

Choosing and using your Anthem health plan

Your guide to 2026 open enrollment

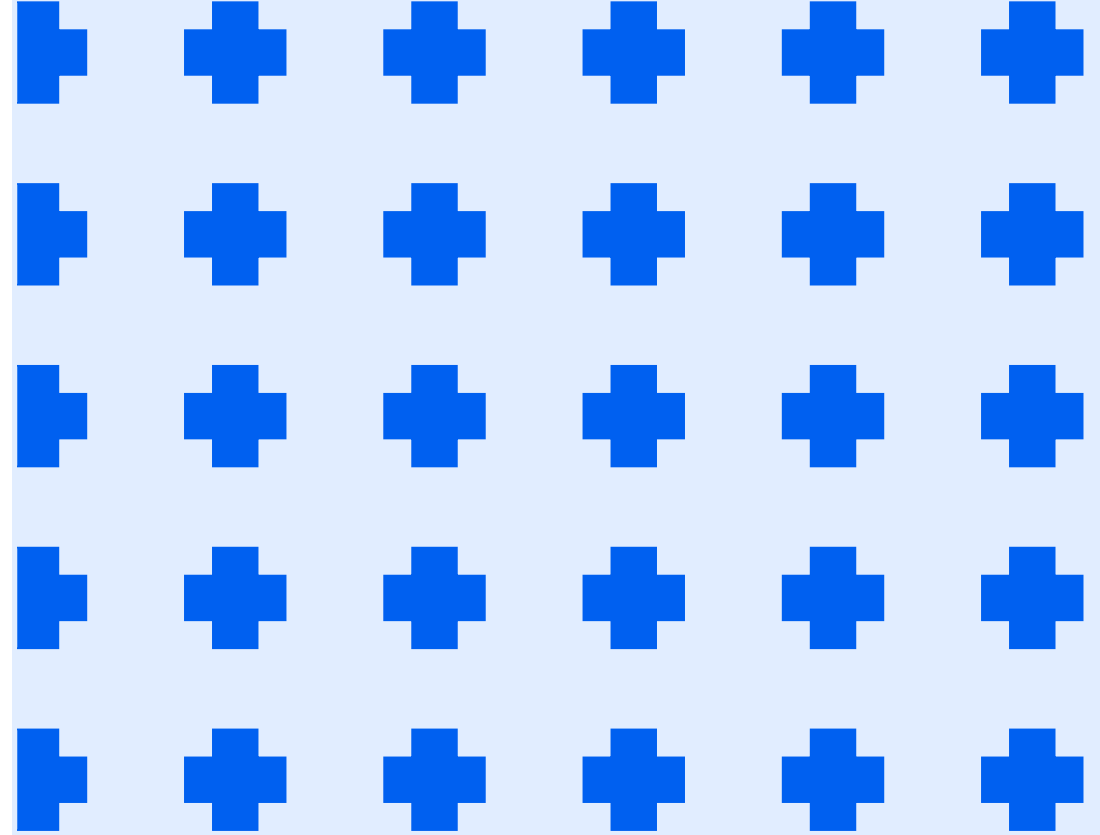


Foundation Building Materials



Agenda

- Explore your health plan
- Health and wellness programs
- Tools and resource



Anthem

Explore your health plan

Know your health plan terms



Copay

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



Coinsurance

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



Deductible

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



Out-of-pocket limit

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

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

Preferred provider organization (PPO) plan

Key features

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



Something to think about

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



CDHP HSA Health Plan

Plan Features

- Freedom to go to almost any doctor or hospital
- Not required to have a primary care doctor
- No referral needed to see a specialist

Key features

- Set aside pretax dollars to pay for services through your health spending account
- Funds roll over each year
- You can use the funds in your HSA to help meet your deductible.
- Preventive care are covered at 100% for in-network providers coverage like annual checkups, routine screenings and tests, and immunizations .

Consider

- Your personal Medical needs.
- You are responsible for paying an annual deductible before the plan begins to pay a percentage of your covered expense
- If you see a doctor who is not in your plan, you will pay more for care and may be asked to pay for services at the time of your visit and file a claim.



Something to think about.

If you visit a doctor outside the plan's network, you may have limited benefits and pay more for care.

Exclusive provider organization (EPO) plan

Key features

- Access many In-Network doctors.
- No referral is needed to see a specialist.
- Offers predictable copays.



Something to think about

The EPO plan only covers doctors that are in your plan's network, except for emergencies.

If you go to a doctor that is not in your plan's network, it will cost you more and your benefits are limited.



Before you choose a plan



Consider

Your personal situation with questions like:

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



Compare costs

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



Check

If your doctors, hospitals, and other care professionals are in the health plan's network on [anthem.com](https://www.anthem.com) or SydneySM Health app.

Comparing health plan basics

| Medical plans | | CDHP High | | CDHP Low | | EPO Low | | PPO | |
|---------------------|---------------------|---|---|---|---|--------------------------------|---|--------------------------------|---|
| | | Doctors in your plan's network | Doctors not in your plan's network | Doctors in your plan's network | Doctors not in your plan's network | Doctors in your plan's network | Doctors not in your plan's network | Doctors in your plan's network | Doctors not in your plan's network |
| Deductible | Employee | \$2,000 | \$4,000 | \$2,500 | \$5,000 | \$3,500 | No coverage | \$1,000 | \$2,000 |
| | Employee + Family | \$4,000 | \$8,000 | \$5,000 | \$10,000 | \$7,000 | No coverage | \$2,000 | \$4,000 |
| Office visits | Doctor | 10% | 30% | 20% | 40% | \$40 | No coverage | 20% | 40% |
| | Specialist | 10% | 30% | 20% | 40% | \$80 | No coverage | 20% | 40% |
| Out-of-pocket limit | Employee | \$4,000 | \$15,000 | \$5,000 | \$15,000 | \$7,000 | No coverage | \$4,000 | \$8,000 |
| | Employee + Family | \$8,000 | \$30,000 | \$10,000 | \$30,000 | \$14,000 | No coverage | \$8,000 | \$16,000 |
| Prescription drugs | Pharmacy deductible | \$2,000 combined with medical | \$4,000 combined with medical | \$2,500 combined with medical | \$5,000 combined with medical | N/A | No coverage | N/A | N/A |
| | Retail | \$10/\$30/\$50 after deductible | \$10/\$30/\$50 after deductible | \$10/\$30/\$50 after deductible | \$10/\$30/\$50 after deductible | \$10/\$40/\$80 | No coverage | \$10/\$30/\$50 | \$10/\$30/\$50 |
| | Home delivery | \$20/\$60/\$100 after deductible | \$20/\$60/\$100 after deductible | \$20/\$60/\$100 after deductible | \$20/\$60/\$100 after deductible | \$20/\$80/\$160 | No coverage | \$20/\$60/\$100 | \$20/\$60/\$100 |

Health and wellness programs

A large, dark blue cross graphic is positioned on the right side of the slide, centered vertically. The cross is composed of four rectangular arms of equal length, meeting at a central point. The background is a solid, medium blue color.

Health and wellness programs

Once you enroll in your Anthem health plan, you'll have access to a variety of programs and resources at no added cost to help you:



Better manage your condition.



Improve your overall health.

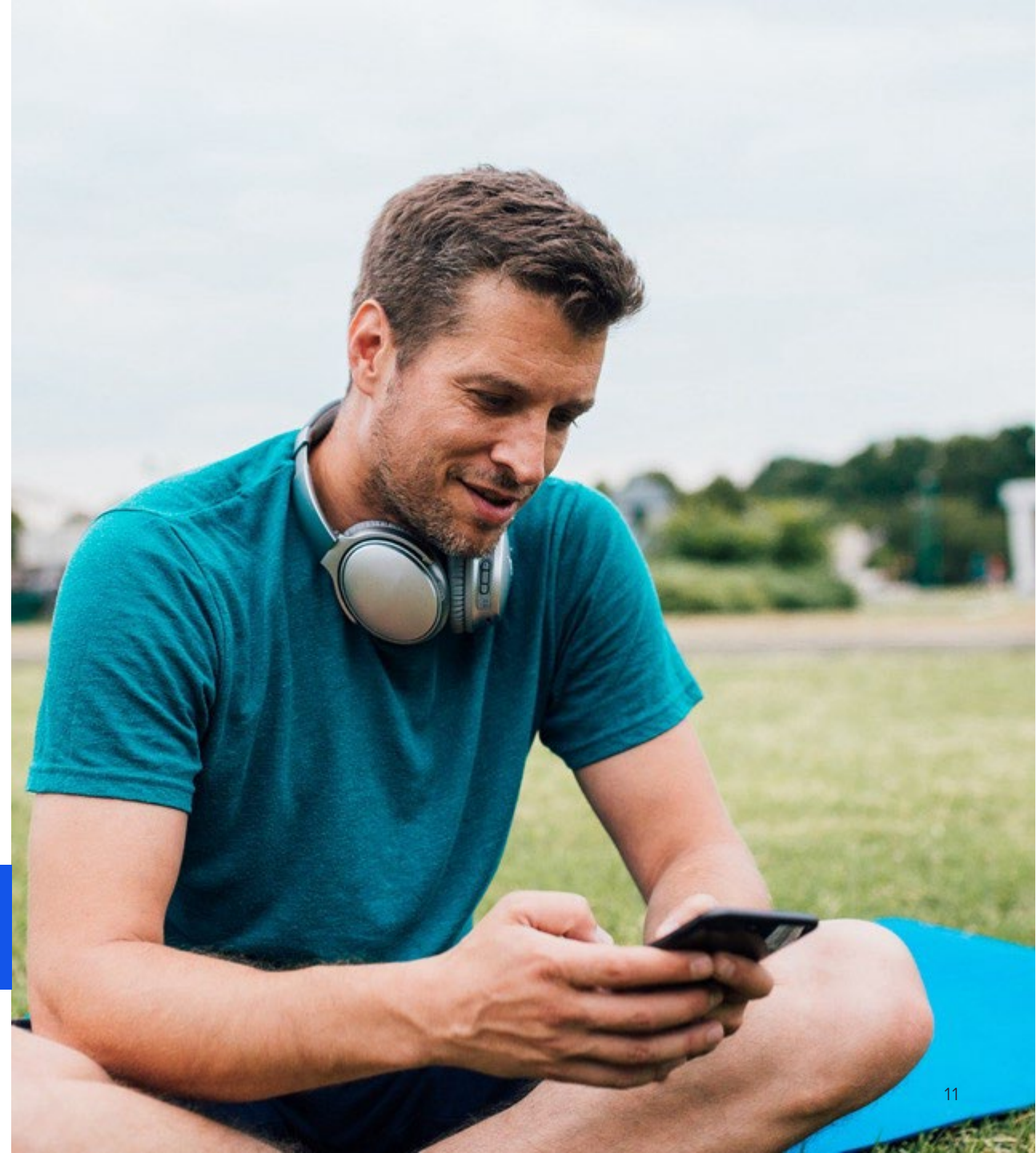


Reach your health goals.



Save on health-related products and services.

Once you have an Anthem plan, log in to [anthem.com](https://www.anthem.com) or the Sydney^{<SM>} Health app, or call the Member Services number on your health plan ID card to enroll in these programs.





24/7 Nurse Line

Connect with a registered nurse who can:

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

Sydney Telehealth.

Connect with Sydney Virtual Care

Live Health Online Telehealth appointments on your cell phone, tablet, or computer with a camera.

Board-certified Medical doctors are 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.

It costs less than an in-person office visit medical visit.

Schedule a Virtual Care appointment,
Login to: Your Anthem account at www.anthem.com or
through Sydney App.



Building Healthy Families



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



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



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



Autism Spectrum Disorder Program

Building a strong support system for the entire family

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



Diabetes Prevention Program

Support to help you reduce your risk for type 2 diabetes

Anthem and Lark have come together to offer this 12-month weight loss program that can help you lose weight and reduce your risk for type 2 diabetes.

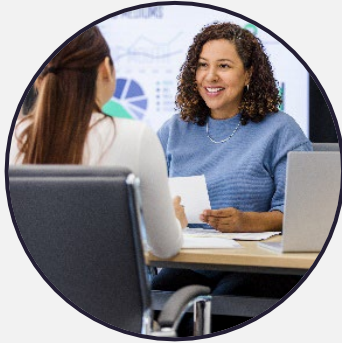
Get personalized 24/7 coaching to help you:

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

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



Behavioral Health Premium offers support for mental health and substance use needs



The 24/7 Behavioral Health Resource Center guides members toward the right resources and providers to address their unique needs



The Behavioral Health Team will help coordinate care and refer members



Licensed mental health professionals to support conditions such as:

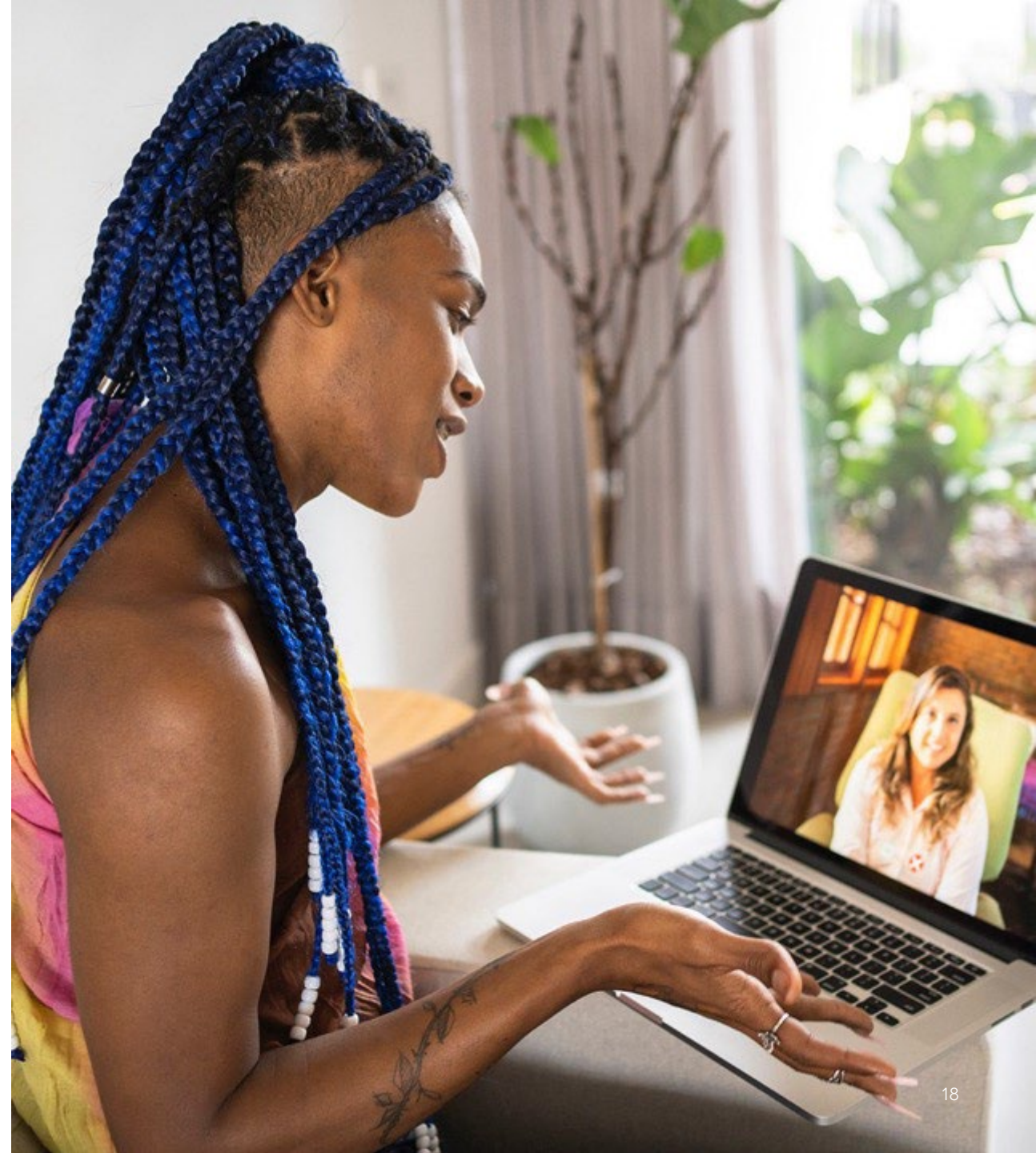
- ❖ Stress
- ❖ Anxiety
- ❖ Depression
- ❖ Substance abuse
- ❖ Eating disorders

Inclusive Care

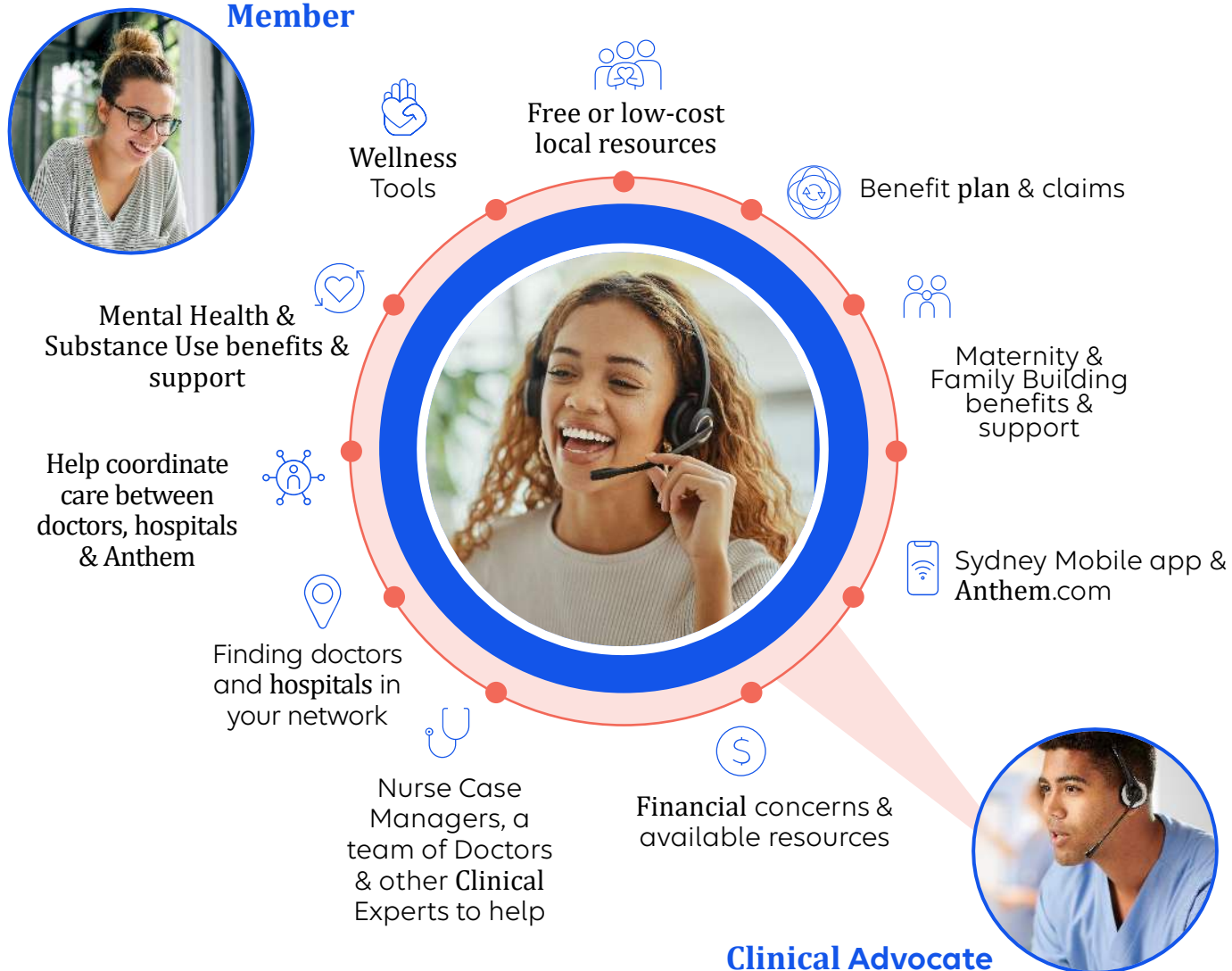
This program focuses on health from all angles — addressing physical, behavioral, and social needs.

Our service and clinical teams help LGBTQ+ individuals access:

- Medical and behavioral health support from doctors who are LGBTQ+ inclusive and subject matter experts.
- Gender affirmation surgery guidance and counseling.
- Specialty medicine support.
- Community programs and education resources.
- Specialty care, including hormone therapy, HIV, AIDS, sexually transmitted infection (STI) treatments, and PrEP medication.
- BH specialists and psychiatrists, telehealth support and educational resources



Providing unmatched support through **proactively** assigned Family Advocates



Here's how your Family Advocate can help you

Your Family Advocate is here to connect you with the right care at the right time with proactive, inclusive, and compassionate support. They can help you:

- Find top-quality doctors, specialists, and care facilities in your health plan and help schedule appointments.
- Stay on top of preventive care and remind you of important screenings.
- Understand your health plan and all the benefits available to you.
- Quickly get approvals for urgent medical needs, like surgery.
- Connect with our in-house clinical experts. These experts work with you and your doctor to create a personal care plan that supports your overall wellness and ongoing health needs.

Anthem has an entire team of experts to help you and your family.

Your Clinical Advocate team includes:

- Registered Nurse Case Managers
- Behavioral Health Licensed Clinicians
- Emergency medicine
- Exercise physiology
- Pediatrics
- Health Coaches
- LGBTQIA+ support
- Palliative care experts
- Pharmacists
- Registered dietitians
- Social worker
- Medical Directors
- Women's Health/Maternity

And many more... all available to help you and your family

Clinical Advocates will work with you to set realistic goals and create a step-by-step plan to achieve them. Anthem has the tools and resources to support you!

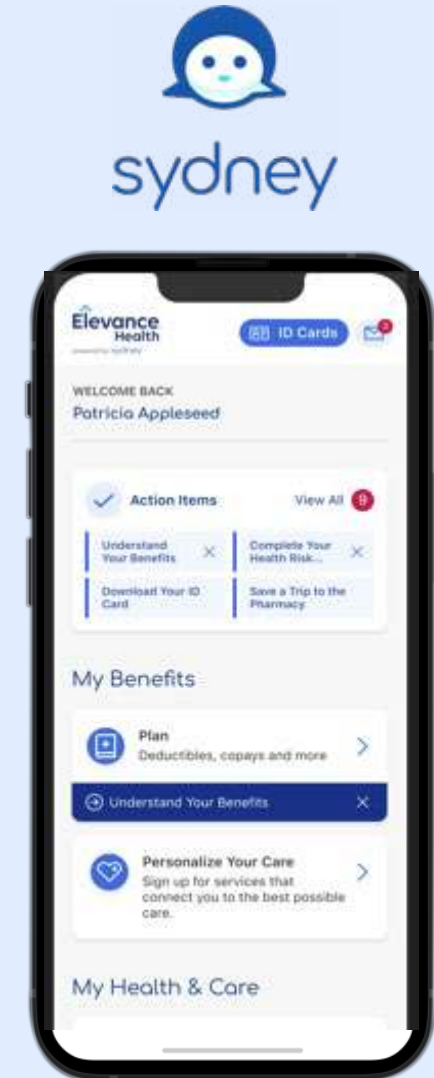


Sydney Health mobile app

Makes healthcare easier

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

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



Special Offers

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

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



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

Contact your Family Advocate



Phone:

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



Online:

Register at [anthem.com](https://www.anthem.com) or download SydneySM Health to chat with a team member.

Thank you



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

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