In the changing world of health care, we’re your constant

We know the challenges you face when it comes to choosing the right health coverage for your employees, especially now, when every business and health plan in America is adapting to the post-Affordable Care Act (ACA) reality. We’re here to guide you through the new health care landscape and help you find the right plan to keep your employees — and your bottom line — healthy.

Just a few reasons choosing Anthem Blue Cross and Blue Shield (Anthem) makes good business sense:

- Little or no network disruption to you and your employees
- Coverage with a trusted industry leader that’s been in the business for over 75 years
- When you buy from the premier carrier, it sends a positive message to your employees
- One carrier to meet all of your benefits needs: health, dental, vision, life and disability

High-quality, affordable care that’s easy to access

Access to affordable health care coverage and access to care are not the same thing. At Anthem, you get both. Your employees have access to quality providers in your area and a number of different ways to access care:

- As one of the largest health plans in the country, our broad network includes more contracted providers than anyone. And we negotiate for bigger discounts, so when your employees visit one of our network providers, their share of the cost is lower.
- Through LiveHealth Online®, your employees can connect to a doctor via computer, tablet or smartphone to address health issues right away, 24 hours a day, seven days a week. And unlike any other carrier, the cost is treated like any other in-network claim.¹

Tools that empower your employees and you

We connect your employees to the information they need to make smarter health care decisions. Our member-friendly website and mobile app are designed to help our members get the most out of their benefits:

- They can get estimated out-of-pocket costs for what local providers charge for more than 400 common procedures.
- They can also quickly see a breakdown of their benefits, including recent claims and what’s included in their coverage.

You have access to our online benefits administration system, EmployerAccess. This allows you to make real-time enrollment changes, review your account and manage bill payment. This free tool gives you quick, easy access to enrollment information when you need it — in a secure, Web-based environment.

How to sign up for EmployerAccess:

1. Go to anthem.com and select Employers.
2. Choose your state and select Enter.
3. Look in the Self-Service and Support area for details and to see a demo on the system features.

¹ Not available with HRA plans.
Wellness programs that work

Companies with wellness programs have lower absenteeism, more productive employees and lower direct health care costs. Your Anthem coverage includes access to wellness programs and discounts that motivate, engage and improve your employees’ well-being:

- **Health Assessment** — Determine their overall health status, identify health risks and see how their health compares to other members, then learn how to improve their level of wellness.

- **Personal Health Record** — Access all their medical information from one secure, private online source.

- **Lifestyle Management** — Consult with a variety of health professionals about their specific health needs — things like smoking cessation, alcohol abuse and weight management. Members even receive discounts on products and services aimed at keeping them healthy — discounts on Weight Watchers and gym memberships. You also have a choice of plans with built-in wellness incentives, including gym membership reimbursement, as well as access to an online personal trainer through FitOrbit® for less than $2 a day.

- **Online communities** — Chat with other members who are dealing with the same health issues, such as smoking, pregnancy, diabetes, depression and diet, and find the support they need.

- **Symptom Checker** — Enter their symptoms and identify what type of ailment might be causing their pain or discomfort.

- **24/7 NurseLine** — Call 1-800-337-4770 and reach a registered nurse, any time, to discuss health issues and get a recommendation on next steps.

Plans, services and products that fit the Affordable Care Act — and your business

Our broad portfolio of affordable ACA-compliant health care plans gives you more choices to fit your needs and budget. We offer a wide range of integrated health benefits, including:

- **Medical** — Every medical plan in our small group portfolio is ACA-compliant. Our plans offer free 100% in-network coverage for checkups, flu shots and other preventive care services for your employees and their families. The reward is peace of mind and better health at no extra cost to your employees. Plus, they get access to a broad, nationwide network of providers that offers high-quality care at the best price.

- **Pharmacy** — Our pharmacy coverage offers your employees accessibility and flexibility. They can fill their prescriptions at many national pharmacy chains, or they can get their medications delivered right to their door through home delivery pharmacy.

- **Dental** — Anthem Blue Cross and Blue Shield Dental Prime and Dental Complete plans provide 100% routine care coverage. This includes in-network exams, cleanings and X-rays. This care helps dentists find dental and other health problems early on.

- **Vision** — Your Anthem health plan includes Blue View Vision™ — a full service vision plan — at no extra cost. Blue View Vision offers a broad, convenient national network of more than than 30,000 eye doctors at more than 25,000 locations. The network includes independent optometrists, ophthalmologists and national retail locations such as 1-800 CONTACTS, LensCrafters®, Pearle Vision®, Sears OpticalSM, Target Optical® and JCPenney® Optical.

- **Life and disability** — Life and disability insurance is an easy, inexpensive way to help members improve their families’ financial security. We offer a wide range of basic life, dependent life and supplemental life options for members.

Flexible benefits. Service you can count on.

We’re here to help. We are committed to providing you with smart solutions that keep your employees healthy and help you control costs. For more information about why it makes sense to choose Anthem in the ever-changing world of health care, please contact your broker or your Anthem Blue Cross and Blue Shield Sales representative.