



A WHOLE-HEALTH APPROACH TO CARE

Small Group product guide | Effective January 1, 2021

Anthem  
And Its Affiliate HealthKeepers, Inc.

SMALL BUSINESS

WORKING TOGETHER TO IMPROVE HEALTH

Anthem Whole Health Connection

Plans should cover all employees from head to toe, not just parts of them. Anthem Whole Health Connection® brings medical, pharmacy, dental and vision benefits together so that providers can deliver the right care, in the right setting, at the right time. This care model makes managing every aspect of care simpler, smarter and more cost-effective.



▶ Anthem Dental Complete network

133,500+ unique dentists at 511,000+ locations, making us the largest dental PPO network in the nation¹

▶ Blue View Vision

75% average member savings vs. retail²

▶ Disability

9% year-over-year disability savings when integrated with medical³

▶ Pharmacy

Members are **37.6%** more compliant with medications⁴

Save up to 5% when purchasing a new Affordable Care Act dental plan along with vision, life and/or disability.

Dedicated care coordination

Our health guides and case managers actively coordinate care with providers, patients and their families. These guides are closely linked to health care professionals and use smart engagement technology to provide personalized guidance to members. That ensures everyone stays connected and works together to get patients better, faster.



Anthem Health Guide

93.7% member satisfaction⁵



Case Management

5% decrease in emergency room visits for members using this program⁶



24/7 NurseLine

82% of members said the 24/7 NurseLine service is a trusted source⁵



Future Moms

82% of Future Moms participants say the service is a trusted source⁷

GUIDANCE EVERY STEP OF THE WAY.

SOLUTIONS THAT IMPROVE CARE AND SAVE MONEY

For employer groups with 1-50 employees

Virginia

COVID-19 Resources and Tools

During the COVID-19 crisis, we are providing the resources and tools members need to get care and protect their overall health and wellbeing. Visit our Resource Center on [anthem.com](https://www.anthem.com) for more information.

Anthem Link

Help members make the right choices and have a better overall experience with Anthem Link, which brings an affordable care option to members along with a new level of access. This new offering combines a new high quality, high-performing network of providers with comprehensive medical and digital capabilities. Anthem Link delivers savings for employers and members through a combination of:

- Access to a national network with in-network coverage outside Virginia
- Deeper focus on performance-based contracting
- Steerage to higher-efficiency providers
- More frequent engagement with virtual care

Sydney Health

Using innovative technology and artificial intelligence (AI), the Sydney Health app can help members navigate the health care system with personalized information based on their unique needs, behaviors and preferences. Members can see a quick overview of their plan and programs, including well-being programs that are recommended just for them. They can also find care and check costs, view benefits, claims and access digital ID cards and receive answers through our interactive chat feature.

Find Care Tool

Members can easily find high-quality, cost-effective care using our Find Care tool on the Sydney Health mobile app or [anthem.com](https://www.anthem.com). The Find Care tool brings together details about doctors, hospitals, labs and other health care facilities in the member's plan. They can easily compare what is important to them, such as cost, location, specialty, office hours and virtual care options.

SmartShopper - earn rewards and save money on health procedures

Members can earn rewards for using lower-cost, high-quality locations for many common health care services and procedures. Costs can vary by hundreds and even thousands of dollars depending on the location of care, and SmartShopper lets members compare costs. If they choose a lower-cost location, they can earn a cash reward, and save on out-of-pocket costs. Members can register with SmartShopper and go online or call to compare costs and find lower-cost locations. After their procedure is complete and the claim is paid, members will receive their reward in the mail in about four to six weeks.

Anthem Balanced Funding

Employers can save money by minimizing the impact of Affordable Care Act fees and taxes, with the possibility of an end-of-year credit. Employers have a fixed monthly payment. If their year is better than expected, they are rewarded with a premium credit. If they have higher-than-expected claims in a year, the built-in stop loss coverage protects them from additional costs.

If you'd like to know more please contact your Anthem sales representative.

Anthem   | **SMALL BUSINESS**
And Its Affiliate HealthKeepers, Inc.



ANTHEM AND SMALL GROUP

We make a great team. Working together to make health care easier for everyone, everywhere.



1 in 3 Americans is covered by a Blue Cross and Blue Shield plan¹

- More than **107 million members**



More doctors and hospitals than any other insurer²

- **95%** of providers in the U.S. are in our plans
- **96%** of hospitals in the U.S. are in our plans



Local focus in 14 states

- Our KeyCare network offers 97% of service area doctors. Our HealthKeepers network offers access to 94% of doctors.
- We reward doctors for providing quality care rather than the number of patients they treat. So members get the best care for the best value.

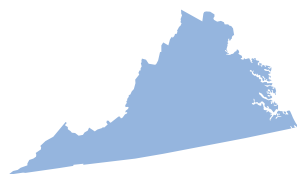
Anthem collaborates with providers to change the way they deliver care for members

¹ Blue Cross Blue Shield Association website: The Blue Cross Blue Shield System (accessed March 2020); bcbs.com.

² Anthem provider network report, June 2020. Total number of providers refers to the number of providers for whom we may have information in our database. It is possible there may be providers who have never submitted a claim to us, are therefore not in our database and would not then be accounted for in the percentages noted in this document.

MAKING A DIFFERENCE IN VIRGINIA

Supporting the communities we live in*



**Last year, we gave
\$3.3 million** to
healthy causes in
Virginia.



\$301,243 in associate donations and giving



14,928 in associate volunteer hours
\$1.6 million in foundation grants



\$274,155 in Anthem Foundation 100%
matching associate giving

\$710,000 in community relation programs

**We're proud to support several organizations
across the state, including Boys and Girls
Clubs.**

* Anthem Corporate Responsibility website: *Anthem Corporate Responsibility Report* (accessed March 2020): <http://anthemcorporateresponsibility.com/cr/>.

CARE AVAILABLE ALMOST ANYWHERE WITH BLUECARD®

Members take health care benefits with them across the country and around the world.

The BlueCard® program offers members access to doctors and hospitals almost everywhere, giving them peace of mind that they can find the health care provider they need no matter where they are in the world.



Within the United States

Members are covered for medically necessary care in all 50 states, whether care is needed in a rural or urban area.

When members see a network provider, there are:

- No claim forms to complete.
- No upfront payments for medical services, except for the usual out-of-pocket expenses.
- Explanation of benefits received from Anthem.



Outside of the United States

Members have coverage for medically necessary care, with access to doctors and hospitals worldwide through the Blue Cross Blue Shield Global® Core program.

Our PPO and POS plans also include coverage for medically necessary nonemergency care across the U.S. and while traveling abroad.

LIVEHEALTH ONLINE: THE DOCTOR IS ALWAYS IN

Members can use LiveHealth Online to get care from anywhere. They can see a board-certified doctor, therapist, or psychiatrist from a mobile device or a computer with a webcam. Doctors can assess conditions, provide a treatment plan and send prescriptions, if needed.¹ Spanish-speaking doctors are available through Cuidado Medico.

Members can see a licensed therapist or board certified psychiatrist in just a few days.²



Why LiveHealth Online?

- **Convenience.** Access to care right from their home or office.
- **Choice.** Members can select from a range of doctors and therapists.
- **Cost.** Depending on the health plan, some visits may be free!^{3, 4}

Members can register at livehealthonline.com or download the free mobile app.

LiveHealth Online is an independent company providing telehealth services to Anthem Blue Cross and Blue Shield.

- 1 Prescription availability is defined by physician judgment and state regulations.
- 2 Therapists and psychologists are available by appointment seven days a week for 45-minute counseling sessions. Psychiatrists are available by appointment for medication management support.
- 3 LiveHealth Online visits may be free or cost less than an in-office primary care or mental health/substance abuse appointment. See plan grid for details.
- 4 Some plans may require a deductible be met before cost share applies. See plan grid for details.

A PCP CAN MAKE A DIFFERENCE

Research shows that people with a primary care physician have lower overall health care costs than those without one, and their health outcomes are better. If just one more person in 10,000 uses a primary care doctor, there's a:¹



5% decrease in outpatient visits.



5.5% decrease in inpatient admissions.



10.9% decrease in emergency room visits.



7.2% decrease in surgeries.

A good relationship with a primary care doctor is important because it helps people stay in their best health and get specialized care when they need it.

Finding a doctor

It's easy to find a primary care doctor at anthem.com or on our mobile app. Members can also find hospitals, labs and other health care professionals in their plan.²

- 1 The American Academy of Family Practitioners website: *Why Primary Care Matters* (accessed March 2020): aafp.org.
- 2 Depending on the plan, members may need to designate a primary care doctor, otherwise one will be assigned to them. This is important because if they submit a claim for a different primary care doctor than the one on record in our system, the claim will be denied. They can change their primary care doctor anytime at anthem.com.

ENHANCED PERSONAL HEALTH CARE

High-quality care with lower cost

Enhanced Personal Health Care (EPHC) holds providers accountable for cost and quality outcomes.



Rewards doctors for results such as improved care coordination, reduced use of unnecessary medical services and better disease management



Gives providers the support, data and incentives they need to change the way they practice health care



Improves the patient experience with 24/7 access to care, extended office hours, same-day and weekend appointments, and better phone and email access to doctors

The results



\$21.76 net savings per member per month¹

13.8% fewer inpatient admissions²

10.2% fewer emergency room visits²

1,000,000 attributed EPHC VA members³

The EPHC doctor-patient relationship brings value to all of our plans, and with some plans, members have lower copays when they use EPHC providers.

¹ Total average gross savings per attributed member per month in Anthem markets during 2018 evaluation period. Excludes California market.

² Utilization and savings results are a 3-year average (2016-2018) for existing EPHC providers vs. non-EPHC providers across Anthem's Utilization, and savings results are a 3-year average (2016-2018) for existing EPHC providers vs. non-EPHC providers across Anthem's Virginia market.

³ Data pulled from Tableau October 10, 2019 using the *EPHC Provider Profiling workbook in Payment Innovations*.

SITE OF SERVICE — MORE PLACES TO SAVE

Where members get care matters.

Our Site of Service program helps members find lower-cost, quality care options for their health care. Using our provider search tools on anthem.com, members can save on:

Ambulatory surgery* When members use an ambulatory surgery center listed on www.anthem.com/find-care/ they pay a low, one time copay.

Radiology and advanced diagnostic imaging* Members who go to an independent radiology center for X-rays or ultrasounds pay \$75 less. If a member needs an MRI or CT scan, they'll pay one low copay of \$250 or less.

*Does not apply to all plans. Check plan details for exact amount and refer to your EOC

SMARTSHOPPER — EARN REWARDS

When members shop for better prices on eligible health services, everyone saves.¹

Prices for the same quality health services, like health screenings and surgeries, can vary by hundreds to thousands of dollars depending on the location. With SmartShopper, members can get help finding lower-cost options when their doctor recommends a medical test, service or procedure so they can save money and earn cash rewards!²



Register with SmartShopper by calling the Personal Assistant Team or going to smartshopper.com.



Call the Personal Assistant Team or visit SmartShopper online to find a reasonably priced location in their area.



Have the procedure at one of the locations on the SmartShopper list.



Get a reward sent to their home about 4 to 6 weeks after the claim is paid.

Here are some sample health services that can qualify for rewards:

Health service	Reward
Colonoscopy	Up to \$250
Knee surgery	Up to \$500
Mammogram	Up to \$50

¹ May not be available on all plans. Check with your Anthem Sales representative for details.

² Reward payments may be taxable.

GREAT WELLBEING SOLUTION PROGRAMS



Cancer Care Quality Program: Helps doctors provide evidence-based care for members.



AIM Specialty Health Programs: Guides providers and members to appropriate care for some of the most common services and procedures.



Quick care options: Helps members understand where to go when they need care right away.



Case Management: Proactive outreach to members who are hospitalized or have a serious illness.



24/7 NurseLine: Round-the-clock answers to health questions and guidance about where to go for care.



Future Moms: Education and support during pregnancy. Nurses are on call for questions and follow-up throughout pregnancy.



MyHealth Advantage: Identifies gaps in care and health risks. Offers confidential suggestions to improve health.



ConditionCare: Supports chronic conditions through a personalized health plan from a nurse coach and team of specialists.

WELLBEING SOLUTION INCENTIVES

Our plans offer lots of ways to support members at every level of health, and they provide incentives for taking steps to stay healthy. Members can earn up to \$200 a year in rewards with these programs.^{1,2}

Get a preventive wellness exam and flu shot and earn \$50 on a Health Rewards Card, and engage with the Sydney Health mobile app and earn an additional \$150.

Members can earn incentive points that translate into reward dollars by:

- Logging into anthem.com or the Sydney Health app
- Completing the WebMD health risk assessment
- Reading five articles or watching five videos or any combination of the two
- Connecting a tracking device
- Setting a quarterly goal
- Tracking steps monthly
- Working with a well-being digital coach

A member and their covered spouse or partner can each earn up to \$200 in rewards in a year!

¹ Must be 18 years of age or older to qualify.

² A reloadable debit Mastercard is automatically credited when members earn rewards.

SYDNEY HEALTH MAKES HEALTH CARE EASIER

With Sydney Health, members can find everything they need to know about their health plan — personalized and all in one place.

The simple, smart and personalized app can help members:



- Find care and check costs.
- See benefits.
- View claims.
- View and use digital ID cards.
- Get answers quickly through the interactive chat feature.
- Sync to a fitness tracker.
- Access **My Family Health Record** to view, download and share health records right from the app.
- Access personalized health and wellness resources.
- Find a doctor matched to their unique needs with **Personalized Match**.



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ANTHEM LINK

Anthem Link is a new and innovative integrated product solution that's driven by our latest technology and digital solutions. It seamlessly connects our hand-selected, high-value network of providers with members. This digital link brings an affordable care option to members along with a new level of access.

- Network of high-performing providers: A curated group of proven, value-based providers.
- Comprehensive medical and pharmacy benefits, including no copays* for LiveHealth Online virtual visits, PCP office visits, and retail health clinic visits.
- Clinical and wellness programs that offer incentives for engagement.
- Innovative, digital solutions that combine technology with the emerging world of virtual care.

Anthem Link builds a connected environment, integrating medical, specialty, pharmacy and well-being solutions programs to provide a holistic approach to care. AI-enabled digital tools such as our Symptom Checker and Virtual Text Visits guide members to the right care, at the right time. Anthem Link also offers analytics-driven, personalized clinical and navigation support, and useful resources that can help members make the best decisions for their families.

Anthem Link integrates our latest technology to provide members with a seamless experience.

ACT WISE CONSUMER-DRIVEN HEALTH PLANS

Welcome to Anthem's one team, one solution consumer-driven health plan!

Act Wise makes it easier to administer health savings accounts because Anthem manages both the medical benefits and the spending accounts. We've streamlined everything — for brokers, employers and members.

Act Wise offers:



One Customer Service number for your health plan questions and banking needs.



One website and mobile app for members to review claims in real time and access benefits and account information.



Simple tools and messaging to help both employers and members understand their coverage and manage their health benefits and spending.



Easy setup — whether it's a new plan or a renewal from another consumer-driven health plan, it's never been easier.

PHARMACY BENEFITS POWERED BY INGENIORX

Committed to improving health outcomes and lowering total costs through these plan features:



- Our drug lists are made up of brand-name and generic prescription drugs approved by the U.S. Food & Drug Administration (FDA). Some preventive care drugs are covered at 100%.
- Certain specialty drugs must be filled through our IngenioRx Specialty Pharmacy.¹ Our team of experts help members better manage their conditions.
- Our standard network includes nearly 58,000 retail pharmacies nationwide.²
- Point-of-sale rebates and a discount program for noncovered drugs, such as those for weight loss and fertility, provide member savings.

Plus, IngenioRx comes with these extras — empowering members to make better choices:



- 24/7 access to dedicated pharmacy experts
- Digital features like pricing a medication, finding a pharmacy, refilling a prescription and more
- Up to a 90-day supply of medicine by using home delivery or from certain retail pharmacies

¹ Certain specialty medications can be filled at other participating specialty pharmacy providers.
² Based on Anthem's 2020 network size.

ANTHEM WHOLE HEALTH CONNECTION

Sharing data for whole-person care

Anthem Whole Health Connection[®] is a care model that makes managing every aspect of care simpler, smarter and more affordable. We use a more expansive approach to care to improve overall health at every turn and lower care costs for everyone.



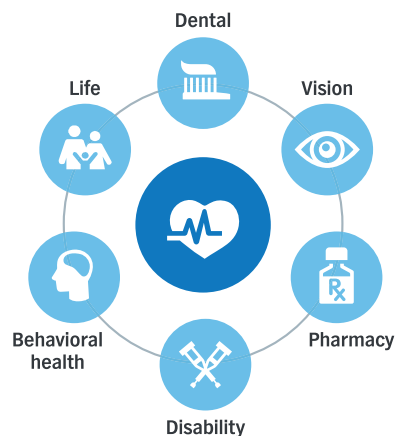
- Personalized insights that help identify health risks earlier, with the tools and support that motivate members to take charge of their total well-being.



- More engaged care teams that are equipped to deliver the most effective and efficient care every time.



- Connected people and technology that coordinate every aspect of members' care for them and simplify day-to-day benefits.



May not apply to all plans.



VISION BENEFITS FOR CLEAR HEALTH

Anthem **Blue View VisionSM** offers members access to one of the largest networks in the nation — along with significant savings.



Our Vision Patient Health History provides best-in-class collaboration between primary care doctors and eye doctors — enabling early detection, preventive care and healthier members.

Plus, medical plans with adult eye exams embedded, and those with full-service and materials-only options, are available.

- **38,000** eye doctors at 27,000 locations¹
- **40%** off unlimited additional pairs of glasses and 20% off other noncovered items²
- **75%** average retail savings for Blue View VisionSM members using network providers³
- **97%** in-network utilization¹
- Tiered pricing on popular options, discounts on laser surgery and polycarbonate and Transitions[®] lenses for kids at no extra cost.

Retail and online partners

INDEPENDENT
PROVIDER
NETWORK



LENSCRAFTERS[®]

PEARLE
VISION

OPTICAL

GLASSES.com

contactsdirect

1800contacts[®]

Ray-Ban

¹ NetMinder, October 2019.

² Except when discounting of noncovered services is prohibited by state law.

³ Based on the Blue View VisionSM plan with \$10 lens copay and \$130 frame allowance for glasses, or \$130 contact lens allowance.

DENTAL BENEFITS FOR WHOLE-PERSON HEALTH

Our dental benefits offer members extensive coverage for all their dental needs and easy access to one of the largest preferred provider organization (PPO) dental networks nationally.



- **130,000** dentists and **399,000** places to get care¹
- **38%** average discount on covered dental services when using a dentist in the plan¹
- Anthem Whole Health Connection® offers additional cleanings and services for members with high-risk medical conditions for improved overall health²
- Dental PPO plans cover dental implants, tooth-colored fillings, accidental injuries and a maximum carryover and network boost
- Orthodontia for 5+ enrolled members

Dental Patient Health History provides best-in-class collaboration between primary care doctors and dentists — enabling early detection, preventive care and healthier employees.

PEDIATRIC DENTAL AND VISION ESSENTIAL HEALTH BENEFITS

For a better start in life

Dental benefits include:



- Preventive care, fillings, orthodontia and other services through the Dental Prime network.
- In-network services that offer 100% coverage for diagnostic/preventive care, 60% for basic and 50% for major after you meet your annual deductible.
- Medically necessary orthodontia. Out-of-network coverage at 70%/50%/50% and 50%.
- A deductible and out-of-pocket maximum shared with the medical plan.

Vision benefits include:



- Exams, glasses and/or contacts through the Blue View Vision network.
- In-network services with a \$0 copay for routine exams and for lenses and frames once per calendar year.

Anthem's Small Group medical plans include pediatric dental and vision essential health benefits for children up to age 19.

¹ Based on Anthem's 2019 network size.

² Applies to Anthem Dental Essential Choice members who are actively engaged in an Anthem Care Management program for the following conditions: cancer, pregnancy, diabetes, certain heart conditions, organ or bone marrow transplants, stroke, end stage renal disease (kidney disease) and suppressed immune systems (HIV/AIDS).

LIFE AND DISABILITY — ADDED PROTECTION

Life and disability benefits are easy to add and easy to manage. Here's a sample of what's included:



Integrated disability and medical plans offer case managers and nurse care managers to members with disability claims.



Personalized claims support and stay-at-work programs help members with disability claims get back to work, back to health and back to their regular lives.



Resource Advisor offers counseling on emotional, financial and legal concerns, and identity theft recovery.



Travel assistance with emergency medical assistance covers members when traveling more than 100 miles from home.¹



Beneficiary Companion offers support for handling estate details.



Short-term disability claim decision is, on average, 8 days from date of receipt.²

These benefits can be offered on a voluntary basis to help members save on premium costs

Groups can offer 100% employee-paid voluntary dental, vision, life and disability plans. They pick the plan design and their members pay premiums at affordable group rates.³

¹ Travel assistance available to clients with life benefits.

² Anthem operations report, 2019.

³ For minimum voluntary participation requirements, ask your Anthem representative for details.

ANTHEM HEALTH GUIDE — EXTRA CARE AND SUPPORT

Personalized customer service for a better experience

With Anthem Health Guide, members have access to highly trained professionals, backed by smart technology and analytics. This helps them stay involved in their health, find more value in their benefits and navigate the health care system more efficiently. Members can call, email or request a scheduled call back. They can also have an online chat on a computer or through our app.

Our guides work closely with health care professionals and offer needed help, such as:



Cancer support for members and their family members and caregivers during treatment.



Behavioral health support for members or their family members with mental health, drug and alcohol abuse, or other personal issues.



Reminders for preventive and follow-up care.



Resources for comparing costs, finding in-network doctors and more.



Clinical alerts for care gaps and savings on services and medications.

EMPLOYERACCESS MANAGING BENEFITS HAS NEVER BEEN EASIER

EmployerAccess is a simple and secure tool on [anthem.com](https://www.anthem.com) that gives employers everything they need to manage benefits easily and quickly – 24/7. They can:



Enroll and cancel members and dependents.



Check eligibility.



View, email and print ID cards.



Change member personal information.



See *Summary of Benefits*.



Look up, pay and download bills.*



Review transaction history.

Once enrolled, employers can sign up at employer.anthem.com.

*Payment options vary based on plan type.

FIND CARE

The **Find Care** tool on [anthem.com](https://www.anthem.com) and the Sydney Health app helps members choose high-quality, affordable health care. **Find Care** gives details like:



- Doctors, hospitals and other providers in their plan.
- Location and contact information.
- Quality ratings and costs based on their benefits.
- Languages spoken.
- Suggestions for doctors they can visit online.

Save money and time

Doctors and hospitals don't all charge the same price for the same services. **Find Care** also gives cost estimates based on what an employee's plan covers, helping choose care that is right for them.

Use it anywhere

Members can register or log in at [anthem.com](https://www.anthem.com) or use our Sydney Health app.

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SPECIALOFFERS@ ANTHEM: INCENTIVES FOR BETTER HEALTH*

With SpecialOffers@Anthem, members get discounts on products and services that promote better health and well-being.



Vision and hearing

- 1-800 CONTACTS®
- Premier LASIK



Fitness and health

- Jenny Craig®
- GlobalFit®
- Active&Fit Direct™
- SelfHelpWorks



Family and home

- WINFertility®
- Safe Beginnings®
- ASPCA Pet Health Insurance



Medicine and treatment

- Puritan's Pride
- Allergy control products

Savings start here

Members can log in to [anthem.com](https://www.anthem.com) and select **Discounts**.

* All discounts are subject to change without notice.

PAYFORWARD — MEMBERS EARN CASH WHEN THEY SHOP

Our partnership with **PayForward** puts money back in their pockets.



How does it work?

Members can shop at 120,000 participating retailers and earn 3 - 15% cash back with each qualified purchase. They can shop online, swipe their card, or buy and use an e-gift card.



Is it free to join?

Yes! Members just need to have an Anthem medical plan.



How do members sign up?

They can register at payforward.com, or download the PayForward app from the App Store or Google Play™. When 30% or more members sign up, PayForward will raffle off \$50, \$25, or \$10 incentives that will go straight to their Anthem health wallets.



Members can use incentives to:

- Spend any way they choose.
- Save to a health wallet, PayForward account or bank account.
- Share with friends, family and charities.

For more details:

- Check out payforward.com.
- Contact your Anthem account representative.

ANTHEM BALANCED FUNDING

A great option that could save your clients money

Anthem Balanced Funding offers potential savings for lower claims. It minimizes the impact of the Affordable Care Act (ACA) laws and state premium taxes on their cost of coverage. More than 60% of businesses receive end of year savings because claims are lower than expected.*

Here's how it works:



1. Just like a traditional plan, there's a fixed monthly payment.



2. Unlike traditional plans, if it's a healthier-than-expected year, groups are rewarded with a premium credit.



3. If there are higher-than-expected claims in a year, the built-in stop loss coverage will offer protection from additional costs.



4. There's access to monthly reports for understanding benefits, costs and how to save money through smarter health care decisions.

For groups with a minimum of 10 enrolled subscribers this could be a great option.

Groups have the option to buy fully insured dental, vision, life and disability plans.

*End-of-year surplus savings is an estimate based on experience of Anthem's Virginia book of business.

CHECK OUT OUR PLANS

Select the links below to view Anthem's products for 2021.

As you view our portfolio, you'll see all types of plan designs that are as unique and different as the members they support.

[ABF Product Grid](#)

[Vision plan grid](#)

[Medical plan grid](#)

[Life & Disability plan grid](#)

1 Validated by independent third-party Network360 (formerly known as Strenuus and recently combined with NetMinder) as of March 2020. Compared to Cigna Total DPP0, Aetna PPO, MetLife PDP Plus, Dental Dental PPO.

2 Based on the Blue View Vision plan with \$10 lens copay and \$130 frame allowance for glasses or \$130 contact lens allowance.

3 *Anthem Life Productivity Solutions Quantifying Value Study*, 2015. Study refresh occurs approximately every seven years.

4 Results based on 2018 clinical and cost-of-care programs for enterprise Commercial Exchange business. Medical cost offsets based on medication review.

5 Anthem Marketing Insights & Analytics, December 2019.

6 Anthem Clinical Solution Finance, CM/DM Internal Program Evaluation, 2019.

7 2019 member satisfaction results.

This policy has exclusions, limitations and terms under which the policy may be continued in force or discontinued.

This document is only a brief summary of benefits and services. Our plans have exclusions, limitations and terms under which the Evidence of Coverage may be continued in force or discontinued. For cost and complete details on what's covered and what isn't: Review the Evidence of Coverage, call your Anthem Blue Cross and Blue Shield authorized sales representative and go to [anthem.com](https://www.anthem.com).

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc., serving all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123, are independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.