

# Give your employees peace of mind



## 24/7 NurseLine has them covered anytime, anywhere

Health issues can crop up at the most inconvenient times and places for your employees — whether it's 3 a.m. at home or 10 a.m. while they're in the office. What if your employees had a nurse in their back pocket — someone knowledgeable they could talk to any time of the day or night, 365 days a year, from anywhere in the U.S.?

That's why Anthem Blue Cross and Blue Shield (Anthem) offers 24/7 NurseLine. With 24/7 NurseLine, your employees can ask registered nurses a variety of questions, including how to choose the right level of care. Choosing the best treatment option can mean cost savings for you and your employees.

### Good health is great for your business

While 24/7 NurseLine may be the first line of defense for the unexpected, it's also part of Anthem's whole-health approach to care. The registered nurses can give your employees allergy relief tips and explain why urgent care makes more sense than the emergency room (ER). By reaching for their phones first, your employees can get the help they need.

### Qualified registered nurses can also:

- Help your employees find providers and specialists in the area.
- Give referrals to LiveHealth Online, a tool that allows your employees to have live video chats with board-certified doctors using a smartphone, tablet or computer and webcam.<sup>1</sup>
- Enroll your employees and their dependents in valuable care management programs for certain health conditions.
- Help your employees decide where to go for care when their doctor, dentist or eye doctor isn't available.
- Provide guidance during natural catastrophes and health outbreaks.
- Offer links to health-related educational videos or audio topics.

24/7 NurseLine is connected with Anthem's other health and wellness programs, so your employees have access to the best resources for the best health results.

**When your employees need answers, they can call the number located on the back of their ID card.**

**It's that easy!**

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compare Health Services Insurance Corporation (Compare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

<sup>1</sup> LiveHealth Online is available in most states and expected to expand to more in the near future. Visit the home page of [livehealthonline.com](http://livehealthonline.com) to view the service map by state.

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.

# Facing a health issue? We can help.

**A hospital stay or long-term health problem can turn your life upside down. You may feel overwhelmed and not know where to get help and support.**

That's why we have a team of registered nurses, supported by clinical experts, trained to help during these stressful times. They're called nurse care managers, and they're your health care advocates. Their goal is to understand your needs from all angles and help you get the best care possible.

Depending on your needs, a nurse care manager might help you:

- Find out more about your health issue and your treatment options.
- Talk with your doctors and the rest of your health care team — and encourage them to talk with each other.
- Review your health plan to help you save money and get the most value from your plan.
- Connect with resources near you, like home care services and community health programs.
- Take steps to make healthy changes in your life.

Your nurse care manager  
will probably call you

But if you don't pick up or if you want  
to reach out to us about the  
program, you can call the number on  
the back of your card and ask for  
Case Management.



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### This service doesn't cost anything extra.

Keep in mind that the nurse doesn't provide hands-on care to you. It's up to your doctors and the rest of your health care team to do that. But the nurse can work with you and your team to keep the focus where it belongs — helping you manage your health and feel better. Here's how it works:

Nearly 9 out of 10 members who use this service say they're "very satisfied" and would recommend the program to another member.<sup>1</sup>

- **Get started.** In most cases, someone from this program contacts you directly. You can also call the Customer Service number on your member ID card or the health benefits team where you work. Ask to get in touch with the Case Management team. Your nurse will call you and get to know you. You'll talk about your current health situation and how it affects you. But you'll also talk about your health goals—and how your nurse can help you reach them.
- **Stay in touch.** Your nurse will call you regularly to see how you're doing. You can get support with any health issues. This is important because your needs may change over time. You'll also have your nurse's direct phone number, so you can call if any questions or problems come up.
- **Get better.** If you don't think you need help anymore, just let your nurse know. You can stop participating at any time.
- **See us at home or the hospital.** Sometimes we may offer to send a health professional to your home, to help coordinate your care or connect you with community resources that can support your recovery after a hospital stay.<sup>2</sup>

**An extra helping hand is a phone call away.** Call Customer Service at the phone number on your ID card and ask for Case Management. To learn about other member programs available to you, visit your health plan's website.



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<sup>1</sup> 2017 Clinical Satisfaction Study: Case Management Program.  
<sup>2</sup> Not available for all funding types. Varies by market and geographic area.

Health and wellness programs are not covered services under the health plan, but are additions; these programs' features are not guaranteed under your health plan certificate and could be discontinued at any time. Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. Anthem Blue Cross and Blue Shield and its affiliate HealthKeepers, Inc. are independent licensees of the Blue Cross Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

# We are here to support your health

If you have an ongoing condition that might put you at risk for future health issues, we want to help. When you join ConditionCare, a no-cost health and wellness program, we work together to help you better manage your physical and mental health.

ConditionCare can help you or covered family members manage:

- Low back pain.
- High cholesterol, high blood pressure, and metabolic syndrome (a group of risk factors that raises your likelihood of developing heart disease, stroke, and type 2 diabetes).
- Arthritis, hip and knee replacement, and osteoporosis.
- Diabetes.
- Asthma and chronic obstructive pulmonary disease (COPD).
- Coronary artery disease (CAD) and heart failure.
- Chronic kidney disease.

Based on your needs when you sign up for ConditionCare, the program provides:

- Telephone access to health care professionals who can answer health questions and work with you to optimize your health.
- Continued guidance from nurse care managers, pharmacists, dietitians, and other healthcare professionals who work together to help you reach health goals.
- Educational guides and tips to help you learn more about your condition.

You might receive a call from us to see whether the ConditionCare program is a good fit for your needs. Before talking about your health on the phone, we will check your address or date of birth to verify your identity and protect your privacy.



Your health and well-being is a priority for us. To learn more about ConditionCare or take part in the program, call us toll-free at **866-962-0963**.



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# Nine months. Many questions.

Future Moms can help —  
any time, any day

Ever wish you had a go-to source for all of your questions about pregnancy? Now, you do. Future Moms is a program that can answer your questions, help you make good choices and follow your health care provider's plan of care. And it can help you have a safe delivery and a healthy child.

Sign up as soon as you know you're pregnant. Just call us toll free at **800-828-5891**. One of our registered nurses will help you get started. You'll get:

- A toll-free number so you can talk to a nurse coach 24/7, about your pregnancy. A nurse may also call you from time to time to see how you're doing.
- The Mayo Clinic Guide to a Healthy Pregnancy book that shows changes you can expect for you and your baby during the next nine months.
- A screening to check your health risk for depression or early delivery.
- Other useful tools to help you, your doctor and your Future Moms nurse keep track of your pregnancy and help you make healthier choices.
- Free phone calls with pharmacists, nutritionists and other specialists, if needed.
- A booklet with tips to help keep you and your new baby safe and well.
- Other helpful information on labor and delivery, including options and how to prepare.



**It's easy to join**

Sign up for Future Moms by calling us toll free at **800-828-5891**. There's no extra cost to you.

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# A caring team to help guide you

Anthem Health Guide is a concierge service for your health and health care



Health care benefits can seem complicated or confusing at times. To make the most of your benefits, you need to understand them. That is why you have a team of concierge-level customer service experts — ready to answer questions, advocate for your health and explain how to use your benefits. You can call a health guide or chat from your mobile device using our Sydney Health app.

## Anthem health guides are here to help

Health guides are team members hand-picked for their kindness and understanding, their ability to listen and find a solution, all while also helping you feel less overwhelmed. They are experts at:

- **One-call resolution.** Our guides use advanced technology to see your whole health care picture while talking to you or advocating for you. They understand you are busy and may not have time for multiple conversations so they find the solution in the first call. Health guides take a comprehensive and personal approach, not only to help with your immediate needs but also anticipate future questions.
- **Advocating for you.** Health guides bring knowledge and experience to help make sure you are receiving the care you need. They will help break down barriers and eliminate “homework” for you, like calling providers about billing discrepancies, so you can focus on your health. If you need help finding a provider, guides can match you with an in-network provider that suits your needs. They can also help you save money by comparing costs for care at different hospitals and save on your prescription drugs, by switching to generic from brand-name, if available.
- **Coordinating care for better health.** Many people see more than one doctor. Health guides can connect you to health professionals who will help coordinate with doctors and other members of your care team. They can remind you of important preventive care, and even help schedule appointments for you, when possible. They also have in-depth knowledge about the programs and preventive care services that are part of your benefits, and they work closely with nurses, health coaches and social workers to provide support uniquely suited to you.

**Anthem Health Guide is here to give you personalized help when you need it most. That way you can focus on what is most important: your health.**

## Reach out to an Anthem Health Guide

Connect from your Anthem Blue Cross and Blue Shield Sydney Health mobile app or by logging in at [anthem.com](https://www.anthem.com). Then choose **Customer Support**, then **Contact Us**

Call us at xxx-xxx-xxxx, Monday to Friday.

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# Make the most of your benefits

with tools and resources that can help you be healthier

If you are looking for ways to improve your health, your health plan benefits can help. You have access to a variety of programs and technology that can help you reach new goals, including:

-  **24/7 Nurseline:** Registered nurses are available anytime to advise you on health issues and help you find the care you need.
-  **Future Moms:** Nurses help members who are pregnant follow a plan of care, identify risks, make healthier decisions, and prepare for delivery. The program also offers breastfeeding support through LiveHealth Online using private and secure video from a mobile device or computer.
-  **MyHealth Advantage:** Our team can identify gaps or risks in your care and send you a confidential MyHealth Note with actions you can take for better health and lower healthcare costs.
-  **ConditionCare:** If you're dealing with a chronic condition like asthma or diabetes, you'll get one-on-one professional help managing your health and reaching your health goals.
-  **Case Management:** Backed by a team of doctors, pharmacists, and exercise physiologists, our case managers can help you better manage complex health issues and navigate the healthcare system.
-  **Shopper programs:** Receive help making informed decisions about care and cost with comparative information for the common services and procedures you may need.
-  **Sydney Health:** Our mobile app connects all of your benefits with health and wellness resources to give you both health plan details and care recommendations. Sydney Health can send you reminders about preventive checkups and tests, information on how to find a doctor using quality and cost information, and health tips based on your unique medical history.
-  **Anthem Health Guide:** You can talk to professionals who can walk you through the healthcare system. They can guide you to programs and support in your plan, find answers about your claims, stay on top of your preventive screenings, and find doctors in your plan.

**See back page for Health Rewards program information**

## Earn rewards for healthy habits

Our Health Rewards program lets you and your covered spouse earn rewards for taking part in health and wellness programs. As you complete your Health Rewards activities, your rewards dollars are automatically deposited to your Health Rewards card. This is a reloadable rewards card that works like a credit card. You can use it wherever major credits cards are accepted. How you spend your rewards is up to you! We offer a variety of Health Rewards activities to help you be healthy and earn rewards.

### Preventive care

Preventive exams give you and your doctor a picture of your overall health. They can help you stay healthy, catch problems early, and even save your life.

To earn rewards, see your doctor for an annual adult wellness exam and flu shot to earn **\$50**.<sup>1</sup>

Ways you can earn points	Points
Log in to the website or mobile app	10
Complete the WebMD Health Risk Assessment	75
Read five articles or watch five videos	25
Connect a tracking device	15
Set a goal	10
Complete a goal	100
Average 2,000 steps a day	2
Average 5,000 steps a day	5
Average 7,000 steps a day	10

## Sydney Health

Using a personalized online dashboard, Sydney Health can help you set health goals, complete your Health Assessment, and use wellness trackers to earn points:

- Reach 100 points, earn **\$50**.
- Reach 200 points, earn **\$50**.
- Reach 300 points, earn **\$50**.

### Well-being Coach digital incentives

A flexible coaching solution is available to support you in any lifestyle changes you want to make. Opt for coaching by phone or through the Sydney Health mobile app, where you can take advantage of Sydney Health trackers and incentives for motivation and support.

Incentives for check-ins	Points
First daily mission check-in	10
15 daily mission check-ins during the first three months	15
25 daily mission check-ins during the second three months	25
25 daily mission check-ins during the third three months	25
35 daily mission check-ins during the fourth three months	25



You can improve your health. We are here to help.

If you have questions about how to set goals and achieve results, please call the number on the back of your member ID card. You can also send us an email or chat online at **anthem.com**.

<sup>1</sup> Once a claim is processed, you'll be able to see confirmation of the reward in your rewards account on the Anthem Health Rewards site on the Completed Activities page.  
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# Have a video visit with a doctor in minutes, 24/7

Using LiveHealth Online, you can have a visit with a doctor on your smartphone, tablet or computer.

Life moves pretty fast. When you're not feeling well, you want to feel better fast. With LiveHealth Online, you don't need to make an appointment. Just sign up at [livehealthonline.com](http://livehealthonline.com) or use the app, and see a board-certified doctor in a few minutes.

When your own doctor isn't available, use LiveHealth Online if you have:

- Pinkeye
- A cold
- The flu
- A fever
- Allergies
- A sinus infection
- And more

A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.\*

## What will a visit cost?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually \$59 or less.



## Sign up for LiveHealth Online today – it's quick and easy

Go to [livehealthonline.com](http://livehealthonline.com) or download the app and register on your phone or tablet.



See a Spanish-speaking doctor with  
Cuidado Médico on LiveHealth Online

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**LiveHealth**  
O N L I N E

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\* Prescription availability is defined by physician judgment and state regulations. Visit the home page of [livehealthonline.com](https://livehealthonline.com) to view the service map by state.

If you're a retiree or have coverage that complements your Medicare benefits, your employer sponsored health plan may not include coverage for online visits using LiveHealth Online. Check your plan documents for details. You can still use LiveHealth Online, but you may have to pay the full cost of a visit. Online visits using LiveHealth Online may not be a covered benefit for HRA and HIA+ members.

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# MyHealth Advantage

*We're watching out for you!*

It's hard enough remembering birthdays, anniversaries and all the big events in your life. Taking care of your health? That's easy to forget. But there's a program that can help.

MyHealth Advantage connects your claims, doctor reports, personal health history and other information for a bigger picture of your health. If we see things you can act on to help improve your health or save money, you'll get a

**MyHealth Note** — a confidential health summary that includes:

- **Money-saving tips.** For example: Can you switch from a brand-name medicine to a lower-cost generic?
- **Prescription drug updates.** Time for a refill? We'll let you know.
- **Reminders for checkups, tests and exams.** We'll keep nudging you about scheduling preventive care.
- **Lists of recent claims and prescriptions.** Share these with your doctors.
- **General health tips.** Are you at risk for diabetes or another condition? We can give you the warning signs.

The program can help you keep health issues from developing or becoming serious. And that means lower health care costs down the road.

MyHealth Notes are mailed to you. Or you can read our “Suggestions” on your iPhone or Android device by downloading the Anthem Anywhere app. With this app, you have the option of getting personalized health messages on the go via the Secure Message Center.



## Help is on the way — even if you didn't know you needed it!

Look for your MyHealth Note in your mailbox or read our “Suggestions” in your plan's Secure Message Center (website and mobile app).



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## When your employees can shop, everyone saves

Did you know that prices for the same quality medical services can differ by thousands of dollars from provider to provider? Instead of spending that money, you and your employees can save it, and your employees can even earn cash<sup>1</sup> back when they use lower-cost doctors and facilities found through SmartShopper.

SmartShopper is an incentive and engagement program that guides your employees to cost-effective health care services so everyone saves money.<sup>2</sup>

- Helps your employees better control their own health care costs
- Gives your employees access to comparison shopping right away
- Provides a simple, innovative health care shopping experience with highly trained Personal Assistants

Medical Procedure	Provider A Cost	Provider B Cost	Provider C Cost
Colonoscopy	\$1,182	\$2,932	\$4,749

Examples shown are for specific locations and time periods and are not intended to represent costs for procedures in your area.

## How does SmartShopper work?



### Sample procedures and rewards

Procedure	Reward
Carpal Tunnel	up to \$150
Colonoscopy	up to \$150
Hernia Repair	up to \$250
Knee Surgery	up to \$250
Mammogram	up to \$50
Orthopedic procedure	up to \$250
Ultrasound	up to \$50

For more information, your employees can call the Personal Assistant Team or go to [smartshopper.com](https://smartshopper.com).

<sup>1</sup>Reward payments may be taxable.

<sup>2</sup>Availability may vary; please contact your Anthem rep to see if you're eligible for this program.

The SmartShopper program is provided by Sapphire Digital an independent company. Incentives available for select procedures only. Payments are a taxable form of income. Rewards may be delivered by check or an alternative form of payment. Members with coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program. Rewards are for select procedures only and reward payments may be taxable.

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# Sydney Health makes healthcare easier

Access personalized health and wellness information wherever you are

The Sydney Health mobile app is the one place to keep track of your health and your benefits. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

## Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you such as gender, languages spoken, or location.

## My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals.

## Live Chat

Find answers quickly with the Live Chat tool in Sydney Health. You can use the interactive chat feature or talk to an Anthem representative when you have questions about your benefits or need information.

## Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker, then consult with a doctor through a video visit or text session.

## Community Resources

This resource center helps you connect with organizations offering free and reduced-cost programs to help with challenges such as food, transportation, and child care.

## My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



Download Sydney Health today

Use the app anytime to:

- Find care and compare costs
- See what's covered and check claims
- View and use digital ID cards



Use your smartphone camera to scan this QR code



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# Frequently asked questions about Well-being Coach

A digital coach for your health

Whether your health goals are big or small, **Well-being Coach** is here to help motivate and inspire you. This digital coaching app can help you stay on track and bring you closer to your health goals at **no extra cost**.

## Q: What is Well-being Coach?

A: **Well-being Coach can help you make positive, lasting changes with 24/7 support through your smartphone or Apple Watch.** The app learns about your habits and lifestyle to give you customized, step-by-step guidance you can act on — whether you want to **quit using tobacco, lose weight, or achieve other wellness goals.**

## Q: What kind of help does Well-being Coach offer?

A: Well-being Coach helps keep you on track with:

- One-on-one text coaching, day or night.
- Feedback on food choices, general nutrition, and meal planning.
- Support for quitting tobacco before, during, and after your actual quit date.
- Activity tracking and recommendations.
- Help for other well-being issues, like mindfulness and sleep.

## Q: Will a digital coach be able to motivate me?

A: Your coaching experience will be unique to your needs, so your coach will be able to help motivate you to reach your specific goals. Lark reports that after one year, 40% of members using digital coaching lost 5% of their starting weight. This can help reduce the risk of developing type 2 diabetes.<sup>1</sup> As an extra incentive, you may be able to earn points toward rewards — check your plan details.<sup>2</sup>

## Q: How do I start?

A: Well-being Coach is available exclusively to Anthem members and is accessible through the Sydney Health app. Download the Sydney Health app from the App Store® or Google Play™. Then, tap the **Sydney** icon in the lower right-hand corner and enter **Well-being Coach**.

## Q: What is Lark?

A: Well-being Coach is powered by Lark, a digital coaching app accessible through Sydney Health.





**Q: I am having trouble logging in. What should I do?**

A: If you have registered and logged in to the Sydney Health app, but are unable to download the Well-being Coach Lark app, select **Contact Anthem** from Sydney Health to resolve the issue. Or call the Member Services phone number on the back of your ID card.

**Q: Is Well-being Coach available in Spanish?**

A: At this time, the Well-being Coach app is only available in English.

**Q: Which tracking apps integrate with Well-being Coach?**

A: Well-being Coach can use health information from your smartphone to help personalize your experience. Linking your Apple HealthKit™ or Google Fit™ allows Well-being Coach to integrate data automatically from the mobile apps, compatible wearable devices, and any other wireless devices included in the plan. This enables the Well-being Coach app to automatically provide recommendations that are customized for you.

**Q: Can I link Well-being Coach to my Apple Watch?**

A: Yes. Well-being Coach can be linked with your Apple Watch®. You can also download a companion app to your Apple Watch.

**Q: Will Well-being Coach share my personal data with my employer?**

A: No. We may share aggregated data, such as the number of employees using the program or the average amount of weight loss, but Anthem does not share any individually identifiable data with your employer.

Scan this code with your  
smartphone to access  
digital coaching instantly.



Your health journey is yours to explore. Well-being Coach is here to encourage and inspire you wherever you are along your path.

<sup>1</sup> Lark metrics/internal data, 2020.

<sup>2</sup> Check your plan to confirm your eligibility for rewards.

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