

# Open Enrollment

The City of Salem & Salem City Schools will continue the medical coverage with Anthem effective January 1.

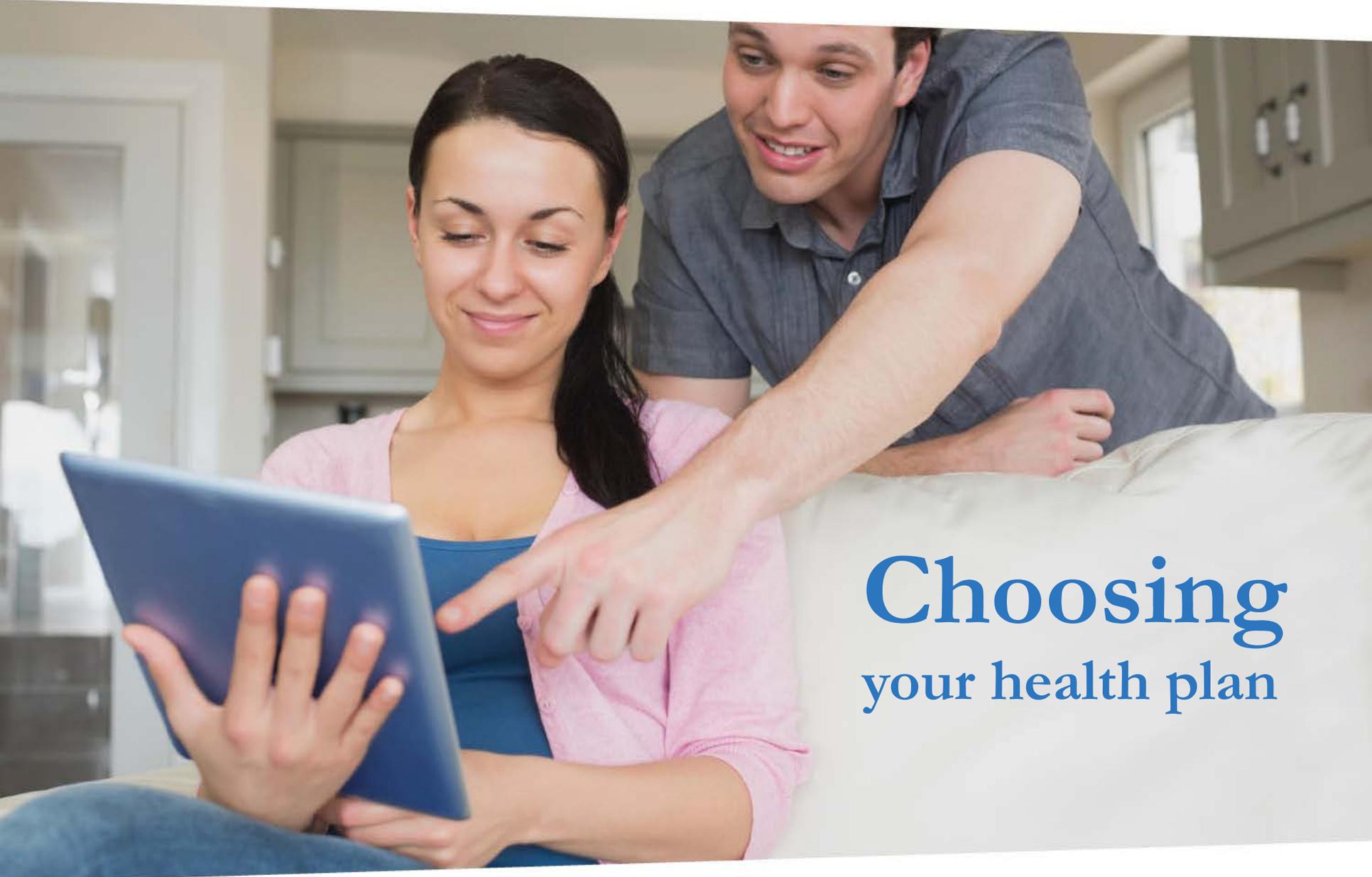
- **KeyCare 30 PPO**
- **KeyCare 20 PPO**  
*(Grandfathered plan and only available to current KC20 enrollees)*
- **HDHP with Health Savings Account (HSA)**

Open Enrollment Period:  
Nov. 1- Nov. 30<sup>th</sup>



# What's new in 2020

- **You will only receive a new card if you make a plan change or add a member to your policy.**
- **.HDHP Live Health Online Medical Visit will change to \$59.00 copay until you meet your annual deductible.**
- **Sydney – Anthem's new app is simple and smart and all about you.**



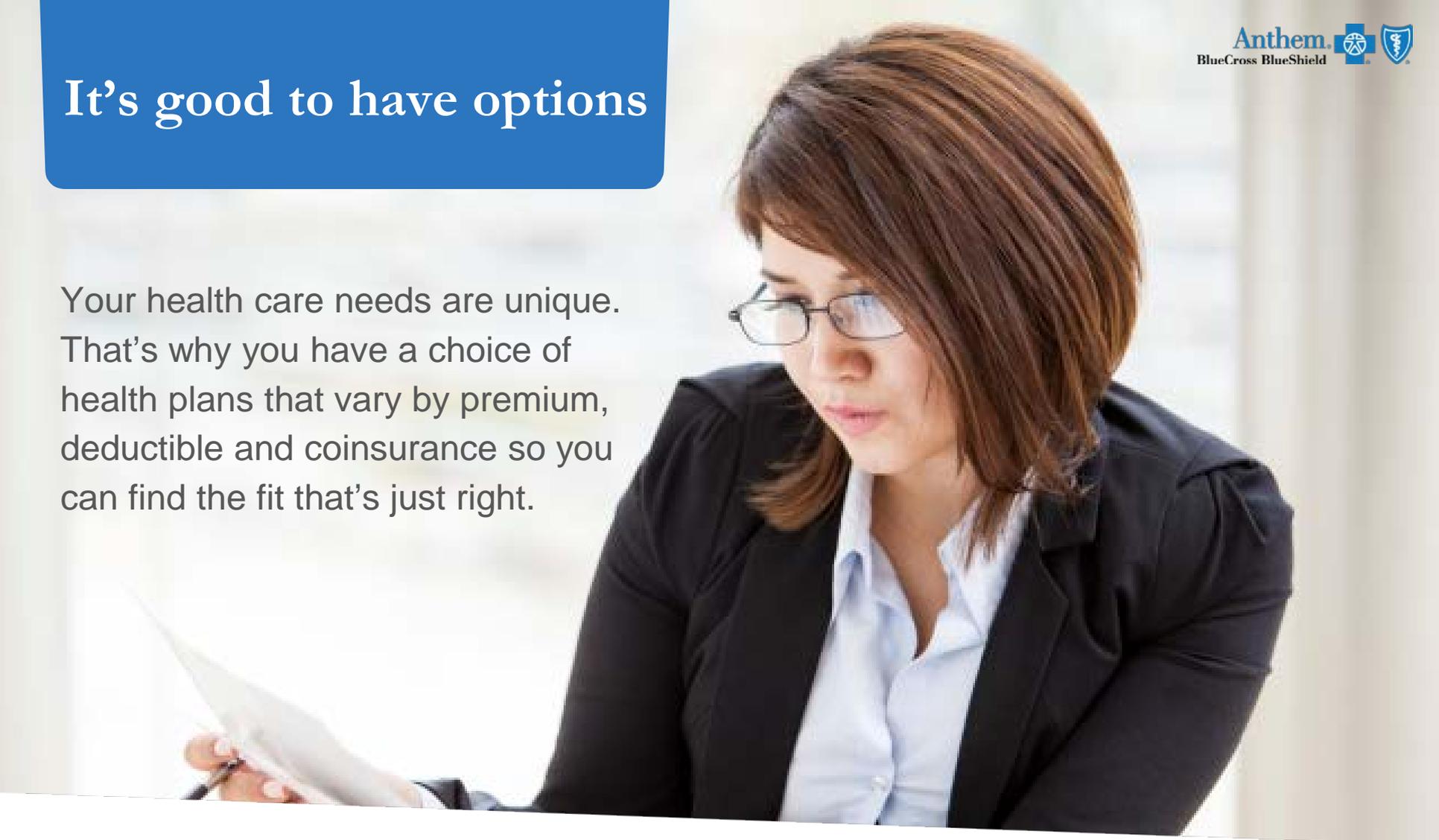
# Choosing your health plan

# It's good to have options

Your health care needs are unique. That's why you have a choice of health plans that vary by premium, deductible and coinsurance so you can find the fit that's just right.

## All plans include:

- Access to one of the nation's largest networks of doctors via our Anthem BlueCard PPO (KeyCare) network
- Prescription drug coverage with money-saving mail service
- No in-network cost share preventive care, like annual checkups and vaccinations
- Health and wellness tools that help you get the most out of your plan



## KeyCare 20 and 30 PPO Plans



### Copay

A flat fee you pay for covered services like doctor visits



### Deductible

The amount that you pay each year before your plan starts to pay



### Coinsurance

your share of the health plan costs (a percentage of total cost) after meeting your deductible



### Out-of-pocket maximum

The most you will have to pay out-of-pocket each year for health care services.

## HDHP with HSA



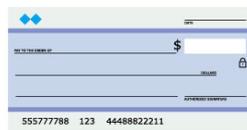
### Deductible

The amount that you pay each year before your plan starts to pay



### Out-of-pocket maximum

The most you will have to pay out-of-pocket each year for health care services.



### Premium

The amount you pay to belong to a health plan

# Deductible Mechanics

## Calendar Year Deductible:

- The deductible is the \$ amount that you pay each year before your plan starts to pay.
- It runs from January 1- December 31 annually (calendar year)
- Family Deductible is 2x the individual deductible.
- Once any family member reaches the individual calendar year Deductible, that family member's future expenses will be eligible for traditional health coverage for the remainder of the calendar year.
- The KC20 & KC30 PPO plans have a 4<sup>th</sup> Qtr deductible carryover provision. Any deductible amounts met in the 4<sup>th</sup> quarter of the calendar year will also help satisfy the deductible for the following calendar year.
- **As you will see on the next page:**
- The KeyCare 20 PPO does not have an In-network Deductible.
- The KeyCare 30 PPO and the HDHP include Deductibles.

# Medical Plan Comparison

Medical Plan*		KeyCare 30 PPO	KeyCare 20 PPO	HDHP-HSA
If you change from PPO to HDHP, or HDHP to PPO, you forfeit deductible, copay, coinsurance out of pocket amounts.		In-Network	In-Network	In-Network
Calendar Year Deductible	Individual	\$2,000	\$0	\$3,000
	Family	\$4,000	\$0	\$6,000
Office Visits	Primary Care	\$30	\$30	0%, after ded
	Specialist	\$50	\$50	0%, after ded
Your percentage of the costs (for things such as Non-Preventive Lab and Xrays)		20%, after ded	20%	0%, after ded
Calendar Year Maximum Out of Pocket	Individual	\$5,000	\$5,000	\$4,000
	Family	\$10,000	\$10,000	\$8,000
Prescription Drugs (At a retail pharmacy, receive up to a 90 day supply of maintenance drugs for 3x 30 day copay)	Retail - up to a 30 day supply	\$15/\$40/\$75/20% up to \$200/script		After ded, \$10/\$30/\$50/20% up to \$200/script
	Home delivery - up to a 90 day supply	\$38/\$100/\$188/n/a		After ded, \$25/\$75/\$225/n/a
*All plans include Out of Network benefits - please refer to the Anthem Enrollment Guide for additional information.				

# What You'll Pay

	KeyCare 30 PPO	KeyCare 20 PPO	HDHP-HSA
	In-Network	In-Network	In-Network
Preventive care	0%	\$0	\$0
Primary Care Provider Office visit	\$30/visit	\$30/visit	0%, after deductible
Specialist Office visit	\$50/visit	\$50/visit	0%, after deductible
Urgent care - in Dr. office or Urgent Care Center (UCC)	\$30/PCP visit \$50 /Spec or UCC visit	\$30/PCP visit \$50 /Spec or UCC visit	0%, after deductible
LiveHealthOnline Sick visit	\$20/visit	\$20/visit	0%, after deductible (\$59 allowable)
Non-Preventive Care Lab and X-ray services (In provider office or facility)	20%, after deductible	20%, after deductible	0%, after deductible
Emergency room	20%, after deductible	20%, after deductible	0%, after deductible
*All plans include Out of Network benefits - please refer to the Anthem Enrollment Guide for additional information.			

Getting care at the right place can save you money.  
Knowing what type of care you may need can help you pick a plan.

## Keycare 30 cost example

- Specialist Doctor Office Visit (\$150) with Lab Services (\$500):
  - \$50 for Specialist Office Visit (flat copay) PLUS
  - \$500 for Lab Services = \$500 applied to deductible
  - \$50 (Visit) + \$500 (Lab Services) = **\$550 TOTAL MEMBER PAY**
  - Member has \$1,500 remaining of their \$2,000 deductible to meet.

# HDHP-HSA cost example

## HDHP: Scenario #1 (Member has met \$3,000 CY Deductible)

- Specialist Doctor Office Visit (\$150) with Lab Services (\$500):
  - \$0 for office visit PLUS
  - \$0 for deductible or coinsurance
  - \$0 (Visit) + \$0 (Lab Services) = **\$0 TOTAL MEMBER PAY**

## HDHP: Scenario #2 (Member has not met \$3,000 C Deductible)

- Specialist Doctor Office Visit (\$150) with Lab Services (\$500):
  - \$150 for office visit PLUS
  - \$500 towards deductible for Lab Services
  - \$150 (Visit) + \$500 (Lab Services) = **\$650 TOTAL MEMBER PAY**
- Member has \$2,350 remaining of their \$3,000 deductible to meet.

## Advantages of the HDHP with a Health Savings Account (HSA)

- The HSA offers valuable savings on federal and state taxes\*
- HSA contribution maximums are higher than Health FSAs
- HDHP premiums are lower to maximize savings
- The HSA can allow you to save for the future
- The HDHP encourages management of health care costs
- Keep the HSA funds, if you don't use them, you keep them
- Pay for services not covered under medical plan with your HSA funds
- Invest the HSA funds
- Spend beyond HDHP coverage
- Continue to use the HSA funds (if any) after age 65

Total contributions to your HSA cannot exceed the maximum allowable annual limit set by the U.S. Treasury and the IRS: **\$3,550 for individual coverage and \$7,100 for family coverage.**

*\*Free from state tax in most states*

# How the Health (HSA) Works



## Health Savings Account (HSA)

- Your employer and you can put money into your HSA, pre-tax, to help pay for your covered medical expenses, like office visits, lab work and tests.
- HSA funds are accessed via the plan-provided debit card or online bill pay.
- Unused HSA funds roll over from year to year.

## Annual Deductible

- You are responsible for paying an annual deductible before the plan begins to pay a percentage of your covered expenses.
- You can use the money in your HSA to help meet your deductible.

## Major Medical Coverage (coinsurance)

- After you meet your annual deductible, you pay a percentage of the cost of your covered expenses, called coinsurance.
- If you still have money in your HSA after you've met your annual deductible, you can use the funds to pay your share of coinsurance.
- Once you reach your annual out-of-pocket maximum, the plan pays 100 percent of any of your remaining covered expenses for the rest of the year.

# HSA Plan Cost Example

## Carol's HSA plan \$3,350 annual contribution

Expenses		HSA balance
Ob/GYN visit and lab tests	<b>No cost share</b>	\$3,350
Prescription drugs	\$100	\$3,250
<b>HSA ROLLOVER TO NEXT YEAR</b>		<b>\$3,250</b>

# HSA Plan Cost Example

## The Wilson family's HSA plan \$2,200 annual contribution

Expenses		HSA balance
Preventive visits and lab tests	<b>No cost share</b>	\$2,200
Physical therapy	\$800	\$1,400
Prescription drugs	\$200	\$1,200
<b>HSA ROLLOVER TO NEXT YEAR</b>		<b>\$1,200</b>

# How The HSA Plan Works



# Using Your HDHP with HSA Plan to Get Care – Pharmacy

When you visit a pharmacy:

- Show your ID card at the pharmacy.
- Until you have satisfied your annual deductible you will pay the full discounted cost of your prescription drug.
- If you have funds in your HSA you can pay for your prescription using your debit card.
- If you do not have funds in your HSA account, you will need to pay from your personal funds.
- Once you have funds in your HSA, you may use your account to pay yourself back.
- Once you satisfy your deductible, the Traditional Health Coverage begins and you pay the applicable Rx copay/coinsurance until you reach the out-of-pocket maximum.

# IngenioRx

Anthem's pharmacy program includes over 64,000 retail pharmacies across the country, plus an easy home delivery option.

Specialty medications will be filled by IngenioRx Specialty Pharmacy. You can check your information on [anthem.com](https://www.anthem.com) or by calling our Care Team at 833-255-0645.

## Save money

- Ask your doctor if there's a generic equivalent for the brand-name medications you've been taking.



## Save time

- Refill your prescriptions online, over the phone, or at the Anthem mobile app
- Take advantage of home delivery.

IngenioRx Customer Service is available 24 hours/seven days a week.



# Home Delivery is Easy

Need help?  
Call the home delivery  
pharmacy at 1-833-203-  
1739 and we'll get you  
started.



## Go online to get started.

Go to [anthem.com](https://www.anthem.com), log in and choose **Pharmacy**. On your personal pharmacy page, select **View Your Prescriptions** under *Switch to a 90-Day Supply*.

For the drugs you want to switch to home delivery, choose **Switch to a 90-day Supply** and then **Select Prescriber**. You can also add or update your shipping address, shipping options and payment method on this page.



## Pay for your prescription.

We make it easy. You can pay by credit or debit card, flexible spending account, health savings account or electronic funds transfer (EFT).

To set up your payments, select **Complete your Profile and Communication Preferences** from your personal pharmacy page, then **View Pharmacy Payment Methods** to choose how you'd like to pay, sign up to pay online or add/update your credit card on file.

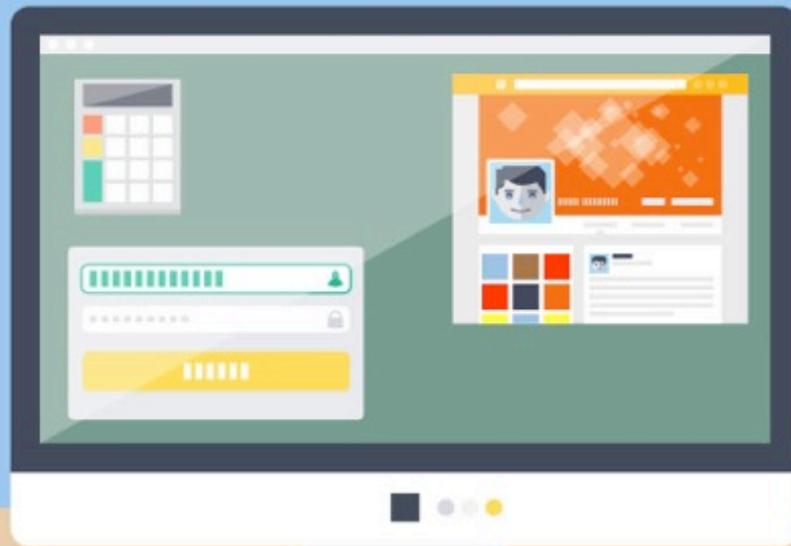
# Making it easy.

## GUIDED DECISION MAKING

Customer service designed to help members find and use the best—not the most expensive—care

## CONSUMER WEBSITE

Secure access to personalized health care information



## SOCIAL MEDIA

Targeted health content for users of all ages and abilities

## TRANSPARENCY TOOLS

Access to cost and quality information to power better decision making

## MOBILE HEALTH SOLUTIONS

Apps and websites created with mobile technology in mind

## Say hi to Sydney

Anthem's new app is simple, smart — and all about you

### Simple

Ready for you to use quickly, easily, seamlessly — with one-click access to benefits info, Member Services, wellness resources and more.

#### With just one click, you can:

- Find care and check costs
- Check all benefits
- See claims
- Get answers even faster with our chatbot
- View and use digital ID cards

### Smart

Sydney acts like a personal health guide, answering your questions and connecting you to the right resources at the right time. And you can use the chatbot to get answers quickly.

### Personal

Get alerts, reminders and tips directly from Sydney. Get doctor suggestions based on your needs. The more you use it, the more Sydney can help you stay healthy and save money.

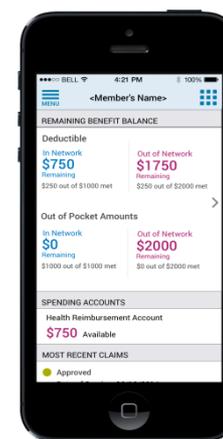
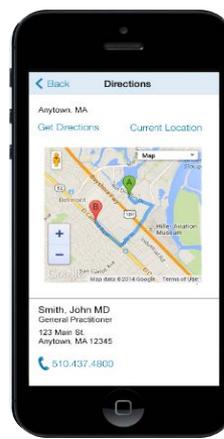
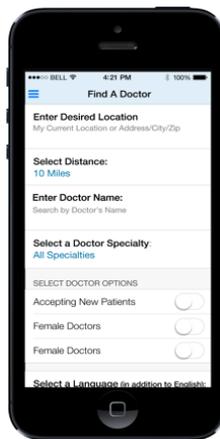
#### Already using one of our apps?

It's easy to make the switch. Simply download the Sydney app and log in with your Anthem username and password.

# Mobile Health Features

Provide members with convenient access to their health care information, putting them in control and encouraging them to be engaged, informed health care consumers.

- PROVIDER SEARCH & PATIENT RATINGS / REVIEWS 
- ID CARD 
- CLAIMS 
- ELIGIBILITY & MEDICAL BENEFITS 
- ESTIMATE the COSTS 



# Anthem.com/Member Log In

Register with your own user ID & password

- View & print your ID card
- Check claims
- Refill a prescription
- Find a doctor
- Health & Wellness tools to help improve your health

anthem.com is  
personalized  
just for you

Number	Date	For	Type	Doctor/Facility	Total	Member Responsibility	Status	EOB Image
1203	12/5/2011	John (125/1957)	Health	Christianfeld, Glyn	\$400	\$25.00	Approved	<a href="#">View EOB</a>
1203	12/5/2011	Sally (58/1999)	Health	Prattley, Joseph	\$400	\$25.00	Pending	
1361	12/5/2011	Men (47/1958)	Health	Williams, Maria	\$400	\$25.00	Approved	<a href="#">View EOB</a>
1203	12/5/2011	John (125/1957)	Health	Horgan, Christen	\$400	\$25.00	Approved	<a href="#">View EOB</a>
1123	12/5/2011	John (125/1957)	Health	Smithson, Jason	\$400	\$25.00	Approved	<a href="#">View EOB</a>

# Estimate Your Cost Tool

- Compare costs for common medical procedures and diagnostic services
- Log-in to anthem.com Member Self-Service.
- Under **Estimate Your Cost** you'll find letters of alphabet.
- Choose the letter you need (example M for MRI), then choose the procedure you're looking for.

The screenshot displays the 'Estimate Your Costs' tool on the Anthem website. The user is logged in as 'BETTY' and has searched for 'Bronchoscopy'. The results are sorted by 'Out of Pocket Cost' and show three options:

Estimated Out of Pocket Cost	Facility Name	Distance	Typical High Cost	Typical Low Cost
\$1,055.00	MT CARMEL HEALTH SYSTEM WEST Acute Care Hospital Inpatient Psychiatric	9.63 miles away n/a services per year ✓ Facility covered in selected plan	\$1,947.00	\$1,101.00
\$1,058.20	ST ANNS HOSPITAL Acute Care Hospital Inpatient Psychiatric	6.79 miles away n/a services per year ✓ Facility covered in selected plan	\$1,947.00	\$1,101.00
\$1,096.00	MT CARMEL HEALTH SYSTEM EAST Acute Care Hospital Inpatient Psychiatric			

A 'Quality Information' pop-up window is overlaid on the bottom right, highlighting 'Blue Distinction' recognition programs for 'Knee and Hip Replacement' and 'Spine Surgery'.

You are now connected to Dr. Mark

Your Appointment 2:30

LiveHealth<sup>®</sup>  
ONLINE

## LiveHealth Online

See a doctor or therapist at home

- Have a private video visit with a doctor or therapist on your smartphone, tablet or computer with a webcam.
- Choose from board-certified doctors and licensed therapists.
- You can be at home or even on vacation.
- Sign up at [livehealthonline.com](https://livehealthonline.com) or download the app.

# Tools to help you choose

## Open Enrollment Guide

Read this guide to help compare your plan options

## Find a Doctor at [www.anthem.com](http://www.anthem.com)

Search for information about doctors in your area (search for “Employer Sponsored KeyCare PPO” providers)

## Interactive Videos at [www.anthem.com](http://www.anthem.com)

Learn more about your health plan and how to effectively use it



# Tips and tools



**Unless it is a true emergency, go to urgent care centers, retail health clinics instead of emergency rooms**

Save with lower costs at Urgent Care versus higher cost at the ER

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**Use LiveHealth Online**

Save for minor conditions whenever possible

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**Use in-network doctors**

Save with a lower deductible and coinsurance

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**Pre-certify hospital services**

Call to pre-certify plan services

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**Use the “Estimate the Cost” tool through Anthem.com**

Find cost ranges for services and quality reviews for doctors

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**Save money**

Get discounts on health-related products and services

# We're here when you need us

Once you're enrolled  
Get answers and information  
24/7 online.

**833-592-9956**

**Monday- Friday 8am to 6pm ET**  
or visit [anthem.com](https://www.anthem.com)

