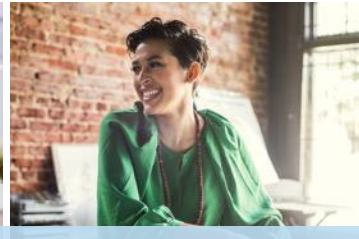


Choosing and using your Anthem plan

City of Los Angeles
2023 Open Enrollment

October 2022





Before choosing a plan

- **Consider**
- **Compare**
- **Check**

Consider your personal situation.

Compare costs: monthly payment, deductible, coinsurance, copays, out-of-pocket limit.

Check if your doctors, hospitals, and other healthcare professionals are in the plan's network.



Plans at a glance

All plans include:



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



A prescription drug plan with convenient home delivery.



Convenient digital access to your plan details, online and on your phone.



Benefits for urgent and emergency care, wherever you are.



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



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





Know your healthcare basics



Copay

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



Deductible (PPO Only)

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



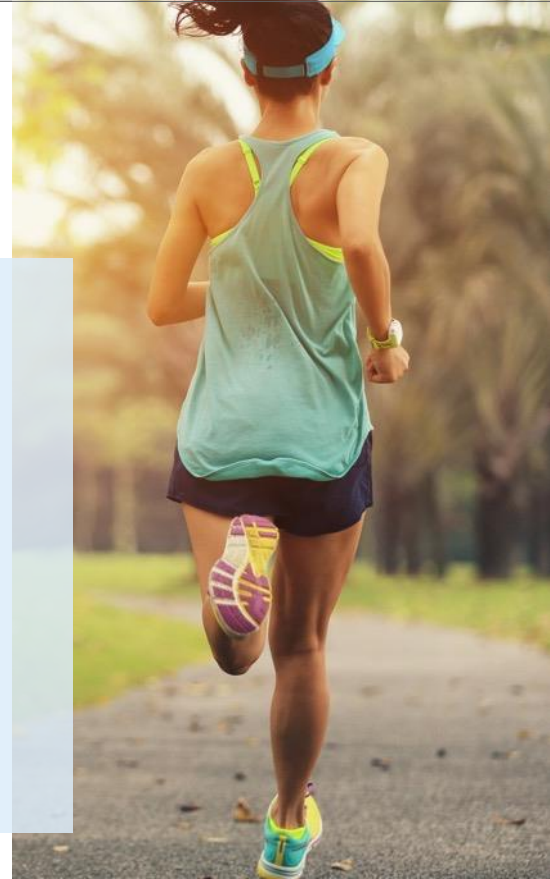
Coinsurance

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



Out-of-pocket limit

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





HMO Plan Options

- Predictable, flat copays
- Requires you to select a primary care physician (PCP)
- Only covers services from doctors in the plan, unless you need emergency services
- Specialist visits require a referral from your PCP



| Medical Plan | Traditional (Full) HMO | Select (Narrow) HMO | Vivity HMO |
|--|--|--|---|
| Description | Anthem's Full HMO statewide network. | High-performance HMO network with 69% of providers from the Full network | A high-performance network based on a partnership with eight top health systems in L.A. and Orange Counties |
| Providers | 55,000+ physicians/425 hospitals statewide | 33,000+ physicians/400+ hospitals in 22 counties in California | Eight top-ranked health systems in Southern California |
| Primary Care Physician (PCP) required | X | X | X |
| Specialist Referral Required | X | X | X |
| Out-of-Area Coverage | Emergencies only | Emergencies only | Emergencies only |



Vivify: World-class care and a member-first experience

Vivify is a first-of-its-kind joint venture between Anthem and top-ranking health systems, partnering to provide integrated care and the best member experience — all at an affordable price.

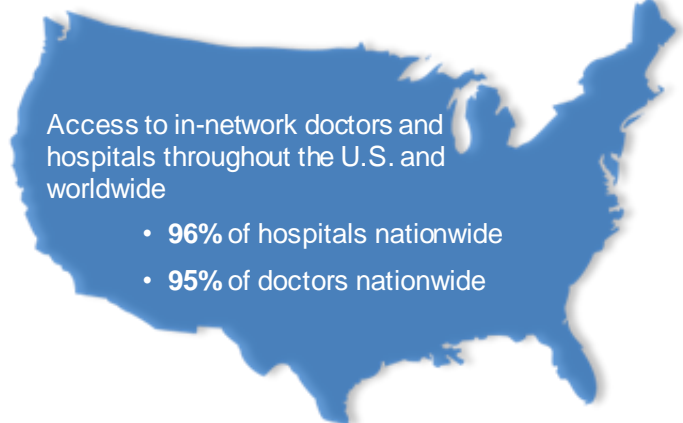
- **Top-ranked** providers and facilities
- **Physician-directed access** lets members request a referral to a specialist at a different Vivify medical group for consultation, ongoing treatment, and follow-up care
- **Urgent care** - Members can go to any urgent care in the Vivify network
- **Away-from-home access** enables Vivify members on a familyplan in Southern California to be covered anywhere else in the state. For example, if you live in Los Angeles but have a college student in Northern California, your student will be covered.
- **Direct access** allows you to self-refer to certain specialties within their medical group, including allergy, dermatology, OB-GYN, and ENT, making access to care simpler, faster, and more efficient.
- ***NEW for 2023* Sydney Health mobile app** offers a uniquely personalized experience for Vivify members, including links to your Vivify medical group's resources





PPO Plan Option

- Freedom to go to almost any doctor or hospital; you pay less when you use providers in the network
- Not required to have a primary care doctor
- No referral needed to see a specialist
- Through BlueCard PPO, you can access in-network providers throughout the U.S.



| Medical plan | PPO |
|--------------------------------|---|
| Doctors in your plan | 75,000+ physicians/425 hospitals |
| Out-of-network coverage | Yes |
| Primary care provider required | No |
| Specialist referrals required | No |
| Out-of-Area Coverage | Yes - Routine and emergency coverage in the U.S/Emergency coverage abroad |



HMO/PPO Cost Comparison*

| | HMO (Traditional, Select, Vivity) | PPO | |
|--|-----------------------------------|-----------------------------------|-------------------------------|
| | In-Network | In-Network | Out-of-Network |
| Deductible | None | \$750 single/\$1,500 family | \$1,250 single/\$2,500 family |
| Out-of-pocket limit (combined for medical/pharmacy) | \$500 single/\$1,500 family | \$2,000 single/\$4,000 family | \$2,000 single/\$4,000 family |
| Primary Care Physician (PCP) and Specialist Office Visits | \$15 copay | \$30 copay (deductible waived) | 30% coinsurance |
| Preventive Care Screenings | No copay | 0% coinsurance | 30% coinsurance |
| Inpatient Hospital Care (including mental health and substance abuse) | \$0 copay per admission | 10% coinsurance | 30% coinsurance |
| Emergency Room | \$100 copay | \$100 copay, then 10% coinsurance | Covered as in-network |

**This is a summary of covered benefits under the plans. Additional limitations may apply. For full benefit details and plan provisions, please visit [anthem.com/ca/cityofla](https://www.anthem.com/ca/cityofla)*



Behavioral Health Resource

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

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

Call 1-844-792-5141 to get started.





Your Pharmacy Benefits

- Medicines on the **National 4-tier** Drug List, including brand-name and generic drugs
- Some drugs require prior-authorization from Anthem
- Preventive drugs (e.g. – contraceptives, vaccines) covered at no cost to you.
- Coverage for most specialty drugs if you have an ongoing health issue or serious illness.

| | All Plans (Traditional, Select, Vivity, PPO) |
|--|---|
| Pharmacy Deductible | \$0 |
| Preventive Drugs | No copay |
| Generic Drugs (Tier 1) | \$10 copay (retail) \$20 copay (home delivery) |
| Brand Drugs (Tier 2) | \$20 copay (retail) \$40 copay (home delivery) |
| Non-Preferred/Specialty Drugs (Tier 3/Tier 4) | \$40 copay (retail) \$80 copay (home delivery) |



Care While Traveling

Domestic (Within the US) Travel Coverage:

When traveling within the US but 100 miles or more away from your PCP/medical group and have an urgent or emergent medical need:

- **HMO Members** – call the “Coverage While Traveling” number listed on the back of your ID Card to find the provider options closest to where you are
- **PPO Members** – call the “Coverage While Traveling” number listed on the back of your ID Card or use the “Find Care” tool on anthem.com/ca/cityofla or via the Sydney Health mobile app to find provider options closest to where you are

HMO (Traditional, Select, Vivity)

PPO

| | HMO (Traditional, Select, Vivity) | PPO |
|---------------------------------|-----------------------------------|--|
| Inside the United States | Urgent care and Emergencies Only | Routine care, urgent care and emergencies covered. Use the Find a Doctor tool at anthem.com/ca/cityofla to search for a Blue Card PPO program provider |

International (Outside of the US) Travel Coverage:

The Blue Cross Blue Shield Global Core program assists Anthem members traveling outside of the United States, Puerto Rico and the U.S. Virgin Islands in obtaining medical care services:

- Access to preferred provider for emergency services
- A single point of contact for medical assistance services 24 hours a day, 7 days a week, 365 days a year

HMO (Traditional, Select, Vivity)

PPO

| | HMO (Traditional, Select, Vivity) | PPO |
|----------------------|--|--|
| International | Emergencies and urgent care only - use the Blue Cross Blue Shield Global Core website (bcbsglobalcore.com) or download the Global Core mobile app to locate an in-network international provider | Emergencies and urgent care only - use the Blue Cross Blue Shield Global Core website (bcbsglobalcore.com) or download the Global Core mobile app to locate an in-network international provider |

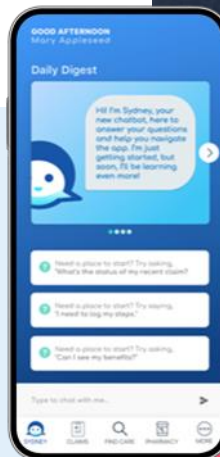


Sydney Health mobile app

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

Use it to:

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





Telehealth

Connect with care anywhere

- Telehealth appointments on your mobile phone, tablet, or computer with a camera
- Board-certified doctors available 24/7 for advice, treatment, and prescriptions
- See a licensed therapist or psychiatrist. Appointments are available 7 days a week and usually cost the same as an in-person visit.
- Cost is less than or equal to an in-person office visit

To make an appointment, in your Anthem account, choose **Virtual Visit With A Provider** under *Care*.





24/7 NurseLine

Registered nurses can:

- Help assess symptoms and answer health questions.
- Help you decide where to go for care.
- Find doctors or other healthcare professionals near you.



Diabetes Prevention Program

The 12-month weight loss program can help you lose weight and reduce your risk for diabetes.

Anthem and Lark have come together to offer this program at no extra cost. It is part of your health plan.

It's customized to your lifestyle, so you receive 24/7 coaching to:

- Lose weight
- Manage stress
- Eat healthier
- Sleep better
- Increase activity



Use the Sydney Health mobile app to complete the Lark prediabetes survey by going to **My Health Dashboard** and searching for **Lark Diabetes Prevention Program** under *Programs*.



ConsumerMedical (PPO Only)

You can count on **ConsumerMedical** for expert healthcare guidance, reliable medical information, and personalized support from their expert team of doctors, nurses, and researchers. ConsumerMedical can help you:

- Understand any medical condition
- Learn about all available treatment options
- Find the best doctors and hospitals
- Get a second opinion, either in person or virtually
- Ask your doctor the right questions
- Cope with stress and anxiety

ConsumerMedical can also help you **decide if surgery is right for you**. If your doctor has recommended certain elective surgeries, you may qualify for a **\$400 prepaid card** just for learning more about your treatment options (*certain requirements must be met*).





Future Moms



Access to screenings and resources during pregnancy



A 24/7 phone line with specially trained nurses



Virtual breastfeeding support





Fitness Discounts

The Active&Fit Direct™ program lets you choose from 11,000+ participating fitness centers, 7600+ Digital Workouts for just \$25 a month (plus a \$25 enrollment fee and applicable taxes)*.

The program includes:

- A free guest pass to try out a fitness center before enrolling (where available)
- The option to switch fitness centers to make sure you find the right fit
- Online fitness tracking from a wide variety of popular wearable fitness devices, apps, and exercise equipment

**To learn more, log into [anthem.com/ca/cityofla](https://www.anthem.com/ca/cityofla),
choose Care and select Discounts**





SpecialOffers

Log in at anthem.com/ca/cityofla and choose **Discounts** to*:

- Glasses, contacts and LASIK surgery
- Weight-loss programs
- Gym memberships
- Vitamins and supplements
- Pet insurance
- 23andMe Health and Ancestry kits
- And much more!



anthem.com/ca/cityofla

Our dedicated website for City of Los Angeles members



Find Care



View your claims and benefits



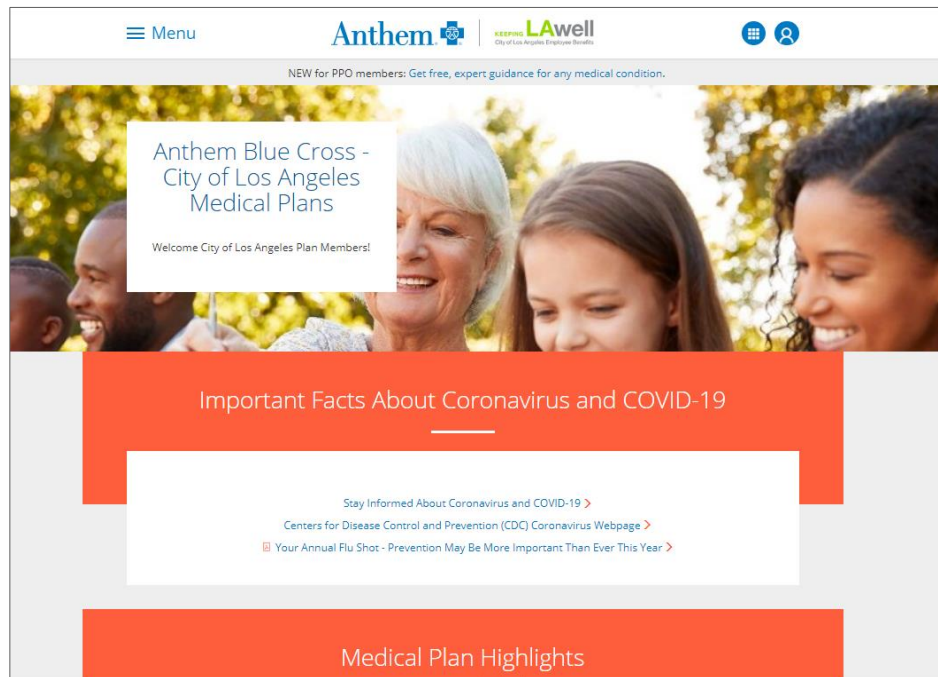
Save money with Special Offers



Connect to care



Take a health assessment





Contact Anthem

Full/Select HMO

1-844-348-6111

Vivity HMO

1-844-348-6110

**Monday-Friday
8am-8pm**

PPO

1-833-597-2362

**Member Advocate for City
of LA members**

**Lorena.Gomez@
anthem.com**

**Monday-Friday
8am-4pm**





Thank you.

Please view the Attachments tab on the left side of your screen to download plan and program overviews.