

# 2021 BENEFITS SUMMARY



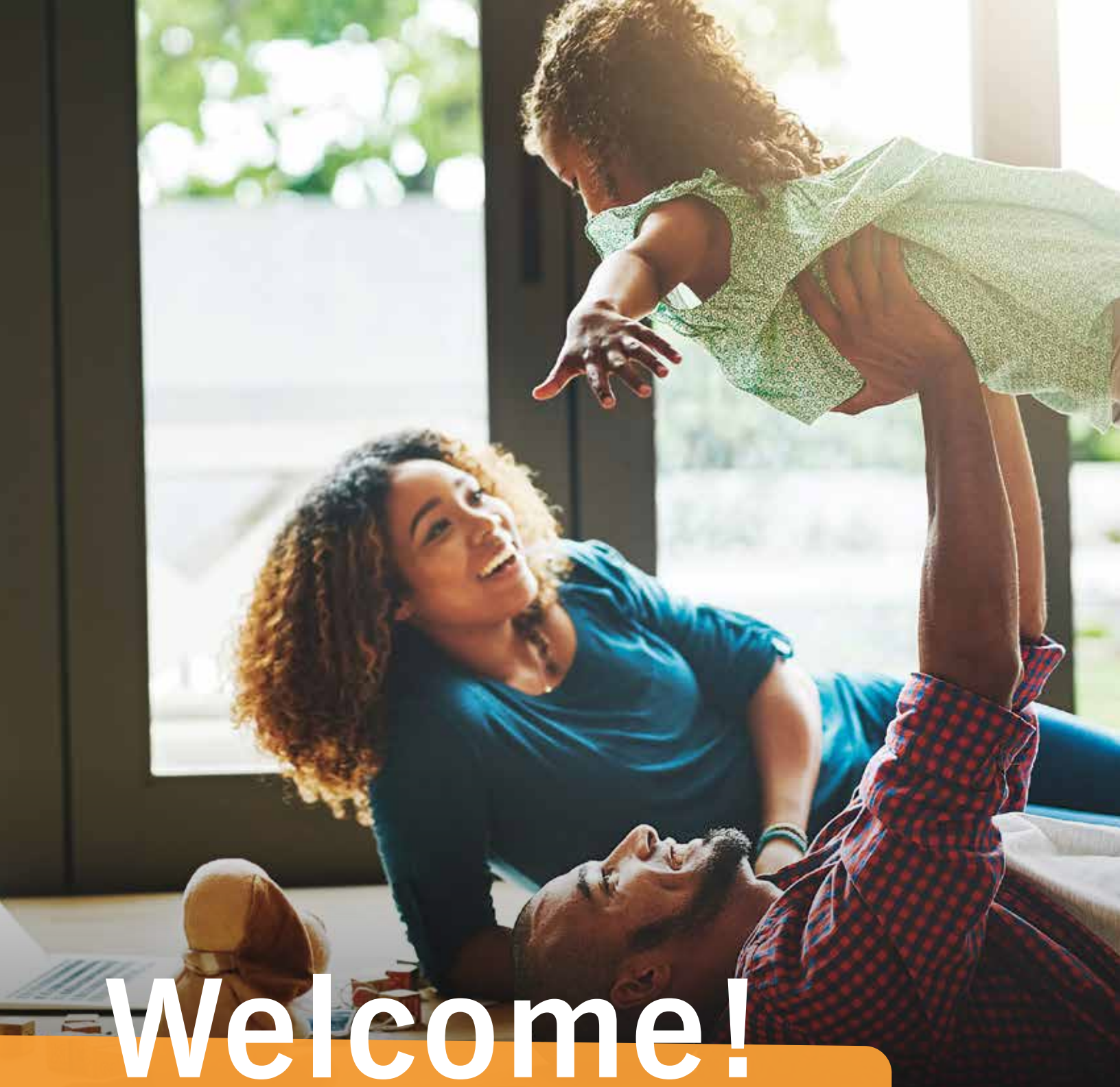
Simple  
Predictable  
Reliable  
Health Care.

CONNECT WITH ANTHEM

**Anthem Blue Cross Select HMO**

A Health Maintenance Organization





# Welcome!

Connecting with Anthem means connecting with a partner in health care.

As your trusted partner, we're committed to helping you stay healthy and giving you peace of mind. Whether it's supporting your personal health goals, discussing benefits with transparency or providing specialized care, your well-being is our top priority.

Keep reading to discover more about the choices, convenience and control the Anthem Blue Cross Select HMO offers.

Federal employees and federal retirees living in the green counties are eligible for coverage.



 Anthem Blue Cross Select HMO service area

# 2021 Rates & Options

Anthem Blue Cross Select HMO					
		Non-Postal Premium		Postal Premium	
				Category 1	Category 2
	ENROLLMENT CODE	BIWEEKLY	MONTHLY	BIWEEKLY	
Self	B31	\$115.71	\$250.71	\$112.35	\$102.29
Self + One	B33	\$240.00	\$520.00	\$232.81	\$211.25
Self & Family	B32	\$254.17	\$550.70	\$246.36	\$222.94

## Here are some basics you need to know about the plan.

You'll have to stay in the network to receive care.

Your out-of-pocket costs are predictable.

There is no annual deductible.

We're here to help. If you would like more information, please call us at **800-235-8631**.

These rates do not apply to all enrollees. If you are in a special enrollment category, please refer to the Federal Employees Health Benefits Program website or contact the agency or Tribal Employer that maintains your health benefits enrollment.

# 2021 Benefits

To help you plan ahead, here is what you'd pay for some common services.

BENEFIT	Anthem Blue Cross Select HMO
Preventive care	Nothing
Primary care doctor	\$30 per office visit
Specialists	\$40 per office visit
Telehealth online visits through LiveHealth® Online	\$10 per visit
Urgent care centers	\$30 per visit
Retail Health Clinic	\$30 per office visit
Maternity	\$30 per office visit
Inpatient hospital	\$250 per day for a maximum of 4 days
Outpatient hospital	\$250 per visit for surgical admissions or \$40 per visit for other services
Surgery Professional services	No copay unless performed during an office visit, then \$30 per office visit to your Primary Care Physician (PCP) or \$40 per office visit to a Specialist
Emergency care	\$150 per emergency room visit
Lab, X-ray and other diagnostic tests	Nothing
Advanced imaging procedures	\$125 per test
Chiropractic care	\$15 per office visit Covered up to 20 visits in a year when you see a chiropractor in the American Specialty Health Plans of California, Inc. (ASH Plans) network.
Mental health and substance use care services	\$30 per office visit
Catastrophic protection Your out-of-pocket maximum	Self Only: \$3,000 Self + One: \$3,000 per person Self & Family: \$6,000

Benefit chart is based on using network providers.

Do not rely on this chart alone. This is a brief description of the features of the Anthem Blue Cross Select HMO. Before making a final decision, please read the plan's federal brochure RI 73-877. All benefits are subject to the definitions, limitations and exclusions set forth in the federal brochure.

To decide if we'll cover a treatment, procedure or hospital stay, we use a process called Utilization Management (UM). UM is a program that lets us make sure you're receiving the right care at the right time. Licensed health care professionals review information your doctor has sent us to see if the requested care is medically needed. These reviews can be done before, during or after a member's treatment. UM also helps us decide if the services will be covered by your health plan. We also use case managers. They're licensed health care professionals who work with you and your doctor to help you learn about and manage your health conditions. They also help you better understand your health benefits. To learn more about how we help manage your care, visit [www.anthem.com/federal/ca](http://www.anthem.com/federal/ca).





# Prescription Drug Coverage

Visit your pharmacy with confidence. Know what you'll pay before you go.

To understand what you'll pay for your prescriptions, you'll first need to see how we categorize certain drugs into different tiers.

Tier	Definition
Tier 1	Drugs offering the greatest value within a therapeutic class. Some of these are generic equivalents of brand-name drugs.
Tier 2	Drugs on this tier are generally the more affordable brand-name drugs. Other drugs are on this tier because they are "preferred" within their therapeutic classes, based on clinical effectiveness and value.
Tier 3	These are higher cost brand-name drugs. Some Tier 3 drugs may have generics or equivalents in Tier 1. Some drugs on this tier may have been evaluated to be less cost effective than equivalent drugs on lower tiers.
Tier 4	Many drugs on this tier are "specialty" drugs used to treat complex, chronic conditions and may require special handling and/or management.

This table lists what you'll pay for prescriptions across the different drug tiers.

Anthem Blue Cross Select HMO	
Level 1 Retail Pharmacies (up to a 30-day supply at a Plan pharmacy)	
Tier 1	\$10 copay
Tier 2	\$50 copay
Tier 3	\$80 copay
Tier 4	25% of our allowance (\$200 maximum per prescription)
Diabetic supplies	\$10 copay
Compound drugs	\$80 copay
Level 2 Retail Pharmacies (up to a 30-day supply at a Plan pharmacy)	
Tier 1	\$20 copay
Tier 2	\$60 copay
Tier 3	\$90 copay
Tier 4	25% of our allowance (\$200 maximum per prescription)
Diabetic supplies	\$10 copay
Compound drugs	\$80 copay
Mail-order Program (up to a 90-day supply)	
Tier 1	\$25 copay
Tier 2	\$110 copay
Tier 3	\$170 copay
Diabetic supplies	\$10 copay

### Two Levels of Coverage

You can choose from two levels of coverage in the network. Combined, the two levels include nearly 70,000 pharmacies around the country.

**Level 1** includes about 25,000 pharmacies where you can have your prescriptions filled for a lower copay.

**Level 1** includes popular chains such as:

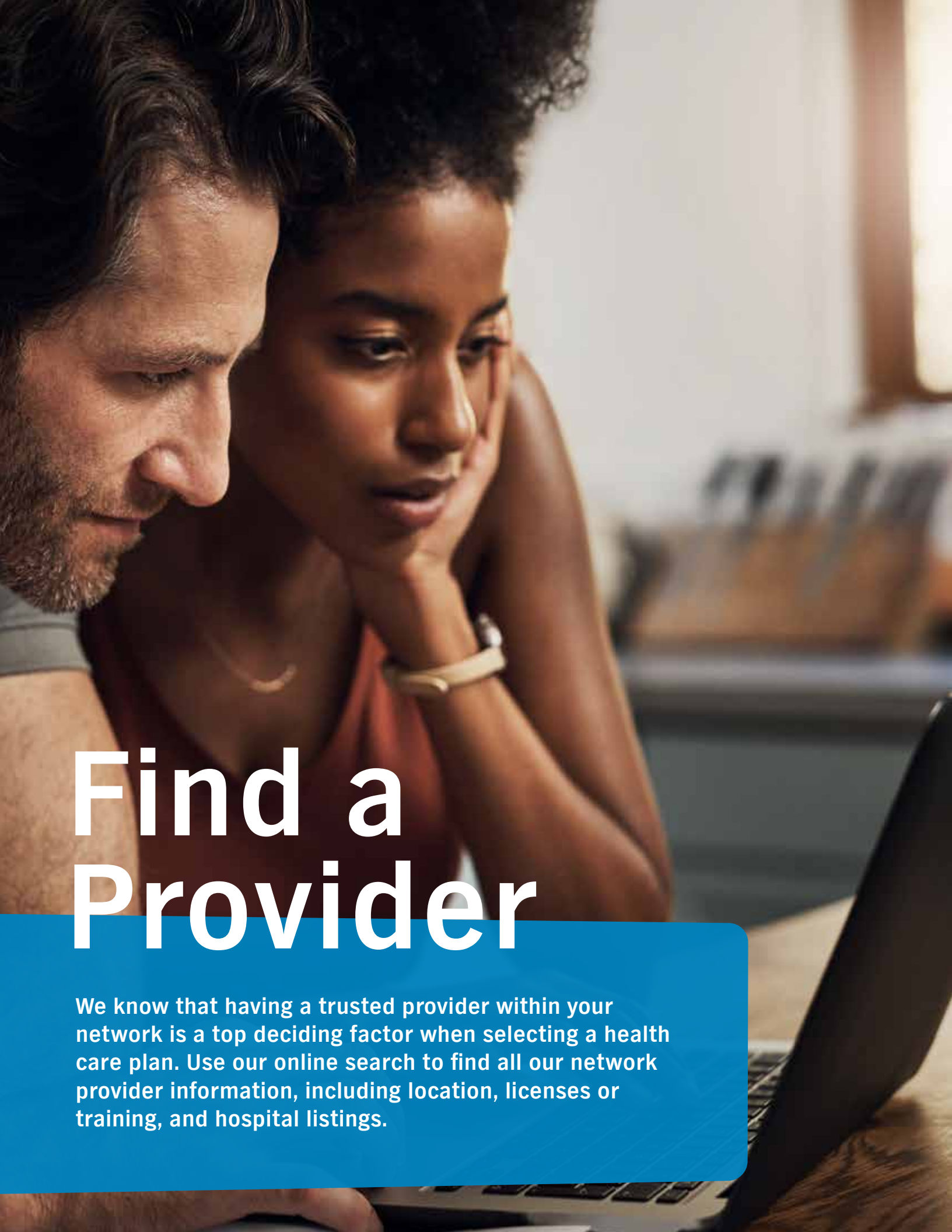
- CVS
- Walmart
- Safeway
- Target
- Kroger

**Level 2** offers you more pharmacy choices, but you'll also pay a little more – an extra amount on top of your share of the drug cost, depending on your benefit – no matter which drug you fill.

Pharmacies available on **Level 2** include:

- Walgreens
- Giant Eagle
- Rite Aid

View the Essential Drug List and find out a pharmacy's level by going to [anthem.com/federal/ca](https://www.anthem.com/federal/ca) or by calling 800-235-8631.



# Find a Provider

We know that having a trusted provider within your network is a top deciding factor when selecting a health care plan. Use our online search to find all our network provider information, including location, licenses or training, and hospital listings.

Visit [anthem.com/ca/find-care](https://anthem.com/ca/find-care) to start.

Guests can browse through our network directories to find providers.

Begin by clicking on the **Guests** box.



Then select or enter the following answers in the fields below.

- 1 What type of care are you searching for? **Medical**
- 2 What state do you want to search in? **California**
- 3 What type of plan do you want to search with? **Medical (Employer-Sponsored)**
- 4 Select a plan/network **Select HMO**

Click **continue** to view results.

What type of care are you searching for?

1 Medical

Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.

What state do you want to search with?

2 California

What type of plan do you want to search with?

3 Medical (Employer-Sponsored)

Select a plan/network

4 Select HMO

Continue

Current members can log in to their account to find care providers in the network.  
For any questions about finding care in your network online, please call customer service at **800-235-8631**.



# Care From Home

We are committed to helping you stay healthy and giving you peace of mind. For your convenience and safety, you have options to receive care from the comfort of home.

## DispatchHealth

### Comfortable urgent care in your home.

Avoid unnecessary trips to the emergency room. DispatchHealth sends qualified medical teams to you the next time you are sick or injured.

#### Request care for common injuries and illnesses, including:

- Fever
- Nausea
- Minor bone breaks
- Sinus infections
- Eye infection
- Flu
- Strains or sprains
- Allergic reactions
- Asthma attacks
- Sore throat

[Check availability and learn more at dispatchhealth.com.](https://dispatchhealth.com)

## LiveHealth<sup>®</sup> Online

### Video visits with medical professionals

Using LiveHealth Online, you can:

- See a board-certified doctor 24/7 for common health issues, like a cold or sinus infection. You don't need an appointment. Doctors are always available to assess your condition and send a prescription to the pharmacy you choose, if needed.<sup>1</sup>
- Visit a licensed therapist.<sup>2</sup> Virtual sessions with therapists can help with anxiety, depression, grief, panic attacks and more.
- Consult a board-certified psychiatrist for medication management supporting your mental health condition. Appointments are available seven days a week for members and dependents 18 years and older.

[Register your account and schedule appointments at livehealthonline.com.](https://livehealthonline.com)

## 24/7 NurseLine

Talk with a registered nurse any time, day or night, through the 24/7 NurseLine.

- Questions about health concerns
- Finding providers and specialists in your area
- Enrolling you and your dependents in health management programs

[Call 866-599-2953 to connect with a nurse.](tel:866-599-2953)

<sup>1</sup> Prescription availability is defined by physician judgment and state regulations. Visit the homepage of livehealthonline.com to view the service map by state.  
<sup>2</sup> Appointments subject to availability of a therapist. Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 1-800-273-8255 (National Suicide Prevention 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.  
 LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

# Specialized Care

We're committed to providing ongoing care to our members, especially those needing extra long-term or temporary support.

## ConditionCare

ConditionCare provides tools and resources needed to take charge of personal health.

This free benefit is for those living with:

- Asthma
- Diabetes
- Chronic obstructive pulmonary disease (COPD)
- Heart disease or heart failure

Members enrolled in ConditionCare receive:

- Support from nurse care managers, dietitians and other health care professionals to help reach health goals
- Educational guides, electronic newsletters and tools with helpful information about their condition(s)

For more details or to join ConditionCare, call **866-962-1069**.

## Future Moms

Future Moms helps support a healthy pregnancy and a healthy baby.

Expectant mothers enrolled in Future Moms receive:

- Access to a nurse specializing in obstetrics to answer questions 24/7 and provide ongoing follow-ups
- The "Mayo Clinic Guide to a Healthy Pregnancy," which explains the changes mother and baby go through
- A screening to check health risks
- Resources to support making healthier decisions during pregnancy
- Free phone access to pharmacists, nutritionists and other specialists
- Other helpful information on labor and delivery, including options and how to prepare

Call **800-828-5891** to join the program.

# Meet Sydney Health

## Your personal health care and well-being assistant.

Enjoy a simplified, more connected health experience with an app designed to support your specific needs.



Search your network to find local providers for care



Manage your prescriptions and receive updates on your mailed orders



Access your entire benefits brochure to see how services are covered



Always have your health insurance ID card on hand



View any past and current claims



Update and maintain your Family Health Record



Use the interactive chat to ask questions for Member Services

Download the Sydney Health app today from the App Store or Google Play.



*Sydney and Sydney Health are service marks of CareMarket, Inc.*





# Introducing My Health Dashboard

Your personal guide to better health and well-being from Sydney Health.

We know most of your well-being activity happens outside the doctor's office. To support your ongoing health from anywhere, there's My Health Dashboard.

With My Health Dashboard on the Sydney Health mobile app, you'll always have access to health information that's most important to you.

- 1 Decide what's important to you**  
Start by taking a quick, online health assessment. Sydney can personalize your dashboard and help you focus on the goals you want to meet.
- 2 Pick an action plan**  
The best way to meet your health goals is by setting up an action plan. Choose between Get Active, Eat Healthy and Achieve a Healthy Weight. In each plan, Sydney guides you along a path of activities developed by health experts. Move at your own pace and make progress on your goals in 30 days or less.
- 3 Personalize your action plan**  
Throughout your plan, you can make actionable choices based on what fits your lifestyle, whether that means changing your diet, adding in exercise or making time for meditation. If your goals change or you want to try something new, you can switch to a different action plan any time.
- 4 Explore videos and articles**  
Along with your action plan, find helpful content that supports all areas of your well-being. Receive the tips you need to live healthy with videos and online articles. You can even search for nutritionist-approved recipes and meal plans.
- 5 Keep going**  
Once you're on your way, Sydney helps you stay motivated with profile badges and points.



# Beyond Mobile

Many of our tools make it easy for you to access health care information right from your phone. But there are times when it's more convenient to use other devices to find a provider or look up a prescription. When you need it, Anthem has tools you can access using your computer or even just your voice.

## Computer Access

Before starting, remember to have your member ID card ready.

- Visit [anthem.com/ca](https://www.anthem.com/ca) to register from your computer
- Provide the personal information requested
- Create a username and password
- Set your email preferences
- Follow the prompts to complete your registration

Need help signing up? Call us at 866-755-2680.

\*You must be 18 years or older to register your own account.

## Anthem Skill

If you have questions about your plan, the Anthem Skill is a convenient way to find answers in real-time. The Anthem Skill works through Alexa-ready devices.

Say the words, "Alexa, ask Anthem..." to start using the Skill.

Use the skill to ...

- Ask for your digital member ID card
- Check your progress toward meeting your medical plan's out-of-pocket maximum
- Schedule a call with someone from our Member Services team
- Refill, renew and check the order status of any home delivery prescriptions

It's easy to set up the Skill.

1. Download the most recent version of the Amazon Alexa app from the App Store® or Google Play™.
2. Go to "Skills & Games" in the Alexa app and search for the Anthem Skill. Tap Enable to Use.
3. Enter your Anthem username and password to link the Skill with your Anthem account.
4. Set up your Alexa voice profile and passcode.
5. Ask Alexa for help by saying, "Alexa, ask Anthem..."





# Discounts

**Live life to the fullest – without paying full price.**

**Save money with discounts at [anthem.com/ca](https://www.anthem.com/ca).**

With Anthem, you can find discounts on products and services that help promote better health and well-being.\* It's just one of the perks of being an Anthem member. Check out some of the offers available.



## Vision and Hearing

**Glasses.com™ and 1-800-CONTACTS®**  
Access the latest brand-name frames for just a fraction of the cost at typical retailers. Plus, you receive an additional \$20 off orders of \$100 or more, free shipping and free returns.

**Premier LASIK**  
Save \$800 on LASIK when you choose any featured Premier LASIK Network provider. Save 15% with all other in-network providers.

**NationsHearing**  
Receive hearing screenings and in-home service at no additional cost. All hearing aids start at \$599 each.

**Hearing Care Solutions**  
Digital instruments start at \$500. Plus, receive a free hearing exam. Hearing Care Solutions has 3,100 locations and eight manufacturers, and offers a three-year warranty, two years of batteries and unlimited visits for one year.



## Fitness and Health

**Active&Fit Direct™**  
Active&Fit Direct allows you to choose from more than 11,000 participating fitness centers nationwide for \$25 a month (plus a \$25 enrollment fee and applicable taxes).

**Fitbit**  
Work toward your fitness goals with Fitbit trackers and smartwatches that go with your lifestyle and budget. Save up to 22% on select Fitbit devices.

**ChooseHealthy™**  
Find discounts on acupuncture, chiropractic care, massage treatments and fitness clubs.

**GlobalFit®**  
Search for discounts on gym memberships, fitness equipment, coaching and more.



## Family and Home

**23andMe®**  
Receive \$40 off each Health + Ancestry kit. Save 20% on a 23andMe kit and learn about your wellness, ancestry and more.

**Safe Beginnings®**  
Baby-proof your home while saving 15% on everything from safety gates to outlet covers.

**WINFertility®**  
Save up to 40% on infertility treatment.

**LifeMart®**  
Find great deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services and yoga classes, sports gear, and vision care.



## Medicine and Treatments

**Puritan's Pride®**  
Choose from a large selection of discounted vitamins, minerals and supplements.

**Allergy Control Products and National Allergy Supply**  
Save 20% on select doctor-recommended products, such as allergy-friendly bedding, air purifiers and filters, asthma products, and more. Orders over \$59 ship for free by ground within the contiguous U.S.

*\*All discounts are subject to change without notice.*



# READY TO ENROLL?

## Thank you for choosing Anthem!

Whether you’re new to Anthem or just making changes to an existing plan, follow these steps to start enrolling.

### STEPS FOR ENROLLMENT

- 1


**Confirm your family status.**  
Choose from three enrollment options: Self Only, Self + One and Self & Family.
- 2

**Make note of the code.**  
Find the corresponding code that matches your family status.

PLAN OPTION	FEHB ENROLLMENT CODE		
	1 Self Only	Self + One	Self & Family
Anthem Blue Cross Select HMO	B31	B33	B32 2

- 3

**Two ways to enroll.**  
Enroll using the Health Benefits Election Form (SF 2809) or through your agency’s self-service system, such as:
  - Employee Express
  - PostalEase
  - EBIS
  - MyPay
  - Employee Personal Page



**ANNUITANTS**

For enrollment instructions, visit [www.opm.gov](http://www.opm.gov) and type “Healthcare Enrollment” in the search box. Select the first result to start enrolling.

## We’re here for you – in many languages

The law requires us to include a message in all of these different languages. Curious what they say? Here’s the English version: “You have the right to get help in your language for free. Just call the Member Services number on your ID card.” Visually impaired? You can also ask for other formats of this document.

**Spanish**  
Usted tiene derecho a recibir ayuda en su idioma en forma gratuita. Simplemente llame al número de Servicios para Miembros que figura en su tarjeta de identificación.

**Chinese**  
您有權免費獲得透過您使用的語言提供的幫助。請撥打您的ID卡片上的會員服務電話號碼。若您為視障人士，還可索取本文件的其他格式版本。

**Vietnamese**  
Quý vị có quyền nhận miễn phí trợ giúp bằng ngôn ngữ của mình. Chỉ cần gọi số Dịch vụ dành cho thành viên trên thẻ ID của quý vị. Bị khiếm thị? Quý vị cũng có thể hỏi xin định dạng khác của tài liệu này.”

**Korean**  
귀하는 자국어로 무료지원을 받을 권리가 있습니다. ID 카드에 있는 멤버 서비스번호로 연락하십시오.

**Tagalog**  
May karapatan ka na makakuha ng tulong sa iyong wika nang libre. Tawagan lamang ang numero ng Member Services sa iyong ID card. May kapansanan ka ba sa paningin? Maaari ka ring humiling ng iba pang format ng dokumentong ito.

**Russian**  
Вы имеете право на получение бесплатной помощи на вашем языке. Просто позвоните по номеру обслуживания клиентов, указанному на вашей идентификационной карте. Пациенты с нарушением зрения могут заказать документ в другом формате.

**Armenian**  
Դուք իրավունք ունեք ստանալ անվճար օգնություն ձեր լեզվով: Պարզապես զանգահարեք Անդամների սպասարկման կենտրոն, որի հեռախոսահամարը նշված է ձեր ID քարտի վրա:

**Farsi**  
”شما این حق را دارید تا به صورت رایگان به زبان مادری تان کمک دریافت کنید. کافی است با شماره خدمات اعضا (Member Services) درج شده روی کارت شناسایی خود تماس بگیرید.” دچار اختلال بینایی هستید؟ می توانید این سند را به فرمت های دیگری نیز درخواست دهید.

**French**  
Vous pouvez obtenir gratuitement de l’aide dans votre langue. Il vous suffit d’appeler le numéro réservé aux membres qui figure sur votre carte d’identification. Si vous êtes malvoyant, vous pouvez également demander à obtenir ce document sous d’autres formats.

**Arabic**  
لك الحق في الحصول على مساعدة بلغتك مجاناً. ما عليك سوى الاتصال برقم خدمة الأعضاء الموجود على بطاقة الهوية. هل أنت ضعيف البصر؟ يمكنك طلب أشكال أخرى من هذا المستند.

**Japanese**  
お客様の言語で無償サポートを受けることができます。IDカードに記載されているメンバーサービス番号までご連絡ください。

**Haitian**  
Se dwa ou pou w jwenn èd nan lang ou gratis. Annik rele nimewo Sèvis Manm ki sou kat ID ou a. Èske ou gen pwoblèm pou wè? Ou ka mande dokiman sa a nan lòt fòm tou.

**Italian**  
Ricevere assistenza nella tua lingua è un tuo diritto. Chiama il numero dei Servizi per i membri riportato sul tuo tesserino. Sei ipovedente? È possibile richiedere questo documento anche in formati diversi

**Polish**  
Masz prawo do uzyskania darmowej pomocy udzielonej w Twoim języku. Wystarczy zadzwonić na numer działu pomocy znajdujący się na Twojej karcie identyfikacyjnej.

**Punjabi**  
ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮੁਫਤ ਵਿੱਚ ਮਦਦ ਹਾਸਲ ਕਰਨ ਦਾ ਿਅਧਕਾਰ ਹੈ। ਬਸ ਆਪਣੀ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦਿੱਤੇ ਸਿਰਵਸ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। ਨਜ਼ਰ ਕਮਜ਼ੋਰ ਹੈ? ਤੁਸ ਇਸ ਦਸਤਾਵੇਜ਼ ਦੇ ਹੋਰ ਰੂਪਾਂਤਰ ਮੰਗ ਸਕਦੇ ਹੋ।

### TTY/TTD:711

#### It’s important we treat you fairly

We follow federal civil rights laws in our health programs and activities. By calling Member Services, our members can get free in-language support, and free aids and services if you have a disability. We don’t discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people whose primary language isn’t English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed in any of these areas, you can mail a complaint to: Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279, or directly to the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201. You can also call 1-800- 368-1019 (TDD: 1-800-537-7697) or visit <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>





CONTACT US

[anthem.com/federal/ca](https://anthem.com/federal/ca)

800-235-8631