

**A guide to
using *your*
Anthem Blue Cross
and Blue Shield health plan**

The Archdiocese of Cincinnati
Blue Access PPO
Effective July 1, 2018





Let's take a look

We know picking a health plan is a big deal, so this guide makes it easier for you to understand your benefit options. We'll explain how the plan works and give you other important details. That way you can enroll with confidence!

In this guide, you'll find:

- The plan at a glance
- Your health care basics
- How to use your health plan
- Health and wellness programs
- Your privacy and rights

Pay a visit to [anthem.com](https://www.anthem.com) to get an idea of what you can do once you're a member. Find a doctor, estimate care costs, sign up to get emails instead of mail and much more!





The plan at a glance

Here's a quick overview of the plan your employer is offering.¹ To learn more plan basics visit [anthem.com/basics](https://www.anthem.com/basics).

PPO

- This plan covers services from almost any doctor or hospital.
- You pay less if you use a doctor from the **Preferred Provider Organization (PPO)** plan.
- You pay more if you go to a doctor who's not part of the PPO plan.
- You don't usually need a referral from your main doctor, also called a primary care doctor, to see a specialist.



It's easy to get care in your plan

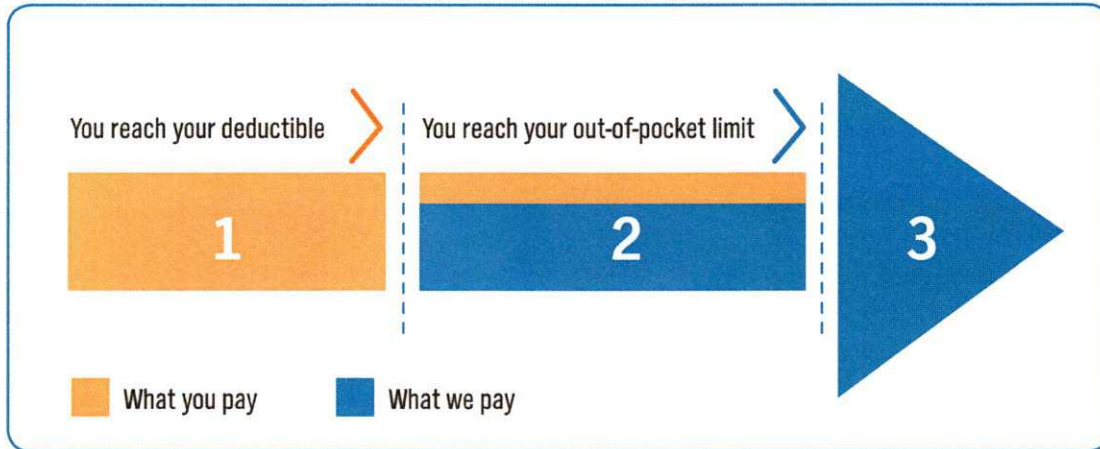
You can find doctors, hospitals and other health care professionals in our plans on [anthem.com](https://www.anthem.com) — and they charge our members lower rates.

¹ Each of our plans may have different rules, so always check your plan details for more specific information.



Know your health care basics

Learn about the kinds of costs you'll share with your plan



This chart is only an example. Your actual cost share will depend on your plan, the service you get and the doctor you choose. For your actual cost share, see your plan details.



You pay your deductible.

This is a set amount that you pay before we start sharing in the cost of the covered health care you receive. If your plan has copays (flat fees like \$30 for each visit) along with a deductible, you only need to pay the copay for most doctor visits.



What happens after I pay my deductible?

You pay a copay or a percentage of the cost, also called coinsurance, each time you receive care for covered services, and then your plan covers the rest.



What's an out-of-pocket limit?

Each year, there's a maximum amount you can pay out of your own pocket for covered services — that's your out-of-pocket limit. Once you've reached that limit — it varies by plan — we cover the rest for covered services. If you visit doctors or hospitals that aren't in your plan, you'll still have out-of-pocket costs. With some plans, you still have copays even after you reach your out-of-pocket limit.



What about the money for the plan that gets taken out of my paycheck?

That's what you pay for the plan. Think of it like a membership fee. It's separate from what you pay when you get care.



Using your health plan

It's easy to get started with your plan and make the best of your benefits.



Choose a doctor in your plan

Avoid getting care from doctors outside of your plan; it will cost you more or your plan may not cover it at all. We've made it easy for you to find doctors in your plan. Visit anthem.com to look for a primary care doctor, hospitals, labs and other health care professionals in your plan.



Use your ID card

You'll be a member after you complete enrollment and your benefits begin. Then, you'll be able to use your ID card. Don't forget, it's always available and easy to use on the Anthem Anywhere mobile app. It's like your passport to care since you'll need to show it whenever you go to the doctor.



Anthem.com

Once your benefits begin and you access your ID card, register on anthem.com or on the Anthem Anywhere mobile app to get personalized information about your wellness programs and health plan.

- Find a doctor.
- Estimate your costs, before you step into the doctor's office.
- Set up your communication preferences to receive important information electronically, instead of by mail.

Learn more at anthem.com/guidedtour.



Preventive care is covered at no extra cost

Preventive care from a doctor in your plan is covered at 100%. Getting these regular checkups, screenings and shots can help you stay healthy and catch problems early – when they're easier to treat. So, talk to your doctor about what preventive care you may need to protect your health.



Save emergency room visits for emergencies only

Knowing where to go for care saves you time and money. So if you have a real emergency, head straight to the ER or call 911. Otherwise, visit your regular doctor or an urgent care center for minor medical issues.



We're here for you

When you become a member, we make it easy for you to get your questions answered in the way that works best for you.

- **By phone:** Call the Member Services number on your mobile ID card.
- **Online:** Register at anthem.com or download the Anthem Anywhere mobile app to chat with a team member.



Done driving to the doctor? Hey there, Live Health Online!

You can visit a board-certified doctor 24/7 for simple things like the cold, flu, allergies and more with no appointments and no waiting room. All you need is the LiveHealth Online mobile app or a computer with a webcam to have a video visit with a doctor.** LiveHealth Online costs as little as an office visit or at most \$49. Learn more at livehealthonline.com.

**Prescription availability is defined by physician judgment and state regulations. LiveHealth Online is available in most states and is expected to expand in the near future. Visit livehealthonline.com to view the service map by state.



Health and wellness programs support you along the way

Your plan goes way beyond covering doctor visits

We can help you reach your health goals and save money on healthy products and services. After your benefits begin, you have easy access to these programs and tools on [anthem.com](https://www.anthem.com) or by calling the Member Services number on your mobile ID card.



24/7 NurseLine — Our registered nurses can answer your health questions wherever you are — any time, day or night. All you have to do is call.



Behavioral Health Resource — Stressed, anxious or just not feeling like yourself? You can work with licensed mental health professionals, who are available 24/7 to help you feel better.



Case Management — If you're in the hospital or have a serious health problem and need extra care, a nurse care manager can help. Your nurse care manager will answer your questions, set up your care with different doctors and help you use your health benefits.



ConditionCare — Get support from a dedicated nurse team if you have asthma, diabetes, heart disease or heart failure. You work with dietitians, health educators and pharmacists to help you reach your goals and feel your best.



Employee Assistance Program (EAP) — If you're having a hard time and aren't sure where to turn, you can work with caring staff to solve your problems. Whether it's a family concern, a work situation or a financial question, your EAP is ready to help.



Future Moms — Moms-to-be get one-on-one support from registered nurses to help them have a healthy pregnancy, a safe delivery and a healthy baby. The program also includes breastfeeding support on LiveHealth Online. You can visit a lactation consultant, counselor or registered dietitian through private and secure video using your mobile device or computer.



LiveHealth Online — Using LiveHealth Online, you can have a video visit with a board-certified doctor or therapist on your smartphone, tablet or computer with a webcam. It's easy to use and there when you need it. All you have to do is sign up at [livehealthonline.com](https://www.livehealthonline.com) or download the app.



Online Wellness Toolkit — The Online Wellness Toolkit gives you tools to set and achieve your unique health goals. It includes a Health Assessment for identifying health risks, guidance for lowering those risks, personalized trackers to monitor progress and fun activities that promote healthier decision-making.