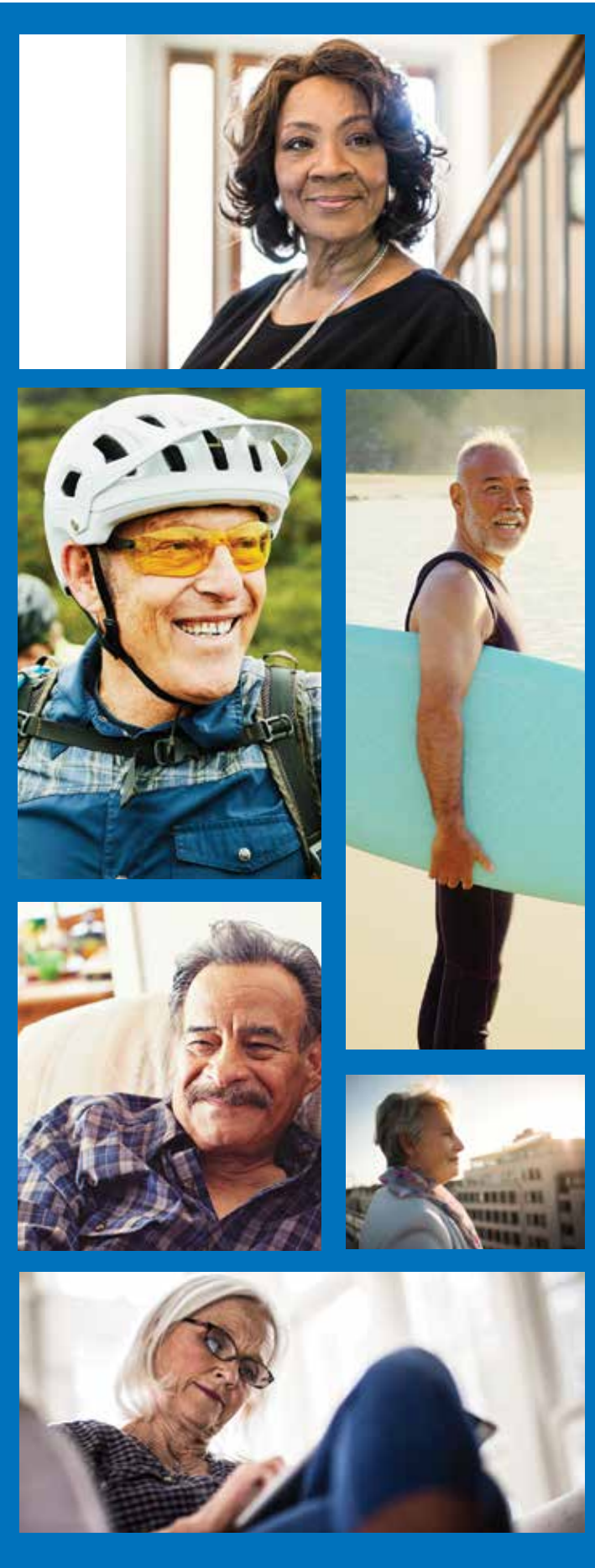




Get more from your Anthem medical plan



Overview of 2021 Anthem member benefits



What's inside

This guide is designed to give you a comprehensive overview of programs and benefits you can receive when you become a member.

- Getting started 4
- Programs that help support your health**
 - SilverSneakers 5
 - Preventive care..... 6
 - LiveHealth Online..... 8
 - 24/7 NurseLine 9
 - Member Assistance Program 10
 - Travel Assistance 11
- Online tools**
 - Online member website..... 12
 - Sydney Health mobile app..... 13
- Ways to help you save money**
 - SpecialOffers program 14

So many reasons to feel excited about this next chapter in your life

As you embark upon retirement, you'll have Anthem benefits backed by transparent costs and people dedicated to your well-being

Moving beyond your work life can open up so much. This booklet will help you learn about the many ways you can save money on your health care and everyday health needs to make the most of this time.

We hope you will be inspired by what's ahead and reassured by the many resources listed here to support your journey.

**Have questions?
Contact the Trust Retiree
Service Center: 1-877-325-7265**



Pursue the whole you – mind, body and spirit



SilverSneakers^{®*} can help you improve your health and stay independent



This benefit gives you:

- Classes¹ for all fitness levels, led by trained instructors.
- SilverSneakers On-Demand[™] and live online workout videos, plus health and nutrition tips.
- Access to thousands of participating locations nationwide and use of all basic amenities.²
- Group fitness outside traditional gyms.
- The SilverSneakers GO[™] app with adjustable workouts, schedule reminders, location finder, and more.

Learn more and find participating locations at www.silversneakers.com/starthere, or by calling **1-888-423-4632** (TTY: **711**), Monday to Friday, 8 a.m. to 8 p.m. ET.

1 Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

2 Participating locations ("PL") are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

* SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2020 Tivity Health, Inc. All rights reserved.

An ounce of prevention



\$0 out-of-pocket costs for most preventive exams and screenings. See plan summary of benefits for details.

It's true. Regular exams and tests can help find problems. They also aid your doctor in keeping a true picture of your health needs and tracking important numbers like blood pressure, height, weight, and cholesterol counts.

Your Anthem plan covers an annual wellness visit and a routine physical every year — at no cost for most preventive exams and screenings.

During your visit with your doctor, remember to:

✔ Consider disease risk

You will learn what symptoms to watch for based on your family's medical history and what tests may be needed to stay ahead of any health issues.

✔ Review medications

Bring a list of all your prescribed and over-the-counter drugs to see if your doctor suggests possible changes or renewals.

✔ Check vaccination history

You will find out what vaccinations might be needed considering your age and medical condition. Flu and pneumonia shots are covered with a \$0 copay.

✔ Provide diet and exercise recommendations

Based on your current health, your doctor will explain which foods and types of physical activity would work best for you.

Find out how you can have a doctor by your side 24/7.

It's easy using LiveHealth Online — for a \$0 copay. Read about it on page 8. Questions about plan options? Contact the Trust Retiree Service Center: **1-877-325-7265.**

Wellness visits and an annual routine physical may include other important tests as well

- Preventive care services
- Flu and pneumonia shots
- Tobacco cessation counseling

Enjoy a \$0 copay for:

- Most wellness visits and routine physical
- Vaccines
- Welcome to Medicare office visit
- Health screenings

You can access care anywhere, anytime

With LiveHealth Online*

Whether you are going on vacation or visiting family you always have a doctor in your pocket using LiveHealth Online.

Using LiveHealth Online, you can visit with a doctor, therapist, and psychiatrist by phone call or video visit.

Video visits using LiveHealth Online are \$0 with your plan.

It's a great way to:

- Visit with a board-certified doctor 24/7 in minutes from the comfort of home.
- Get quality medical care for common health conditions like: the flu, sinus infections, pink eye, colds and fevers, urinary tract infections (UTI), skin infections, and more.
- Have doctors assess your condition and send prescriptions to the pharmacy you select, if needed.

It's free to sign up for LiveHealth Online!

Go to livehealthonline.com or download the free mobile app to register.



You call, we care

24/7 NurseLine*

Health concerns don't always conveniently happen in the middle of a weekday. Sometimes you need answers now — late at night or while on vacation.

Your Anthem plan includes access to 24/7 NurseLine, which lets you speak to a registered nurse anytime you need one, or if you have a health-related question.

24/7 NurseLine is a convenient way to get peace of mind, anytime.

Have a concern but don't want to talk about it on the phone? No problem. Our 24/7 NurseLine offers recorded messages on more than 300 health-related topics.

Health advice is just a phone call away!

Call toll free **1-800-700-9184**,
TTY: **711**.

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

* The information contained in this program is for general guidelines only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.

Member Assistance Program

Make life better

Member Assistance Program for Trust Plan Members

Your Anthem plan also gives you 24/7 toll-free telephone access to special services like these.

Visit AnthemEAP.com, Login: ITDR

Or call **1-833-839-7920**



Legal and financial advice

If you ever need legal or financial assistance, our nationwide network of attorneys and consultants are there for you. We'll put you in touch with the right professional who can help you with estate planning, wills and trusts, budgeting, foreclosure prevention, and more. Financial consultations by phone are free and members receive one free legal consult per issue per year. Discounts are also available for ongoing legal services.



Travel assistance services

Get the help you need when traveling 100 miles or more from home anywhere in the world, 24/7. We've partnered with Generali Global Assistance, Inc., to aid you whenever you're traveling. Find a local doctor or hospital, receive an emergency or other medical evacuation, replace medications, and eyeglasses and more. If you are traveling with a dependent child and he or she is left alone because you are in the hospital, Generali can also assist in getting them home.



Travel Assistance Services

Emergencies happen but help is only a phone call away

Contact Generali Global Assistance, Inc. 24/7:

- from the US and Canada: **1-866-295-4890**
- from other countries: **+1-202-296-7482** (call collect)
- email: **OPS@gga-usa.com**
- For easy access, this information is located on the back of your membership card.



Identity theft and credit monitoring services

Quickly recover from identity theft, and learn how to prevent it in the future. Services include proactive fraud alerts, online credit monitoring, educational tools, and professional consultation.

Care referral

Get in touch with services that can add to the quality of your life with referrals to a variety of organizations. We'll connect you to skilled nursing and assisted living facilities, home health agencies, community resources, and Meals on Wheels programs.

Funeral concierge

When it comes to planning a funeral we know this is one of life's most challenging chapters. You can call us 24/7 for information and guidance. The funeral concierge service provides research and referrals to funeral homes and funeral services. You can also get access to forms to help make decisions easier, as well as legal and financial consultations to help with long-term planning. Information on community resources such as support groups is also available. Our concierge service is dedicated to ensuring you get all the support you need during this difficult time.

Online and mobile resources are available to access your plan information

Online member website

The more you know about what is happening with your health plan, the better you may feel. That is why we offer an easy way to access all the details about your plan, claims, and more with our online member website.

Review your *Explanation of Benefits*

After you visit a doctor or facility and a claim is submitted, we will produce an *Explanation of Benefits* explaining the amount we paid, how much your share is, and the benefits available, plus much more.

You will be able to make smarter health decisions by getting information about:

- Deductibles
- Office visits
- Copays or coinsurance
- Ambulance services
- Out-of-pocket limits
- Urgent care



Sydney Health mobile app

Now you can have access to your plan information on the go. Sydney gives you a simple and connected experience through your iPhone or Android smartphone:

- View your membership card — wherever you are.
- Use your device's GPS to find nearby doctors, hospitals, and urgent care centers.
- Check the status of recent medical claims.
- Use the chat feature to quickly find answers to health questions.
- Set health reminders and wellness goals.
- Store and share health records with My Family Health Record (myFHR), which gives you the ability to share your health information with doctors, family members, and caregivers.

Manage your plan — with just a few clicks

Register at www.anthem.com as a new member!

Reduced paperwork, fewer phone calls, and greater convenience are just a few of the reasons why you will want to register on our secure website at www.anthem.com. Staying on top of your health could not be easier or more convenient. Sit down, log on, and you will be able to do all this:

- View details of your plan, including claims status and history, and all of your plan documents, like your *Evidence of Coverage (EOC)*.
- Find a doctor, hospital, lab, and other health care providers in your plan.
- Request a replacement membership card or print a temporary membership card.
- Use our secure messaging feature to reach us quickly and easily when you need help.
- Provide your email address and let us know your communication preference settings.
- Access our library of articles and videos to learn more about self-care, medicines, and various health conditions, tests, and treatments.

You can stay well and save money with our SpecialOffers*

Good for your health and good for your budget. What could be better? That is what SpecialOffers is all about. It gives you discounts on products and services that help promote better health and well-being. Check out all the offers that await you as an Anthem Blue Cross and Blue Shield plan member.

Family and home offerings

Allergy Control and National Allergy items

Save up to 25% on select products. Free shipping on all orders over \$59 when shipping ground within the contiguous U.S.

23andMe

- \$40 off each Health + Ancestry Service kit
- 20% off one 23andMe kit — learn about your wellness, ancestry, and more

Discounts on products and services that help promote better health and well-being

* SpecialOffers is a discount program that is not part of your health coverage plan. It is a value-added online service we provide to give our Medicare Advantage members access to discounts offered by different vendors. Vendors and offers are subject to change without prior notice. Anthem Blue Cross and Blue Shield does not endorse and is not responsible for the products, services or information provided by SpecialOffers vendors. Arrangements and discounts were negotiated between vendors and Anthem Blue Cross and Blue Shield for the benefit of our members. The products and services described on this page are not part of our contract with Medicare. They are not subject to the Medicare appeals process. Any disputes about these products or services may be subject to the Anthem Blue Cross and Blue Shield grievance process.



Fitness and healthy living

The ChooseHealthy® program*

- Discounts on services such as acupuncture, chiropractic care, therapeutic massage, and more from a nationwide network of health care providers
- Discounts on fitness and wellness products such as activity trackers, equipment, and more. Obtain access to online health and wellness classes at no additional cost

GlobalFit™

Discounts on gym memberships, fitness equipment, coaching, and more

SelfHelpWorks

Choose one of the online Living programs and save 15% on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or face an alcohol problem

Garmin

20% off select Garmin wellness devices

Puritan's Pride

10% off vitamins, supplements, and minerals

LifeMart®

Deals on beauty/skin care, diet plans, fitness clubs, spas, yoga, sports gear, and more

Jenny Craig®

A proven program for weight loss success! Jenny Craig provides you with everything you need, so it is easier to reach your goals. Join for FREE plus \$200 in food savings and free coaching with minimum purchase. And save an extra 5% off your full menu purchase. Details apply.

Fitbit

Fitbit trackers and smartwatches that fit with your lifestyle, budget, and goals. Save up to 22% on select Fitbit devices.

The Active&Fit Direct™ program*

- Choose from 10,000+ participating fitness centers nationwide
- \$25/month membership (plus \$25 enrollment fee and applicable taxes)
- No long-term contracts

* The ChooseHealthy program is provided by ChooseHealthy, Inc. and the Active&Fit Direct program is provided by American Specialty Health Fitness, Inc. (ASH Fitness). ChooseHealthy, Inc. and ASH Fitness are subsidiaries of American Specialty Health Incorporated (ASH). ChooseHealthy and Active&Fit Direct are trademarks of ASH and used with permission herein. The ChooseHealthy program is a discount program; it is not insurance. You can access services from any ChooseHealthy participating provider; referral from a primary care physician is not required. You are responsible for paying the discounted fee directly to the contracted provider.

More Special Offers

Vision

1-800 CONTACTS® or Glasses.com™

- \$20 off orders of \$100 or more for the latest contact lenses or brand-name frames
- Free shipping

Premier LASIK

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

Dental

ProClear™ Aligners

Improving your smile shouldn't cost a fortune. Once you become a member, you receive a 50% discount and can request a free whitening kit so you have the things you need at home to keep your smile looking beautiful and bright.



TruVision

- Save up to 40% on LASIK eye surgery at over 1,000+ locations
- Over 6.5 million procedures performed in the network

Hearing

Hearing Care Solutions

- Digital instruments starting at \$500
- Free hearing exam
- 3,100 locations and eight manufacturers
- Three-year warranty
- Two years of batteries
- Unlimited visits for one year

NationsHearing

- Big savings on top quality hearing aids from major manufacturers
- A 60-day, 100% money-back guarantee
- A three-year repair warranty
- Batteries included for three years, along with replacement coverage

Amplifon®

- 25% off Amplifon hearing aids for qualified members, plus an extra \$50 off one hearing aid or \$125 off two hearing aids
- A three-year repair/loss/damage warranty
- A free two-year supply of batteries



It's important we treat you fairly

That is why we follow Federal civil rights laws in our health programs and activities. We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters. Interested in these services? Call Member Services for help (TTY: 711).

If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, 4361 Irwin Simpson Rd, Mailstop: OH0205-A537; Mason, Ohio 45040-9498. Or you can file a complaint with 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 or by calling 1-800-368-1019 (TTY: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Find help in your language

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the Member Services number on the back of your ID card.

English: You have the right to receive this information and help in your language for free. Call the Member Services number on your ID card for help. (TTY: 711)

Spanish: Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY: 711)

Arabic:

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجاناً. اتصل برقم خدمات الأعضاء الموجود على بطاقة التعريف الخاصة بك للمساعدة.
(TTY: 711)

Armenian: Դուք իրավունք ունեք Ձեր լեզվով անվճար ստանալ այս տեղեկատվությունը և ցանկացած օգնություն: Օգնություն ստանալու համար զանգահարեք Անդամների սպասարկման կենտրոն Ձեր ID քարտի վրա նշված համարով: (TTY: 711)

Chinese: 您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY: 711)

Farsi:

شما این حق را دارید که این اطلاعات و کمکها را به صورت رایگان به زبان خودتان دریافت کنید. برای دریافت کمک به شماره مرکز خدمات اعضاء که بر روی کارت شناساییتان درج شده است، تماس بگیرید (TTY: 711).

French: Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY: 711)

Haitian: Ou gen dwa pou resevwa enfòmasyon sa a ak asistans nan lang ou pou gratis. Rele nimewo Manm Sèvis la ki sou kat idantifikasyon ou a pou jwenn èd. (TTY: 711)

Italian: Ha il diritto di ricevere queste informazioni ed eventuale assistenza nella sua lingua senza alcun costo aggiuntivo. Per assistenza, chiami il numero dedicato ai Servizi per i membri riportato sul suo libretto. (TTY: 711)

Japanese: この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーサービス番号に電話してください。(TTY: 711)

Korean: 귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY: 711)

Polish: Masz prawo do bezpłatnego otrzymania niniejszych informacji oraz uzyskania pomocy w swoim języku. W tym celu skontaktuj się z Działem Obsługi Klienta pod numerem telefonu podanym na karcie identyfikacyjnej. (TTY: 711)

Portuguese-Europe: Tem o direito de receber gratuitamente estas informações e ajuda no seu idioma. Ligue para o número dos Serviços para Membros indicado no seu cartão de identificação para obter ajuda. (TTY: 711)

Russian: Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY: 711)

Tagalog: May karapatan kayong makuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY: 711)

Vietnamese: Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho số Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY: 711)

Have questions?

Contact the Trust Retiree Service Center: **1-877-325-7265**.

We want to remind you that we are not giving you medical advice here. That should be a conversation between you and your doctor! We just want to help you be informed and receive the most from your health plan.

Website tools are offered to plan members as extra services. They are not part of the contract and can change or stop.

Other physicians/providers are available in our network.

Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. 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 Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.