

# 2021

## Summer Guide to Good Health





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# Summer Guide to Good Health

## Help! I'm traveling and need care.

When you are traveling and need care due to an emergency you should call 911 or seek treatment at the closest hospital Emergency Room. This would be care for life threatening situations only.

When you're away from home, you will find instructions on how to access care on the back of your ID card. You can call this phone number to assist you in finding an in-network provider and/or facility for non-emergent/urgent care in your area of travel.

You have access to care across the country through the BlueCard PPO Program. If you're outside the country, you can use the BCBS Global Core Program.

***Click here for the BCBS Global Care flyer, or see page 7.***

## How do I register for Anthem.com and how do I download the Sydney Health App?

### From your Computer:

1. Go to [anthem.com/register](http://anthem.com/register)
2. Provide the information requested
3. Create a username and password
4. Set your email preferences
5. Follow the prompts to complete your registration

### From your Mobile Device:

1. Download the free Sydney mobile app and select Register
2. Confirm your identity
3. Create a username and password
4. Confirm your email preferences
5. Follow the prompts to complete your registration

***Click here for further instruction, or see page 9.***

## Help! I can't find a provider.

You can search for in-network providers by using the Find Care tool on [Anthem.com](http://Anthem.com) or the Sydney Health mobile App.

Log in to [Anthem.com](http://Anthem.com) and begin your search or download the Sydney Health App to your mobile device. Select FIND CARE and you will be guided through the steps to search for provider information. You can find details about doctors, hospitals, labs, pharmacies and other healthcare facilities in your plan's network.

***For more information on how to find appropriate care, click here, or see page 11.***

## I want to schedule my Preventative Care over the summer, what is covered at 100%?

Your Anthem health plan offers preventive care services and immunizations recommended by the Affordable Care Act (ACA) at no cost to you. As long as you use a participating doctor, pharmacy, or lab, approved services will be covered at 100%. If you use providers that are not participating in the network, you may have out-of-pocket costs.

There is coverage for adult preventive care including preventive physical exams, screenings and tests, women's and child preventive care, immunizations and coverage for certain pharmacy items.

If you are not sure which services are appropriate for you, talk to your doctor. Preventive care coverage are services covered even if you have no symptoms.

***Click here for more information, or see page 12.***



# Summer Guide to Good Health

## I can never locate my ID card. Where can I easily find it?

You can utilize [www.Anthem.com](http://www.Anthem.com) or your Sydney mobile App to download your ID card.

Go to [Anthem.com](http://Anthem.com) and from your member home page you can click on MyPlan at top of the page and select ID card from the drop down items.

OR

From your member home page you can scroll down and you will find a direct link to ID cards.

Sydney Health App - Log in with your same user ID and Password as you use for [Anthem.com](http://Anthem.com) and gain access to your ID card via the app.

While you're logged in to the Sydney mobile App, set your ID card preference to "digital" and download your ID card to your smartphone.

You can also request a new ID card by calling an Anthem Health Guide at 1-844-273-5379.

***Click here for more information, or see page 14.***

## Am I getting a new ID card for the new plan year beginning 7/1/2021?

Yes, all members will be getting a new ID card that can be used for both Medical and Pharmacy benefits effective 7/1/2021.

All employees, spouses and child dependents who are enrolled on the Anthem health plan will receive a new ID card.

After July 1, please use your NEW card and share with your providers and pharmacy. It does have a new group number!

## I would like to access medical/mental health services virtually instead of going to the provider's office. Is that an option?

Yes, your Anthem plan includes benefits for video visits using LiveHealth Online. The copayment you pay is \$10 per visit.

With LiveHealth Online, you can see a board-certified doctor 24/7, visit a licensed therapist or consult a board-certified psychiatrist.

To schedule a therapist or psychiatrist visit, you can schedule online or call 1-888-548-3432 from 8:00 am -8:00 pm, seven days a week.

## I heard that I can get bonus dollars if I shop for care?

Beginning 7/1/2021, you will have access to a new program called SmartShopper.

SmartShopper is a program that helps you save money by allowing you to shop for lower cost options for certain covered services while earning incentives in return.

To get started...when your doctor recommends a medical test or procedure, you can call SmartShopper at 1-866-488-5441 or visit [smartshopper.com](http://smartshopper.com)

1. Shop for a provider
2. Choose appropriately
3. Receive your medical care
4. Get a BONUS! (yes cashback to use how you please)

With SmartShopper, you can shop online or call a SmartShopper Personal Assistant who can help you understand your options and can schedule your appointment.

***Click here for more information, or see page 15.***



# Summer Guide to Good Health

## I'm confused and need someone to help me figure out my healthcare bills.

Beginning 7/1/2021, you will have access to an Anthem Health Guide who can help answer your questions, make it easy to understand your plan or help you figure out the next steps in dealing with a health issue.

You can reach out to an Anthem Health Guide at 844-273-5379.

***Click here for the Anthem Health Guide, or see page 16.***

## Is there a program to help me when I'm overwhelmed?

Absolutely, you have access to a broad array of services through the Impact EAP.

You have 24/7 access to GREAT resources, counseling, legal consultation, financial consultation, ID recovery, Online learning, community resources, and crisis consultation.

You can access the EAP by calling 800-227-6007 or go to [myimpactsolution.com](https://myimpactsolution.com) and enter your company code: Mahoning.

Everything you share is confidential.

***Click here for more information on MCSEICs EAP, or see page 17.***

## Are there wellness programs over the summer?

YES! Ayfe is available to you 24/7.

Now that you have a little more free time, check out the spectrum of resources and opportunities available to you as you can take time for YOU!

- Individual challenges
- Buddy Challenges
- Set your goals and track your weight, steps, BP, Cholesterol, diet etc.
- Get support from a digital coach reach your goals
- Participate in a Wellbeing Workshop
- Immerse yourself in the library of health topics
- Get inspired for future initiatives

You can view resources by visiting:  
<https://mahoning.alyfewellbeing.com>

## Is there one place I can go to learn about all of my benefits?

You can learn about your medical and pharmacy benefits, online, by accessing Anthem.com and the Sydney Health App. You can also call and speak with an Anthem Health Guide with questions related to medical and pharmacy benefits.

The Consortium also has a robust website: [www.mcseic.com/home](https://www.mcseic.com/home) where you can find all of your benefit information, frequently asked questions and all of the monthly newsletters. You can also email any questions to [insurance@mahoningesc.org](mailto:insurance@mahoningesc.org) You will receive a timely and comprehensive response!





# Summer Guide to Good Health

## How do I find Convenience Care or Urgent Care providers?

You can search for participating Convenience Care or Urgent Care facilities by using the Find Care tool on Anthem.com or the Sydney Health mobile App. You can find care and compare costs.

## Is there a new Customer Service phone number?

You will now have access to a Concierge level of service to help you navigate your healthcare needs and to connect you with the appropriate Anthem services.

This service will be available for member questions beginning 7/1/2021.

The telephone number that you will call is 844-273-5379. This is a new customer service number and it will be printed on your new ID card.

***Click here for more information, or see page 16.***

## Can I get a 90 day supply of medication at my retail pharmacy?

Yes, you may obtain a 90 day supply of maintenance drugs at a retail pharmacy. Keep in mind, if you are being prescribed a medication for the first time, ask if there is a generic equivalent. You will save money! If no generic is available, be sure the drug is a preferred drug on Anthem's formulary. If it isn't, you will pay more!

Keep in mind, you can use the Sydney App at the doctor's office so you can check medications and possible alternatives. Log in and choose Prescriptions.

***Click here for more information, or see page 19.***

## How can I learn about Prescription Drug costs?

You can learn more about Prescription Drug coverage and cost via Anthem.com or the Sydney App.

Log in to Anthem.com and when on your member home page select My Plans and then select Pharmacy to find pharmacies, to price medications, to view claims and manage any mail order medications.

You can also access this same information via your mobile device via the Sydney App.

***Click here for more information, or see page 19.***

# Take your benefits with you

With the BlueCard® PPO and Blue Cross Blue Shield

Global Core programs

What happens if you're away from home and you need care right away? As an Anthem Blue Cross and Blue Shield (Anthem) member, you have access to care across the country through the **BlueCard® PPO Program**. This includes **92% of doctors and 96% of hospitals in the U.S.**<sup>1</sup>

If you're outside the U.S., you can use the **Blue Cross Blue Shield Global Core Program**. It gives you access to doctors and hospitals in over 190 countries and territories around the world.<sup>2</sup>

## How to access care across the U.S.



Call 911 or go to the nearest hospital in an emergency.\*



Go to [anthem.com](http://anthem.com), log in and use the **Find a Doctor** tool to search for a BlueCard PPO Program doctor or hospital.



Use the **Anthem Anywhere app** to search for a BlueCard PPO Program doctor or hospital. Get turn-by-turn directions to the nearest doctor, urgent care center or hospital.



Call Member Services at the number on your ID card. They can help you find a doctor or hospital.

\*You or a family member need to call the Member Services number on your ID card within 24 hours (48 hours for members in Indiana) after going to the hospital or as soon as you can.

## Traveling?

### Here's what you need to know

- Before leaving the country, ask Member Services if your international benefits are different.
- Ask for approval before getting care. This is "precertification" and helps you find care covered by your plan. To see if you need precertification, call Member Services at the number on your ID card.
- Save money by seeing a BlueCard program doctor or hospital. You only pay your usual out-of-pocket amounts (such as deductible, your percentage of costs or copay). If you go to a doctor or hospital outside the program, you'll need to pay the entire bill up front.
- Show your Anthem ID card so they can check your benefits and send us a claim for processing.



### Remember to carry your ID card

The "PPO-in-a-suitcase" symbol shows you can get care from BlueCard PPO Program doctors and hospitals.

# How to access care around the world

The Blue Cross Blue Shield Global Core Program  
gives you benefits when you travel outside the U.S.



## If you're outside the U.S. and need care, you can:



Go straight to the nearest hospital in an emergency.



Go to [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) to search for a doctor or hospital.

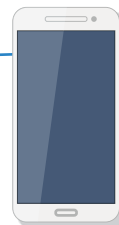


Use the Blue Cross Blue Shield Global Core app to find a doctor or hospital.



Call the Blue Cross Blue Shield Global Core Service Center 24/7 at 1-800-810-2583 (BLUE) or call collect at 1-804-673-1177. They can help you set up a doctor visit or hospital stay.

## Download the Blue Cross Blue Shield Global Core app today



### With the app, you can:

- Search for a doctor or hospital.<sup>3</sup>
- Get medical terms and phrases for many symptoms translated — and even use an audio feature to play the translation.<sup>3</sup>
- Find a drug's generic name, local brand name and if it's available.
- Get information about how to find and contact a U.S. embassy.



## What if you get care from a doctor or hospital who is not part of the Blue Cross Blue Shield Global Core Program?

1. You will need to pay up front in full for your care.
2. Download an international claim form at [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com) or get a form by calling Member Services at the number on your ID card.
3. Fill out the claim form and send it with the original bills to the Blue Cross Blue Shield Global Core Service Center.

<sup>1</sup> Blue Cross Blue Shield Association website, *About Blue Cross Blue Shield Association* (accessed January 2016): [bcbs.com/about-the-association/](http://bcbs.com/about-the-association/).

<sup>2</sup> Blue Cross Blue Shield Association website, Blue Facts: *Healthcare Coverage Designed For Your Community, Accessible Across The Country* (accessed January 2016): [bcbs.com/healthcare-news/press-center/blue-facts.html](http://bcbs.com/healthcare-news/press-center/blue-facts.html).

<sup>3</sup> Using the BlueCard Worldwide app itself does not require an internet connection. However, using GPS for mapping or downloading an audio translation does require an internet connection.

The Blue Cross Blue Shield Global Core program was formerly known as BlueCard Worldwide®.

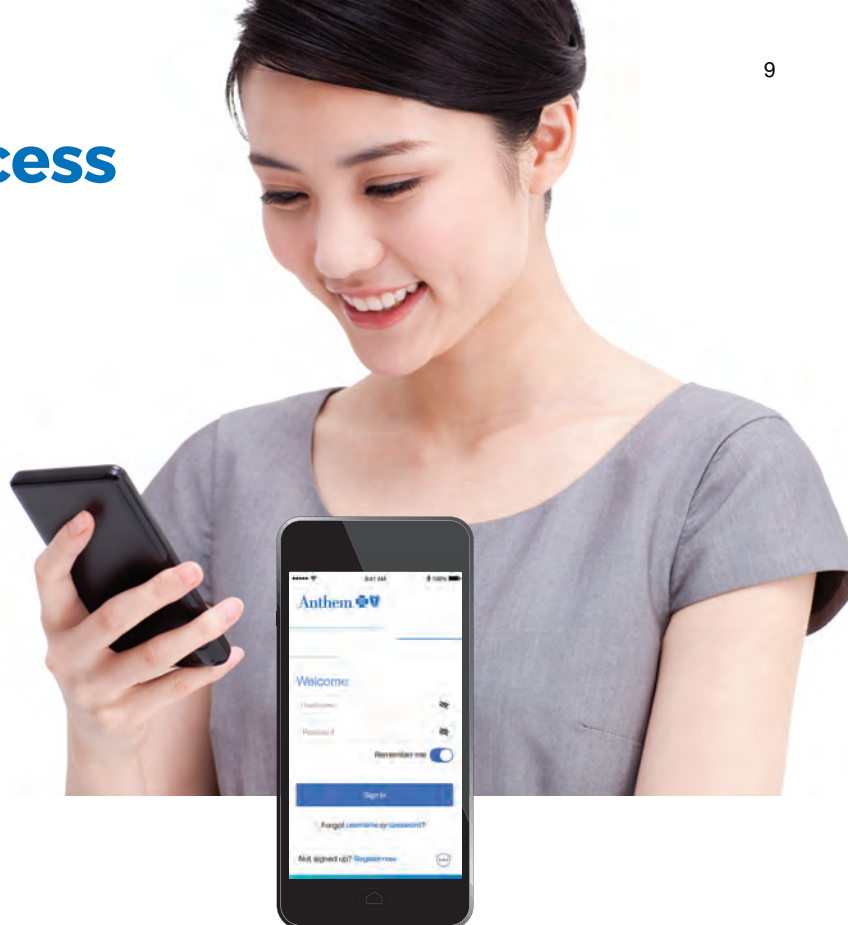
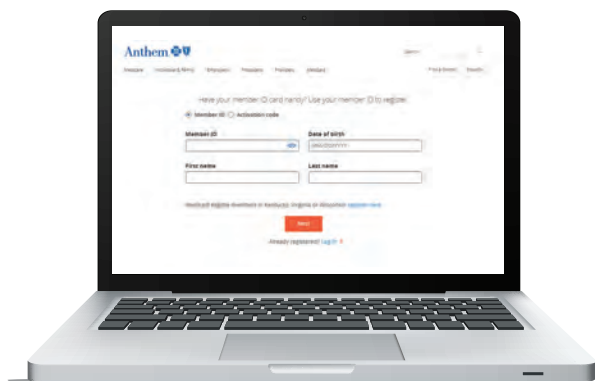
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# You've got quick access to your health care!

Register on **anthem.com** or the **Sydney** mobile app.\* Have your member ID card handy to register



## From your computer

- 1 Go to **anthem.com/register**
- 2 Provide the information requested
- 3 Create a username and password
- 4 Set your email preferences
- 5 Follow the prompts to complete your registration

## From your mobile device

- 1 Download the free **Sydney** mobile app and select **Register**
- 2 Confirm your identity
- 3 Create a username and password
- 4 Confirm your email preferences
- 5 Follow the prompts to complete your registration

It's easy. Everything you need to know about your plan — including medical, pharmacy, dental, vision, life insurance — in one place. Making your health care journey simple, personal — all about you.



**Need help signing up?**  
Call us at **1-866-755-2680**.

\* You must be 18 years or older to register your own account.

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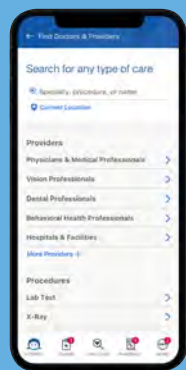
# Connect with the care that's right for you

## The Find Care tool helps you search for doctors and compare costs

Choosing a provider you trust is important — and choosing one in your plan's network can help keep your costs down. Finding high-quality, cost-effective care is simple when you use the Find Care tool on the Sydney Health mobile app or [anthem.com](https://www.anthem.com).

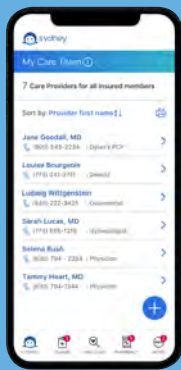
### How to use Find Care

The Find Care tool brings together details about doctors, dentists, hospitals, labs, and healthcare facilities in your plan's network. You can easily compare information such as costs, location, and office hours. You can:



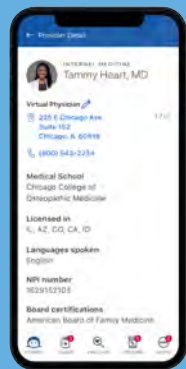
1

Search for providers and facilities in your plan's network by name, specialty, or procedure.



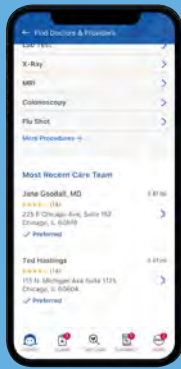
2

Customize the list of providers you see in your search based on factors that are most important to you, such as languages spoken, affiliated hospitals, and location.



3

Review details about doctors such as their specialties, gender, educational background, and contact information.



4

Choose a doctor/dentist from the list to review their patient ratings and compare costs for services.

### Choose with confidence

You can start using **Find Care** by downloading the Sydney Health app to your mobile device or logging in to [anthem.com](https://www.anthem.com). Select **Find Care** and the Find Care tool will guide you through the steps.

### We're ready to help you

The Find Care tool empowers you to take control of your healthcare by helping you connect with high-quality care options. If you have questions, you can reach us using the interactive chat feature on the Sydney Health app or through the Message Center on [anthem.com](https://www.anthem.com).



Download Sydney Health today to find a provider that's right for you



Use your smartphone camera to scan this QR code.



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# Sydney Health makes healthcare easier

Access personalized health and wellness information when you need it

With the Sydney Health mobile app, you can access your medical, pharmacy, dental, vision, life, and disability benefits details in one place. Our simple experience makes it easy to find what you need — with one-tap access to benefits information, Member Services, virtual care, and wellness resources. Sydney Health helps you manage your benefits, so you can focus on your health.

## Find Care

Search for doctors, hospitals, and other health care 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 information on health topics that interest you, useful 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

You can now conveniently connect with care from the comfort of home. Assess your symptoms quickly with the Symptom Checker, and visit a doctor over text or video chat to receive care through Sydney Health.

## 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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# Stay on top of your health



## Use your preventive care benefits

Regular checkups and exams can help you stay healthy and catch problems early, when they are easier to treat. Our health plans offer all the preventive care services and immunizations below at no cost to you.<sup>1</sup> As long as you use a plan doctor, pharmacy, or lab, you will not have to pay anything. If you use providers that are not in your plan, you may have out-of-pocket costs.

If you are not sure which services make sense for you, talk to your doctor.

### Preventive versus diagnostic care

Preventive care helps protect you from becoming sick. If your doctor recommends services even though you have no symptoms, that is preventive care. Diagnostic care is when you have symptoms and your doctor recommends services to find out what is causing your symptoms.

### Adult preventive care

#### Preventive physical exams, screenings, and tests:

- Alcohol misuse: related screening and behavioral counseling
- Aortic aneurysm screening (for men who have smoked)
- Behavioral counseling to promote a healthy diet
- Blood pressure
- Bone density test to screen for osteoporosis
- Cholesterol and lipid (fat) levels
- Colorectal cancer, including fecal occult blood test, barium enema, flexible sigmoidoscopy, screening colonoscopy and related prep kit, and computed tomography (CT) colonography (as appropriate)<sup>2</sup>
- Depression screening
- Hepatitis C virus (HCV) for people at high risk for infection, and a one-time screening for adults born between 1945 and 1965
- Type 2 diabetes screening<sup>3</sup>
- Eye chart test for vision<sup>4</sup>
- Hearing screening
- Height, weight, and body mass index (BMI)
- Human immunodeficiency virus (HIV) screening and counseling
- Lung cancer screening for those ages 55 to 80 who have a history of smoking 30 packs per year and still smoke, or quit within the past 15 years<sup>2</sup>
- Obesity: related screening and counseling<sup>3</sup>
- Prostate cancer, including digital rectal exam and prostate-specific antigen (PSA) test
- Sexually transmitted infections screening and counseling
- Tobacco use: related screening and behavioral counseling
- Tuberculosis screening
- Violence, interpersonal, and domestic: related screening and counseling

#### Women's preventive care:

- Well-woman visits
- Breast cancer, including exam, mammogram, and genetic testing for BRCA1 and BRCA2 when certain criteria are met<sup>5</sup>
- Breastfeeding: primary care intervention to promote breastfeeding support, supplies, and counseling<sup>5,6,7,8</sup>
- Contraceptive (birth control) counseling
- Food and Drug Administration (FDA)-approved contraceptive medical services, including sterilization, provided by a doctor
- Counseling related to chemoprevention for those at high risk for breast cancer
- Counseling related to genetic testing for those with a family history of ovarian or breast cancer
- Human papillomavirus (HPV) screening
- Screening and counseling for interpersonal and domestic violence
- Pregnancy screenings, including gestational diabetes, hepatitis B, asymptomatic bacteriuria, Rh incompatibility, syphilis, HIV, and depression<sup>7</sup>
- Pelvic exam and Pap test, including screening for cervical cancer

#### Immunizations:

- Coronavirus disease (COVID-19)
- Diphtheria, tetanus, and pertussis (whooping cough)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, and rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Varicella (chickenpox)
- Zoster (shingles)

The preventive care services listed above are recommendations of the Affordable Care Act (ACA) and therefore are subject to change. They may not be right for every person. Ask your doctor what's right for you.

This sheet is not a contract or policy with Anthem Blue Cross and Blue Shield. If there is any difference between this sheet and the group policy, the provisions of the group policy will rule. Please see your combined *Evidence of Coverage and Disclosure Form or Certificate* for exclusions and limitations.



## Child preventive care

### Preventive physical exams, screenings, and tests:

- Behavioral counseling to promote a healthy diet
- Blood pressure
- Cervical dysplasia screening
- Cholesterol and lipid levels
- Depression screening
- Development and behavior screening
- Type 2 diabetes screening
- Hearing screening
- Height, weight, and BMI
- Hemoglobin or hematocrit (blood count)

- Lead testing
- Newborn screening
- Screening and counseling for obesity
- Skin cancer counseling for those ages 10 to 24 with fair skin
- Oral (dental health) assessment, when done as part of a preventive care visit
- Screening and counseling for sexually transmitted infections
- Tobacco use: related screening and behavioral counseling
- Vision screening, when done as part of a preventive care visit<sup>4</sup>

### Immunizations:

- Chickenpox
- Flu
- Haemophilus influenza type b (Hib)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Meningitis

- Measles, mumps, and rubella (MMR)
- Pneumonia
- Polio
- Rotavirus
- Whooping cough

## Coverage for pharmacy items

### For 100% coverage of your over-the-counter (OTC) drugs and other pharmacy items listed here, you must:

- Meet certain age requirements and other rules.
- Get prescriptions from plan providers and fill them at plan pharmacies.
- Have prescriptions, even for OTC items.

### Adult preventive drugs and other pharmacy items (age appropriate)

- Aspirin use (81 mg and 325 mg) for the prevention of cardiovascular disease (CVD), preeclampsia, and colorectal cancer in adults younger than 70 years of age
- Colonoscopy prep kit (generic or OTC only) when prescribed for preventive colon screening
- Generic low-to-moderate dose statins for members ages 40 to 75 who have one or more CVD risk factors (dyslipidemia, diabetes, hypertension, or smoking)
- Tobacco-cessation products, including all FDA-approved brand-name and generic OTC and prescription products, for those ages 18 and older
- Preexposure prophylaxis (PrEP) for the prevention of HIV

### Child preventive drugs and other pharmacy items (age appropriate)

- Dental fluoride varnish to prevent the tooth decay of primary teeth for children ages 0 to 5
- Fluoride supplements for children ages 0 to 6

### Women's preventive drugs and other pharmacy items (age appropriate)

- Contraceptives, including generic prescription drugs and OTC items like female condoms and spermicides<sup>7</sup>
- Low-dose aspirin (81 mg) for pregnant women who are at increased risk of preeclampsia
- Folic acid for women ages 55 or younger who are planning and able to become pregnant
- Breast cancer risk-reducing medications, such as tamoxifen, raloxifene, and aromatase inhibitors, that follow the U.S. Preventive Services Task Force criteria<sup>2</sup>

We hope this information helps you understand your preventive care benefits. For a complete list of covered preventive drugs under the Affordable Care Act, view the *Preventive ACA Drug List* flyer, available at [anthem.com/pharmacyinformation](http://anthem.com/pharmacyinformation).

1 The range of preventive care services covered at no cost share when provided by plan doctors is designed to meet state and federal requirements. The Department of Health and Human Services decided which services to include for full coverage based on U.S. Preventive Services Task Force A and B recommendations, the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention (CDC), and certain guidelines for infants, children, adolescents and women supported by Health Resources and Services Administration (HRSA) guidelines. You may have additional coverage under your insurance policy. To learn more about what your plan covers, see your *Certificate of Coverage* or call the Member Services number on your ID card.

2 You may be required to receive preapproval for these services.

3 The Centers for Disease Control and Prevention (CDC)-recognized diabetes prevention programs are available for overweight or obese adults with abnormal blood glucose or who have abnormal CVD risk factors.

4 Some plans cover additional vision services. Please see your contract or *Certificate of Coverage* for details.

5 Check your medical policy for details.

6 Breast pumps and supplies must be purchased from plan providers for 100% coverage. We recommend using plan durable medical equipment (DME) suppliers.

7 This benefit also applies to those younger than age 19. A cost share may apply for other prescription contraceptives, based on your drug benefits. Your cost share may be waived if your doctor decides that using the multisource brand or brand name is medically necessary.

8 Counseling services for breastfeeding (lactation) can be provided or supported by a plan doctor or hospital provider, such as a pediatrician, OB-GYN, or family medicine doctor, and hospitals with no member cost share (deductible, copay, or coinsurance). Contact the provider to see if such services are available.

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# Digital ID cards — *always current, always accurate*

Make sure we have your email so  
you can get your digital ID card

Have you ever handed your member ID card to a doctor only to find it's expired, or it isn't even the right one? Your digital ID card always has the latest information, so you can be sure you're giving the right details to your doctor or health care professional.

**Your digital ID card can make your life easier**

- No need to wait for your ID card to come in the mail — new ID cards are available faster!
- It's easy to use.
  - Print a copy any time.
  - Email or fax it right from your computer or mobile device.
  - Show it to your doctor from your smartphone. Your digital ID card is always there and works just like a printed ID card.

**Tip:** Download the card to your smartphone, so you'll always have it even if your cell signal or internet connection goes bad.



Be sure you register at  
**anthem.com**

There's only one thing you have to do to get your digital ID card: register on **anthem.com** or the **Sydney** mobile app. While you're logged in, set your ID card preference to digital.



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# Save and earn with SmartShopper

Compare costs and lower your medical expenses

When you need to have a medical procedure, costs can sometimes seem unpredictable. In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go. SmartShopper can help. This program comes with your health plan, and helps you save money and receive cash back\* when you need a covered medical service. With SmartShopper, you can shop online or call a SmartShopper Personal Assistant who can help you understand your options and can schedule your appointment.



## Step one: Shop for a provider

When your doctor recommends a medical test or procedure, you can call SmartShopper at **1-866-488-5441**, or visit **smartshopper.com**.



## Step two: Receive your medical care

Receive care at one of the SmartShopper options, which are all in your plan.



## Step three: Earn rewards

After your claim is paid, SmartShopper mails you a reward check within six weeks.

## Sample procedures and rewards

For a full list of procedures and rewards, call **1-866-488-5441** or visit **smartshopper.com**.

Procedure	Reward
Lab work	\$25
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



SmartShopper®

## Shop and save on your health care.

Register today at **smartshopper.com**.  
The Personal Assistant team is available  
at **1-866-488-5441** Monday to Thursday,  
8 a.m. to 8 p.m. and Friday, 8 a.m. to 6 p.m. ET.

\*Reward payments may be taxable.

SmartShopper may not be available on all plans; you can check by calling the number on the back of your member ID card to confirm if your plan has SmartShopper. 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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# 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.**

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## 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](http://anthem.com). Then choose Customer Support, then Contact Us.**

**Call us at 1-844-273-5379, Monday to Friday.**

## IMPACT SOLUTIONS EMPLOYEE ASSISTANCE & WORK/LIFE PROGRAM



### Overview

A program available to you and your family offering access to confidential, professional support, 24 hours a day, 365 days a year. All IMPACT counselors are qualified masters/doctoral level professionals.

### Program Features



#### Live, Immediate Assistance

Call toll-free, 24/7: **800-227-6007**

- **Unlimited** phone consultation with a licensed mental health professional



#### Face to Face Counseling Services

- 5 complimentary face-to-face counseling sessions per person, per occurrence



#### Legal Assistance

- 30 minute complimentary appointment
- General advice and guidance
- Discounts for most on-going legal services
- 24 hour emergency services; access to legal providers after-hours/weekends in the case of being arrested/jailed



#### Identity Theft Prevention and Recovery

- Complimentary phone consultation with a Fraud Resolution Specialist™ regarding:
  - » Reducing your risk of ID theft and/or
  - » Tools to independently resolve your issue if you have been the victim of ID Theft



#### Financial Services

- Complimentary consultation with financial counselors and educators



#### Comprehensive Work/Life Website

Mobile friendly, self service information on everyday living issues and concerns via:

- Articles, tip sheets and other resources
- Webinars
- Workplace leadership tools
- Referral Locators including child, elder and pet care
- Self-assessments and surveys
- Savings Center with discounts on name brand items
- Legal documents such as advanced directives and property agreements
- Financial calculators
- Free ID monitoring through the Financial Center



#### Telephonic Coaching Services

- Elder/Adult/Caregiver Support
- Nutrition
- Mindfulness

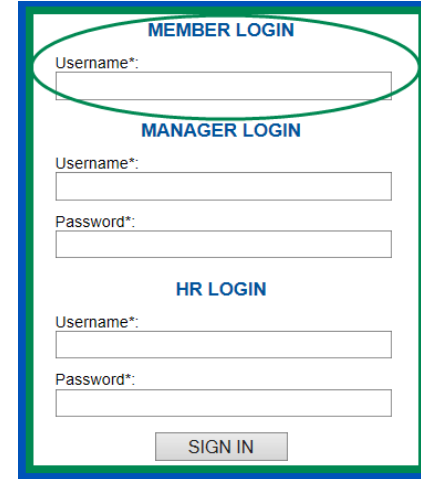
## IMPACT SOLUTIONS EMPLOYEE ASSISTANCE & WORK/LIFE PROGRAM

### Accessing the IMPACT Solutions Website

1. Go to [www.MyImpactSolution.com](http://www.MyImpactSolution.com)
2. Click **“Go to member login”** on the top right hand corner



3. Enter your username:  
**Mahoning**
4. Click **SIGN IN**



## Frequently Asked Questions

### What happens when I call IMPACT for assistance?

Regardless of when you call (day or night), you will speak with a mental health professional who can provide you with the support and guidance to navigate your present situation. Authorizations for counseling and other resource referrals are coordinated by our Triage Counselors during normal business hours (Monday through Friday). They will identify a network provider that is suited to meet your needs, answer any questions you may have about the counseling process, and follow up to make sure your needs have been met and you do not need any further assistance.

**Please note:** EAP counseling services are intended for brief counseling interventions. Certain professional treatment services, such as medical care, psychiatric service, long-term counseling/psychotherapy or testing are not included in the EAP offerings. In the event that such services are needed, refer to your health care plan for an explanation of covered services.

### Will my employer know when I use the program?

All services are confidential and governed by federal and state laws. Information will not be shared without your consent or as mandated by law. Using the program will not affect your job security or advancement and all organizational policies and procedures remain in effect.

### Who pays for the program?

The IMPACT Employee Assistance & Work/Life Program is available to you **free of charge**, courtesy of your employer.

### Who is eligible for the program?

All employees, household members, dependents in and away from home, and parents/parents-in-law are eligible to use any of the IMPACT services.





# Your prescription benefits

How to make the most of your  
July 2021 pharmacy plan

Anthem  

# Here are your pharmacy benefits in a nutshell

We know you're busy, so we created a quick and easy guide to your benefits. It includes tips on how to make the most of your coverage and save money while you're at it.

## First things first. Have you registered at [anthem.com](https://www.anthem.com) yet?

It's the fastest and easiest way to get all of your personalized pharmacy benefits information. At [anthem.com](https://www.anthem.com), you can do things like:

- Find a pharmacy.
- Check your drug list.
- Compare drug costs.
- Switch to home delivery or refill a prescription.
- Check your claims status and history.
- Check your copay, deductible or coinsurance amounts.

There's an app for all of that, too. Sydney makes it easy to manage your pharmacy benefits from wherever you are. You can find it at the Apple Store® (iOS) or on Google Play (Android).

## Here's what your plan covers

- Brand-name and generic drugs on your drug list
- Some preventive drugs at little or no cost to you (view our Preventive Care flier at [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation))
- Most specialty drugs if you have an ongoing health issue or serious illness

## Your drug list

Your plan uses the National Drug List. It includes hundreds of generic and brand-name prescription drugs.

You can get a sneak peek of your drug list at [anthem.com/OH/Nationaltier4](https://www.anthem.com/OH/Nationaltier4) to see if a drug you take is covered. For more details, log in at [anthem.com](https://www.anthem.com). If your drug isn't on the list, you'll see other options. Keep in mind, changes can be made to your drug list. So you may want to check it when you get a new prescription.

Drugs are grouped in tiers. Your share of the cost will depend on which tier your drug is on. The lower the tier, the lower your cost.

Your plan uses the Preferred Generics program. This means when there's a generic option available and you choose to go with the brand-name drug instead, you'll pay more. Check with your doctor to see if there's a generic option that's right for you — it'll save you money!

## Your cost

Here's a chart that compares how much you'd pay for 30-day and 90-day supplies of your medicines, based on the drug list tier. Keep in mind, these costs are estimates of what you would pay. The actual cost may vary, depending on the pharmacy you use and your specific plan.

Drug tier	30-day supply	90-day supply
Tier 1	\$ 5	\$ 12.50
Tier 2	\$ 25	\$ 62.50
Tier 3	\$ 50	\$ 125
Tier 4	\$ 100	N/A
Tier 5	N/A	N/A



## Need to fill a prescription? Here we go.

You have plenty of choices about how and where to get your prescription medicine, including local pharmacies in your plan or convenient home delivery.



### Retail pharmacies

Your plan includes about 66,000 pharmacies nationwide. You'll save the most money when you use one of these pharmacies. It's easy to find one near you. Just log in at [anthem.com](https://www.anthem.com), find **Locate a Pharmacy** and type in your ZIP code.



### Home delivery

If you take medicines regularly or need them on a long-term basis, you can save time with home delivery. You may also save money. You can get up to a 90-day supply delivered to your door, with free standard shipping. Sign up at [anthem.com](https://www.anthem.com).



### Specialty pharmacy

If you have a complex health condition that requires specialty drugs for your treatment — drugs that may need special handling or that you may get by injection or infusion — you can get them through IngenioRx Specialty Pharmacy.\* You may also be able to choose other in-network specialty pharmacies.

\*IngenioRx, Inc. is an independent company providing pharmacy benefit management services on behalf of Anthem Blue Cross and Blue Shield

## Here are a few more things to know about your drug coverage

(Don't worry, we'll keep it short.)

Some medications require taking certain steps before they're covered by your plan. Here are a few you need to know about:

- **Prior authorization (PA).** You may need to get our approval before a pharmacy can fill your prescription.
- **Step therapy (ST).** You may need to try one or more other drugs before we'll cover the one your doctor wants you to take.
- **Quantity limits (QL).** Your plan may limit how much of a medicine you can get each month to help protect your health.
- **Dose optimization (DO).** You may be able to switch from taking a drug twice a day to taking it once a day at a higher strength.



## Want to save on drug costs? Here's how!

- Take medicines on your plan's **drug list**.
- Choose drugs on **Tier 1** for your lowest cost share.
- Find out if there are **generic or over-the-counter options** that may work for you.
- See how much your cost could be with our **Price a Medication** tool at [anthem.com](https://www.anthem.com).
- Use a pharmacy **in your plan**.
- Get **90-day supplies** of the medicines you take regularly.

Remember to always talk to your doctor before making any change in your medicine.



## Need help with any of this?

It's important for you to understand your pharmacy benefits and how they work. That's why we put this quick guide together for you. If you still have questions, we're here to answer them. Just give us a call at the Member Services number on your ID card or visit [anthem.com/faqs/ohio/pharmacy](https://www.anthem.com/faqs/ohio/pharmacy).

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