

Small Group medical products*

Portfolio highlights for 2020

California

Effective January 1, 2020



New PPO solutions

These six new plans give groups and members more options for lower premiums.

Plan	Details
PPO	
Anthem Gold PPO 35/500/25% Anthem Gold Select PPO 35/500/25%	This new option has the same attractive \$500 deductible and pharmacy design as the Gold PPO 30/500/20% — but at a lower price and a higher office visit copay and coinsurance.
Anthem Silver PPO 55/2500/45% Anthem Silver Select PPO 55/2500/45%	Our new lowest-cost Silver PPO plan has a \$2,500 medical deductible. With no pharmacy deductible, it helps bridge the deductible gap between Silver and Bronze plans.
Anthem Bronze PPO 3950/50% Anthem Bronze Select PPO 3950/50%	This new Bronze plan design is similar to a health savings account (HSA) plan* because it applies the \$3,950 deductible to all medical and pharmacy services, then a 50% coinsurance — closing the benefit gap between Silver and Bronze plans.

*Not HSA eligible.



Benefit design changes

From time to time we modify our plans to meet regulatory compliance and to make sure we're providing optimal coverage. Here are some of the latest modifications:

Benefit	What's changed?	Why is it important?
LiveHealth Online visits	<p>There's no charge for the first three visits, then \$5 for all non-HSA plans.</p> <p>This applies to both medical and behavioral health visits.</p> <p>For plans that apply the deductible first, the fee schedule adjustment on medical visits is changing from \$49 to \$59.</p>	It's cheaper now because of the reduced copay and the first three visits are free.
Behavioral health chat therapy on LiveHealth Online	This new offering includes two-way virtual, interactive, real-time, text-based psychotherapy and counseling and is now covered at the same cost share as video sessions.	Online care is fast becoming the norm for those seeking therapy.
First-dollar copays on these therapies: physical, occupational, speech, cardiac and pulmonary rehabilitation in the office.	For PPO (non-HSA) plans, the cost-share is changing from a deductible and coinsurance to a primary care physician (PCP) copay with no deductible.	Steers members to lower-cost settings, such as an office.
First-dollar copays on labs and X-rays in the office.	<p>For PPO (non-HSA) plans, the cost share is changing from a deductible and coinsurance:</p> <ul style="list-style-type: none"> • Lab: same amount as a PCP copay with no deductible. • X-ray: same amount as a specialist copay with no deductible. 	Steers members to lower-cost settings such as an office, urgent care or freestanding lab.
Separate pharmacy deductible and Tier 1 copay	Lower Tier 1 copays and/or a lower pharmacy deductible on select plans.	Members can get drugs at a lower out-of-pocket cost.

Explanation of Coverage (EOC) updates

Anthem continues to provide quality and cost-effective solutions. Some updates to the EOC are listed below and applied across the portfolio in 2020:

- **Gene Therapy** is now covered, subject to medical policies and provided by a certified center.
- **Medicare Part B** – if you have to pay an additional premium, and do not elect to enroll in Medicare Part B, Anthem will not estimate Medicare's payment on the claim.
- **Cochlear implants** are considered surgically implanted prosthetics. Coverage has now moved under prosthetics so members have a lower cost share.

New pharmacy programs

We're committed to helping members with the rising cost of drugs:

- **IngenioRX**, the new Anthem-owned pharmacy benefit manager, powers our pharmacy program with fully integrated medical and pharmacy benefits. This can mean better health outcomes and lower costs for employers and their employees. IngenioRX is effective January 1, 2020.
- **Point of sale (POS) rebates** deliver savings up front, directly to the member, making prescriptions more affordable and accessible by reducing the member's out-of-pocket costs when the deductible and coinsurance are applied. Rebates apply to all new and renewing members effective January 1, 2020.
- **Our prescription discount program for noncovered drugs** for Small Group plans is a discount program added to the standard benefit. No action is required and members have automatic access with their medical plan ID card. It's available to all new and renewing members on January 1, 2020.

Embedded dental change

There's a change to the benefit for pediatric exams and cleanings. Anthem is no longer waiving the deductible for new and renewing coverage as of January 1, 2020, so the medical deductible will apply to these services. After that, Anthem pays 100%. Here are the details:

- This applies to embedded dental plans that include medical.
- Plans with no deductible are not affected.
- Adult members age 19 or older are not affected.

We recommend members with pediatric-age children who want a higher level of coverage enroll in one of our standalone dental plans.

Enhancements to Wellbeing Solutions

- Introducing **Sydney**, Anthem's new digital platform replacing Anthem Anywhere. This app makes it simple for members to access their health care information from one place. Plus, it's personalized and secure.
- **MyStrength™** has been added to Employee Assistance Program (EAP). It's a free, private, mobile program with tools and resources that support emotional health and wellness 24/7 — like a health club for the mind.



Plan name changes

Because changes in some benefits affected cost sharing, the names of these plans have been changed to reflect this.

2019 plan	2020 plan
PPO	
Anthem Silver PPO 40/1500/40% (1/1/19)	Anthem Silver PPO 45/1750/40%
Anthem Silver Select PPO 40/1500/40% (1/1/19)	Anthem Silver Select PPO 45/1750/40%
Anthem Silver PPO 40/1750/40% (10/1/19)	Anthem Silver PPO 45/1750/40%
Anthem Silver Select PPO 40/1750/40% (10/1/19)	Anthem Silver Select PPO 45/1750/40%
Anthem Silver PPO 55/1750/35%	Anthem Silver PPO 55/1850/35%
Anthem Silver Select PPO 55/1750/35%	Anthem Silver Select PPO 55/1850/35%
Anthem Bronze PPO 60/6000/30%	Anthem Bronze PPO 60/6350/40%
Anthem Bronze Select PPO 60/6000/30%	Anthem Bronze Select PPO 60/6350/40%
Anthem Bronze PPO 65/4600/40%	Anthem Bronze PPO 40/5600/40%
Anthem Bronze Select PPO 65/4600/40%	Anthem Bronze Select PPO 40/5600/40%
PPO w/HSA	
Anthem Silver PPO 2000/25% w/HSA - RxC	Anthem Silver PPO 2000/30% w/HSA - RxC
Anthem Silver Select PPO 2000/25% w/HSA - RxC	Anthem Silver Select PPO 2000/30% w/HSA - RxC
HMO	
Anthem Platinum HMO 10	Anthem Platinum HMO 20
Anthem Platinum Select HMO 10	Anthem Platinum Select HMO 20
Anthem Platinum Priority Select HMO 10	Anthem Platinum Priority Select HMO 20
Anthem Platinum HMO 20	Anthem Platinum HMO 25
Anthem Platinum Select HMO 20	Anthem Platinum Select HMO 25
Anthem Platinum Priority Select HMO 20	Anthem Platinum Priority Select HMO 25
Anthem Gold HMO 25	Anthem Gold HMO 30
Anthem Gold Select HMO 25	Anthem Gold Select HMO 30
Anthem Gold Priority Select HMO 25	Anthem Gold Priority Select HMO 30
Anthem Silver HMO 55/2250/40%	Anthem Silver HMO 55/2250/45%
Anthem Silver Select HMO 55/2250/40%	Anthem Silver Select HMO 55/2250/45%
Anthem Silver Priority Select HMO 55/2250/40%	Anthem Silver Priority Select HMO 55/2250/45%
SHOP Mirror Plans	
Anthem Gold Select PPO 30/20%	Anthem Gold Select PPO 25/250/20%
Anthem Silver Select PPO 45/2000/20%	Anthem Silver Select PPO 50/2250/20%
Anthem Bronze Select PPO 6000/40% w/HSA	Anthem Bronze Select PPO 6900/0% w/HSA



Key resources

Our Easy Renew Site is your source for a complete list of 2020 benefits changes by plan and material, including:

- A benefit-to-benefit comparison guide with a complete list of benefits changes by plan (under *Annual Notices > Renewal Inserts*).
- The *2020 Small Group Guide At-a-Glance*, which is a quick reference tool for our medical products.

Want to find out more?

Contact your Anthem Sales representative.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.