole Health ConnectionSM offers additional cleanings and services for members with high-risk medical conditions for improved overall health¹
- Dental PPO plans cover dental implants, tooth-colored fillings, accidental injuries and a maximum carry-over and network boost
- Orthodontia for 5+ enrolled employees

New Dental Patient Health History provides market-leading collaboration between primary care doctors and dentists — enabling early detection, preventive care and healthier employees.

¹ Applies to Anthem Dental Essential Choice members who are actively engaged in an Anthem Care Management program for the following conditions: cancer, pregnancy, diabetes, certain heart conditions, organ or bone marrow transplants, stroke, end stage renal disease (kidney disease) and suppressed immune systems (HIV/AIDS).

VISION BENEFITS FOR CLEAR HEALTH

Anthem **Blue View VisionSM**, offers employees access to one of the largest networks in the nation — along with significant savings.



Our Vision Patient Health History provides market-leading collaboration between primary care doctors and eye doctors — enabling early detection, preventive care and healthier employees.

Plus, adult eye exam embedded in medical plan with full service and materials only options available.

- **38,000** eye doctors at 27,000 locations
- **40%** off unlimited additional pairs of glasses and 20% off other noncovered items¹
- **63%** average retail savings for Blue View Vision members using network providers²
- **97%** in-network utilization
- Tiered pricing on popular options, discounts on laser surgery and polycarbonate and Transitions[®] lenses for kids at no extra cost.

Retail and online partners

INDEPENDENT
PROVIDER
NETWORK

1800 contacts[®]

OPTICAL

GLASSES[®].com

LENSCRAFTERS[®]



contactsdirect

JCPenney | optical

PEARLE
VISION

¹ Except when discounting of noncovered services is prohibited by state law.

² Based on the Blue View Vision plan with \$10 lens copay and \$130 frame allowance for glasses, or \$130 contact lens allowance.

NEW BALANCE PLANS — PROTECTION FROM UNEXPECTED COSTS

Anthem has arranged with the IHC Group (Independence Holding Company) to offer Balance - complementary products designed to help employees pay for high out-of-pocket costs due to accidents and critical illnesses.

Here's how it works:



Balance plans can be paired with any major medical Small Group Affordable Care Act (ACA) or transitional relief health plan, or purchased as a stand-alone plan.



Employees pay a fixed amount for coverage.



Benefits can be used to pay for medical and nonmedical costs like living expenses or replacing lost wages.

For additional details please contact your Anthem representative or visit [anthem.com](https://www.anthem.com).



ADDED PROTECTION FOR EMPLOYEES

Life and disability benefits are easy to add, easy to manage. Here's a sample of what's included:



Integrated disability and medical plans offer case managers and nurse care managers to employees with disability claims.



Personalized claims support and stay-at-work programs help employees with disability claims get back to work, back to health and back to their regular lives.



Resource Advisor offers counseling on emotional, financial and legal concerns, and identity theft recovery.



Travel assistance with emergency medical assistance covers employees when traveling more than 100 miles from home.¹



Beneficiary Companion offers support for handling estate details.



Disability claims processing time is **7.3 days or less** with **99.8%** accuracy.

These benefits can be offered on a voluntary basis to help your clients save on premium costs

Your clients can offer 100% employee-paid voluntary dental, vision, life and disability plans. They pick the plan design and their employees pay premiums at affordable group rates.²

¹ Travel assistance available to clients with life benefits.

² Ask your Anthem representative for details about minimum participation requirements.

SUPPORTING WELL-BEING IN THE WORKPLACE

Our wellness resources are helping build a culture of health – at no extra cost!

Time Well Spent® is our online communications toolkit for workplace wellness. It includes a variety of educational tools and information to help your clients build a wellness strategy. Go to timewellspent.anthem.com to find:



Health kits

Turnkey wellness campaigns focused on important health topics.



Wellness calendar

A year of health education with monthly topics and links to support materials to share.



Workplace challenges

Fun wellness campaigns that motivate employees to make simple, healthy changes.



Educational resources

Posters, flyers and even podcasts on living healthfully, eating well, managing weight, preventing illness and more.

Healthy Workplace is a great online resource for planning and evaluating a workplace strategy.

Your clients can just go to anthem.com/healthyworkplace.

HEALTHY WAYS TO EARN REWARDS

Our plans offer lots of ways to support employees at every level of health and some provide incentives for taking steps to stay healthy. Employees can earn up to \$200 a year in rewards with these programs available with some plans.^{1, 2, 3}



Preventive Care Incentives

- Get a preventive wellness exam and flu shot, get \$100 on their Health Rewards Card*
- Complete tobacco-free certification, get \$50 on their Health Rewards Card*
- Complete online health risk assessment, get \$50 on their Health Rewards Card*

Make good health pay off. Once enrolled, register at anthem.com to get started.

¹ Must be 18 years of age or older to qualify.

² An employee and their covered spouse or partner can each earn up to \$200 in rewards a year.

³ Excluded on Focus plans.

* Health Rewards card = A reloadable debit Mastercard® that's automatically credited when members earn rewards. Rewards can be earned by a member and their covered spouse or partner.

EMPLOYEES CAN EARN CASH BACK WHEN THEY SHOP

Our partnership with **PayForward** puts money back in their pockets



How does it work?

Employees can shop at 120,000 participating retailers and earn 3 - 15% cash back with each qualified purchase. They can shop online, swipe their card or buy and use an e-gift card.



Is it free to join?

Yes! Employees just need to have an Anthem medical plan.



How do employees sign up?

They can register at **payforward.com**, or download the PayForward app from the App Store or Google Play™.



Employees can use incentives to:

- Spend any way they choose.
- Save to a Health Wallet, PayForward account or bank account.
- Share with friends, family and charities.

For more details:

- Check out payforward.com.
- Contact your Anthem account representative.

CARE & COST FINDER: BETTER CARE AT A BETTER COST

Anthem's Care & Cost Finder tool gives employees what they need to make smart health care choices.

And it's easy! They can find a doctor, compare costs and look up quality ratings — all in one place. This online tool lets them:



Search for doctors, specialists, hospitals, urgent care centers and other providers in their plan.



Search for pharmacies or link to Anthem pharmacy benefits information.



See cost estimates for over 400 common medical procedures (based on their health plan) to know how much they may pay.



Rate a doctor's service and review ratings from other members.

Use it anywhere!

Employees can register or log in at anthem.com or use our app to start using the Care & Cost Finder tool.

EVEN MORE PLACES TO SAVE

Where employees get care matters.

Our local cost of care programs help employees find lower-cost, quality care options for their health care. Using our provider search tools on [anthem.com](https://www.anthem.com), employees can save on:



Lab services. Employees can search for, and use, independent labs and select hospital labs that have a \$0 copay.



Ambulatory surgery. When employees use an ambulatory surgery center listed on [anthem.com](https://www.anthem.com), they pay a low one-time copay.



Radiology and advanced diagnostic imaging. Employees who go to an independent radiology center for X-rays or ultrasounds pay \$150 or less.¹ If an employee needs an MRI or CT scan, they'll pay one low copay of \$250 or less.¹



Physical therapy. Employees are charged one low copay when using an independent facility for these services.

¹ Check plan details for exact amount





PROGRAMS THAT EMPLOYEES CAN COUNT ON

These resources help employees get support in every life stage.



24/7 NurseLine

- Round-the-clock answers to health questions
- Help deciding where to go for care



Future Moms

- Education and support during pregnancy
- Assessments to help find risks
- Nurses on call for questions and follow-up throughout pregnancy
- Breastfeeding support through LiveHealth Online



MyHealth Advantage

- Claims reviewed for gaps in care and health risks
- Confidential MyHealth note sent to employees offering suggestions to improve health



ConditionCare

- Support for employees with chronic conditions
- Personalized plan from a nurse coach and team of specialists

MORE GREAT PROGRAMS



LiveHealth Online: 24/7 doctor care, right from a computer or mobile device



Enhanced Personal Health Care:

Team-based approach for personalized, proactive, quality care



Cancer Care Quality Program: Helps doctors provide evidence-based care for employees. One focus is fewer side effects



AIM Specialty Health Programs: Guides providers and employees to appropriate care for some of the most common services and procedures



Quick care options: Helps employees understand where to go when they need care right away



Case management

- Proactive outreach to employees who are hospitalized or have a serious illness
- Support from a nurse care manager and other health professionals

SPECIALOFFERS@ ANTHEMSM INCENTIVES FOR BETTER HEALTH*

With SpecialOffers, employees get discounts on products and services that promote better health and well-being.



Vision and hearing

- 1-800 CONTACTS®
- Premier LASIK



Fitness and health

- Jenny Craig®
- GlobalFit™
- Active&Fit Direct™
- SelfHelp Works



Family and home

- WINFertility®
- Safe Beginnings®
- ASPCA Pet Health Insurance



Medicine and treatment

- Puritan's Pride
- Allergy Control products

Savings start here

Employees can log in to anthem.com and select **Discounts**.

*All discounts are subject to change without notice.

LET'S GET YOU STARTED.

We've made things even easier for you. Our plans were put together with you in mind – they're simple to quote, administer and use!

Select the links below to view Anthem's products for 2020.

As you view our portfolio, you'll see all types of plan designs that are as unique and different as your clients.

[Choosing a health plan isn't easy, but we want it to be.](#) The plans you're about to see have been created to be easy for you to quote and administer and easy for your clients and their employees to use.

¹ Plans that do not comply with the Affordable Care Act may not qualify for a single bill when combined with other coverage.
² Rewards vary by state and may be taxable.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued.

Anthem Blue Cross and Blue Shield is the trade name of Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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