



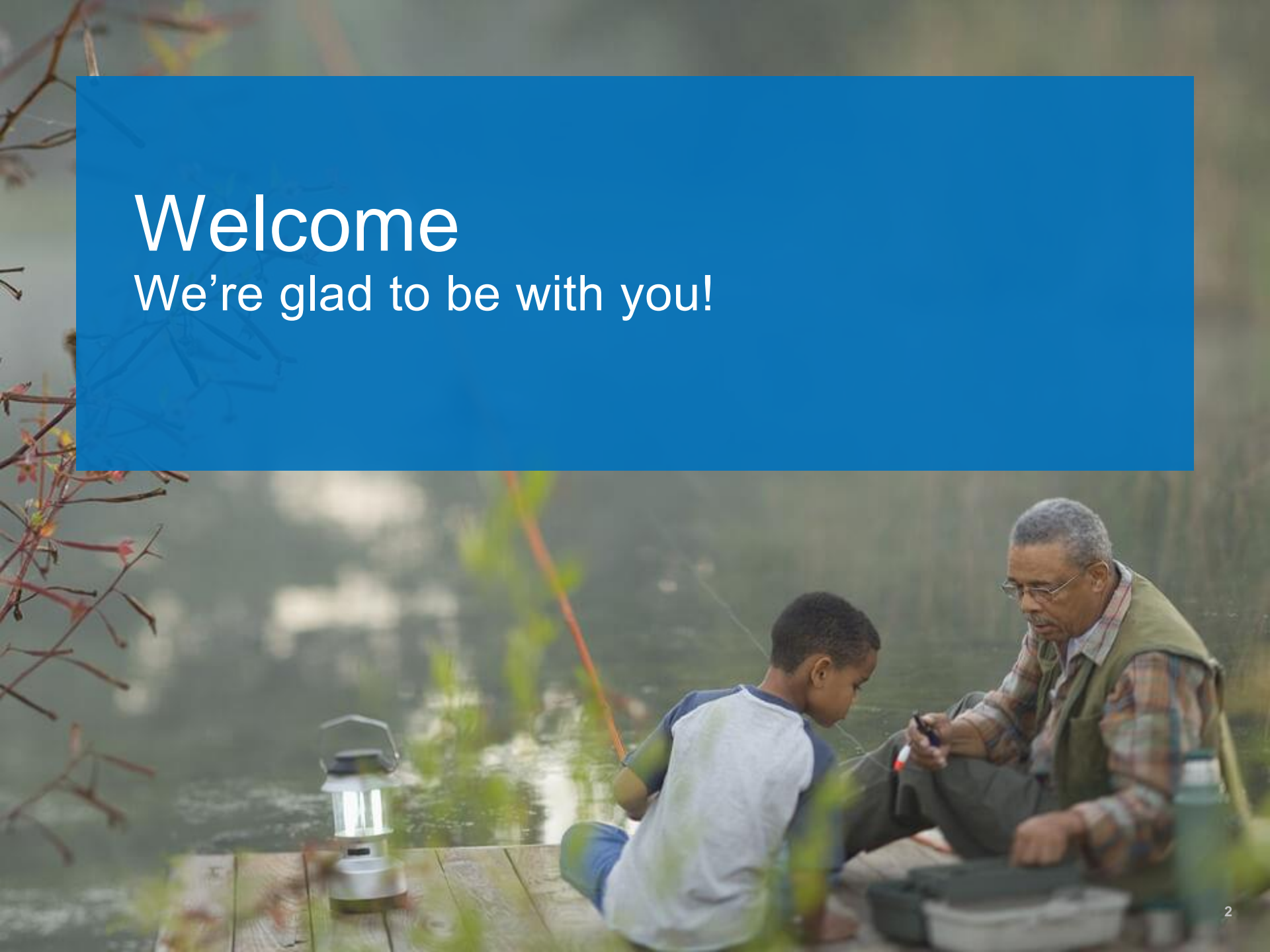
## Anthem Medicare Advantage Preferred (PPO)

Prepared for the City of Cincinnati Retirement System

October 28 and 29, 2019

# Welcome

We're glad to be with you!



# 101

## Today's discussion

1. A few basics: Medicare 101
2. Anthem's Medicare Benefits
3. Simplify Staying Healthy
4. How to Enroll
5. Questions



# Our proprietary *First Impressions* retiree welcome line makes it easy for you to feel confident about your transition

Call 833.848.8729 Monday – Friday 8am-9pm ET

## Help evaluating options



### Pre-enrollment support

- IVR-free experience
- Support comparing existing & new plan

## Understanding plan benefits



### Enrollment Support

- Single point-of-contact for implementation-related questions
- Helps answer retiree-specific questions about network, benefits, etc.

## Guidance & medical continuity



### Confidence & Care

- Trained to address questions about prescriptions & network
- Available to assist members with questions about their doctors and coverage under our plan



# Medicare 101



# What is a Medicare Advantage (MA) plan?

- Health plan approved by CMS and offered by private insurers
- Combines coverage for Medicare Part A and Part B
- Includes additional benefits like health and wellness programs
- Uses in- and out-of-network doctors
- Offers preventive care services at no cost to you
- Includes out-of-pocket limits to protect you from unexpected medical costs

# Everything that's covered – all in one plan

## Anthem Medicare Advantage



Doctors



Hospitals



- Preventive services
- Coverage overseas

- SilverSneakers
- 24/7 Nurseline

- LiveHealth Online
- Special Offers

# Are you eligible?

A few considerations to enroll in a **Medicare Advantage** plan



Be eligible for your group's retiree health benefits



Live in Anthem's service area



Be enrolled in Medicare Part A and Medicare Part B



Continue to pay monthly Part B premium



**Note:** If you enroll in a different Medicare Advantage plan, Medicare will automatically disenroll you from your employer sponsored plan



A photograph of a doctor in a plaid shirt and tie examining an elderly patient's arm in a clinical setting. The doctor is on the left, looking at the patient's arm. The patient is on the right, wearing a light blue shirt. The background is a bright, modern clinical environment with large windows and a clean, professional atmosphere. The text "Let's talk about your doctors" is overlaid in the center of the image in a blue, sans-serif font.

Let's talk about your doctors

# Your plan includes a network of in-network and out-of-network providers

## In-network Providers

- ✓ Providers who participate in our network
- ✓ Out-of-pocket costs may be lower depending on your plan design

## Out-of-network Providers

- ✓ Providers who do *not* participate in our network
- ✓ If you live in an area that only includes out-of-network doctors who accept Medicare, you can see that doctor and pay in-network amounts
- ✓ Out-of-pocket costs for the covered services may be higher if you use an out-of-network provider when an in-network provider is available

Note: This plan can only pay providers who accept Medicare. Members should check with their provider if they accept Medicare. The plan cannot pay a claim if they are not a Medicare provider.

# 3 ways Anthem makes it easy to find a doctor

Multiple ways to find doctors in your provider network



## **Anthem.com**

Visit the “Doctor & Hospital Finder” at [www.anthem.com](http://www.anthem.com) to find a Blue Medicare Advantage PPO provider



## **Customer Service**

Call our toll-free Customer Service number listed on your membership card



## **Call 1-800-810-BLUE**

Call 1-800-810-BLUE to ask for help finding your doctor

# Your Plan Details

# National PPO Medical Benefits Summary

## Summary of Benefits

Covered Services	In-network	Out-of-network
<b>Deductible</b>	Varies by package	Varies by package
<b>Physician services, including doctor's office visits (Medicare-covered services):</b>		
• Physician visits	4% coinsurance	10% coinsurance
• Specialist visits	4% coinsurance	10% coinsurance
<b>Inpatient Hospital Care</b>	4% coinsurance	10% coinsurance
Hospital days are unlimited. Covered services include, but are not limited to a semi-private room (or a private room if medically necessary)		
<b>Emergency Outpatient Care</b>	\$50 copay	\$50 copay
(waived if admitted within 72 hours)		
<b>Preventive Care and Screenings</b>	Covered by plan at 100%	
• Bone mass measurement	\$0 copay	10% coinsurance
• Colorectal screening	\$0 copay	10% coinsurance
• Cardiovascular screening	\$0 copay	10% coinsurance
• Diabetes screening	\$0 copay	10% coinsurance
• Mammogram screening	\$0 copay	10% coinsurance
• Prostate screening	\$0 copay	10% coinsurance
• Physical exams	\$0 copay	10% coinsurance
• Annual wellness visit	\$0 copay	10% coinsurance
<b>Out of Pocket Maximum</b>	Varies by package	Varies by package

# Vision Benefits Summary

Summary of Rates		
Covered Services	In-network	Out-of-network
<b>Vision Care</b> <ul style="list-style-type: none"><li>• Routine vision exam, including refraction (one per year) <i>Maximum benefit \$50 per year</i></li></ul>	\$0 copay	\$0 copay

# Will I need prior authorizations or a referral?

- ✓ Some services will need prior approval, in-network providers will obtain the authorization from the plan for the member.
- ✓ We also encourage out-of-network providers to seek authorization from the plan for the member.
- ✓ No referrals needed.



# Care Management



## Health Survey

You'll receive a call to complete a Health Survey so we can assist with medical conditions and get you the care you need

## Health Plan

Integrated health plan that addresses your physical, social and emotional well-being

## Managed Care

Helps you manage ongoing health conditions and increase quality of life





# Making Healthy Simple

# Care for the whole person

A whole-person, whole-life approach addresses all the factors that contribute to total well-being



## PHYSICAL

Helping retirees access and engage in care: when, where & how they need it



## FINANCIAL

Providing retirees with support to make cost-effective health care decisions



## EMOTIONAL

Delivering care for the emotional well-being of retirees



## BEHAVIORAL

Motivating retirees on their journey toward long-term health & wellness



## COMMUNITY

Connecting retirees to local resources that provide a sense of belonging

# Additional benefits of Anthem's Medicare Advantage plan

## First Impressions



Customer service line dedicated to you

## LiveHealth Online



Talk to doctors from your computer or smartphone

## SilverSneakers



Participate in fitness classes designed just for seniors

## International Coverage



ER and Urgent Care coverage when traveling

## 24/7 Nurseline



24/7 access to nurses to answer any health questions

## Extra Benefits



- > Preventive services
- > Access to Urgent Care




SilverSneakers

# SilverSneakers

- > Access to 15,000+ fitness locations nationwide
- > Use of amenities plus senior-focused group fitness classes
- > SilverSneakers FLEX™ Community Fitness Classes and BOOM® Fitness Classes, plus many others
- > CollegeSave through SilverSneakers
- > Member website to stay connected with the SilverSneakers community

# 24/7 NurseLine – 800.700.9184

Registered nurses are ready and waiting to help you – over the phone – with your health concerns.

- 
- › Registered nurses available 24/7
  - › Help assess symptoms
  - › Ensure you receive the right care in the right setting
  - › Day or night, help to put your mind at ease
  - › Increase understanding of condition and course of treatment

# LiveHealth Online



## Medical Support

Easy and convenient care for conditions such as cold, flu and infections



## 24/7 Access

Visit with an in-network board certified doctor 24 hours a day, 7 days a week, 365 days a year



## Prescriptions

Doctors can send prescriptions to the pharmacy you select if medically necessary



## Emotional Support

Talk to an in-network licensed therapist or board certified doctor to discuss feelings of depression, stress or anxiousness

# NEW Benefits in 2020!

## Healthy Meal Deliveries



After being discharged from the hospital, or if you have a Body Mass Index (BMI) of more than 25 and/or an A1C level more than 9.0, we will provide healthy meals delivered directly to your home. You could get up to 14 meals per event (4 times per year for qualifying events).

You must get prior approval from the plan and a nutritional assessment or support by your health care provider may be required. Please refer to your benefits chart in your Evidence of Coverage document for coverage information.



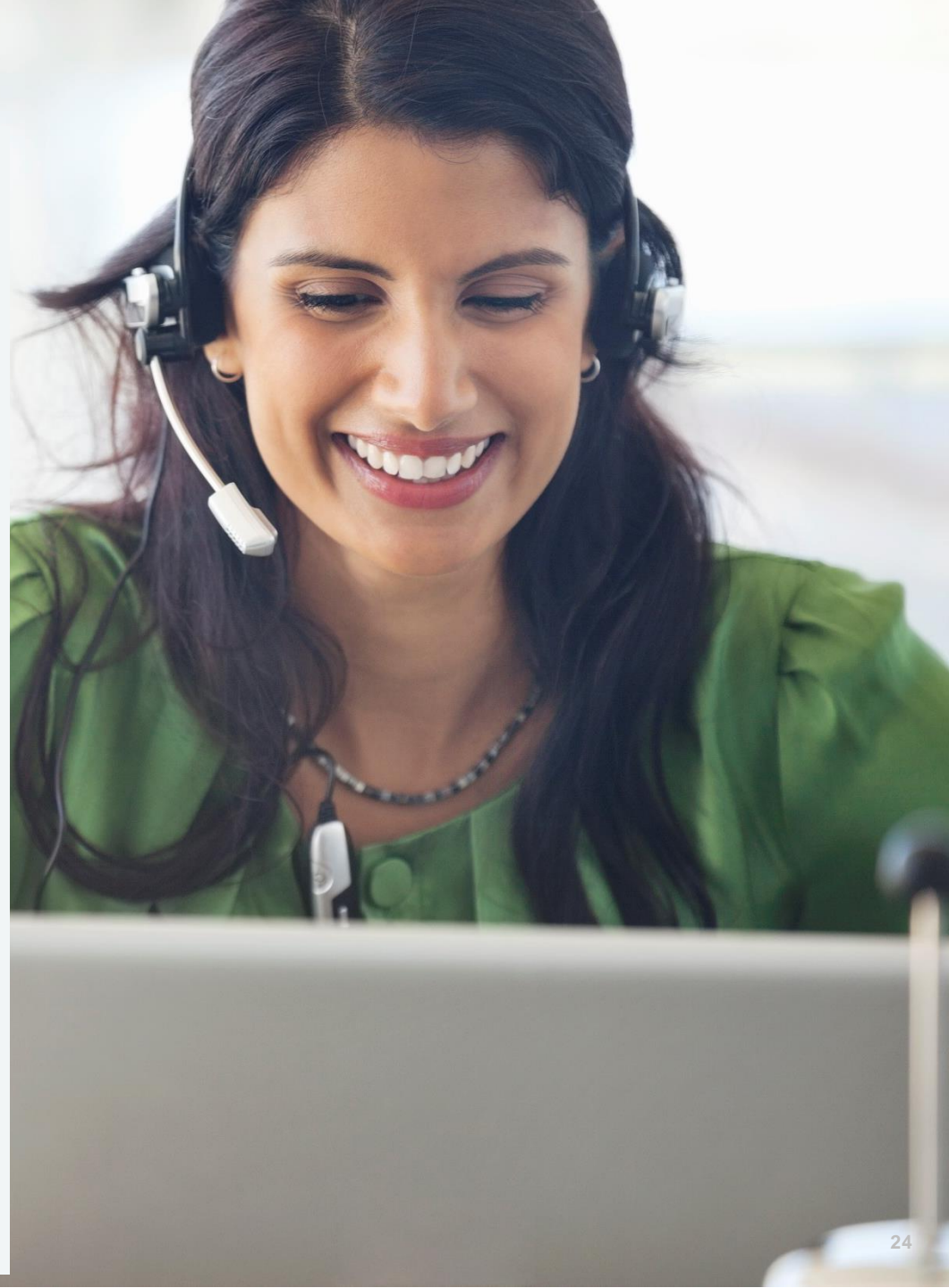
## Medicare Community Resource Support

If you need help with resources for services Medicare doesn't cover, we can help you. Our telephone-based benefit, Medicare Community Resource Support (MCRS) allows you to talk to a live person within our Medicare Education & Outreach team. We can help coordinate your benefits and assist with locating resources within your community.

Resources such as:

- Food pantries
- Home Maintenance Programs
- Utility Assistance Programs
- Co-pay Assistance Programs
- Social Activities
- Help around the home
- Help getting to your medical appointments or the grocery store
- And much more

Call the Customer Service phone number on the back of your ID card to get in touch with our Medicare Education & Outreach team.





# Plus access Special Offers for additional savings

Sample of Special Offers Available to Anthem's Group Medicare Advantage Members



1 800 contacts®



Vendors and offers are subject to change without prior notice. ABCBS does not endorse and is not responsible for the products, services or information offered by the vendors or providers. We negotiated the arrangements and discounts with each independent vendor or provider in order to assist our members. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the grievance process.

A photograph of an elderly couple sitting outdoors. The woman, on the left, has long, wavy white hair and is smiling broadly. She is wearing a dark grey long-sleeved top. The man, on the right, has a white beard and mustache and is wearing a light blue button-down shirt. He is holding a white tablet computer and looking at the screen. The woman has her hand on his shoulder. The background is a soft-focus outdoor setting with greenery. The word "Enrolling" is overlaid in blue text on the left side of the image.

# Enrolling

# Enrolling

## How to enroll in your new plan:

### How to Enroll



### Enrollment

As part of your plan, you have been automatically enrolled.

### How to Opt Out



### Opting Out

Need to opt out? Just mail in the opt-out form by **November 15, 2019** to:

**Cincinnati Retirement System  
Attn: Mary Kelsey  
801 Plum Street Suite 328  
Cincinnati, OH 45202**



**Note:** If you decide to Opt Out of this Medicare Advantage Plan, you will not be able to re-enroll into the plan until the next Open Enrollment Period or have a Qualified Life Event. Check with your plan sponsor for more information.

# Pre-enrollment mailing



**Enrollment Guide and Letter**  
Overview of benefits and includes a comprehensive benefit chart


# Your Anthem ID Card

**Anthem**  **Anthem Medicare Preferred (PPO)** 

<FormattedMemberName>

Member ID: \_\_\_\_\_

Group:	<b>OHEGR027</b>	Office Visit Coinsurance:	<b>4%</b>
Part B RxBIN:	<b>020115</b>	Specialist Visit Coinsurance:	<b>4%</b>
Part B RxPCN:	<b>NS</b>	Emergency Room Copay:	<b>\$50</b>
Issuer ID (80840):	<b>9101000302</b>	Preventive Copay:	<b>\$0</b>
Part B RxGroup:	<b>WM3A</b>		
RxID:			CMS H4909-805



**Anthem**  **anthem.com**


Providers: Do not bill Medicare. Submit paper and electronic claims to your local Blue Cross/Blue Shield Plan. Include the 3-digit alpha prefix that precedes the patient ID number listed on the front of this card. Medicare limiting charges apply.  
Members: Present this ID card to your health care provider before you receive services or supplies. See your Evidence of Coverage for a complete description of coverage.

Member Services:	<b>1-833-848-8730</b>
TDD/TTY:	<b>711</b>
Provider Services:	<b>1-833-848-8730</b>
24/7 NurseLine:	<b>1-800-700-9184</b>

Possession of this card does not guarantee eligibility for benefits.  
Medical Claims & Inquiries:  
P.O. Box 105187 Atlanta, GA 30348-5187

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association.

Issue Date: \_\_\_\_\_

 **MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

Entitled to/Con derecho a <b>HOSPITAL (PART A)</b>	Coverage starts/Cobertura empieza <b>03-01-2016</b>
<b>MEDICAL (PART B)</b>	<b>03-01-2016</b>

## What you need to know:

- Use it at all provider locations
- Your old ID card will no longer be valid after the new plan effective date
- You don't need to show your Medicare card
- If you need a temporary card, contact customer service or go to [www.anthem.com](http://www.anthem.com) to order one

For your doctor and hospital visits, bring your Anthem ID card

# Welcome mailing



Quick Start Guide



PPO Benefit Flyer

Now you can find your *Evidence of Coverage, Formulary and Provider/Pharmacy Directory* online

**What can you access?**

- Your *Evidence of Coverage (EOC)* has complete plan details about what your plan covers, how much you pay, and the limits and exceptions to your coverage.
- Your *Formulary (List of Covered Drugs)* has information about the drugs we cover in your plan.

To find these and other useful information, go to **Placeholder for microsoft URL**.

**Need to find a doctor or pharmacy?**

Just use our **Find a Doctor** search tool to find a doctor, pharmacy, or medical facility in your plan.

Go to **www.anthem.com/ca**. Once there:

- Log in or Register as new member
- Once logged in you can select the **Find a Doctor** tool on the right hand side of your screen.

At that time, you can search by:

- Name
- Distance from you
- The exact type of doctor, specialist or facility you need

We will even show you where they are located on a map!

Your provider/pharmacy information for plan year 2019 will be available beginning December 21, 2018. Plan year 2018 information will continue to be available through December 31, 2018.

Instructions on how to access the EOC and Directory

# Online resources at anthem.com

Access online resources anytime from your computer or smartphone



Print a temporary ID Card



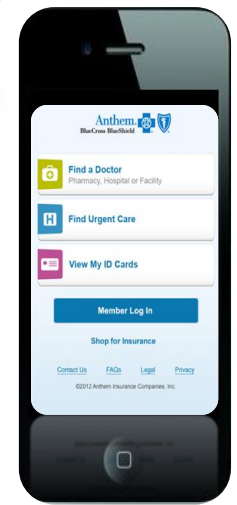
Find a doctor



Estimate your costs



View claims



A photograph of a Black woman and man smiling warmly at the camera. The woman is in the foreground, wearing a light-colored top, and the man is behind her, wearing a red and white checkered shirt. The background is a soft-focus outdoor setting with trees and a path. A semi-transparent white rectangular box is overlaid on the left side of the image, containing the text "We're here to help" in a blue, sans-serif font.

We're here to help



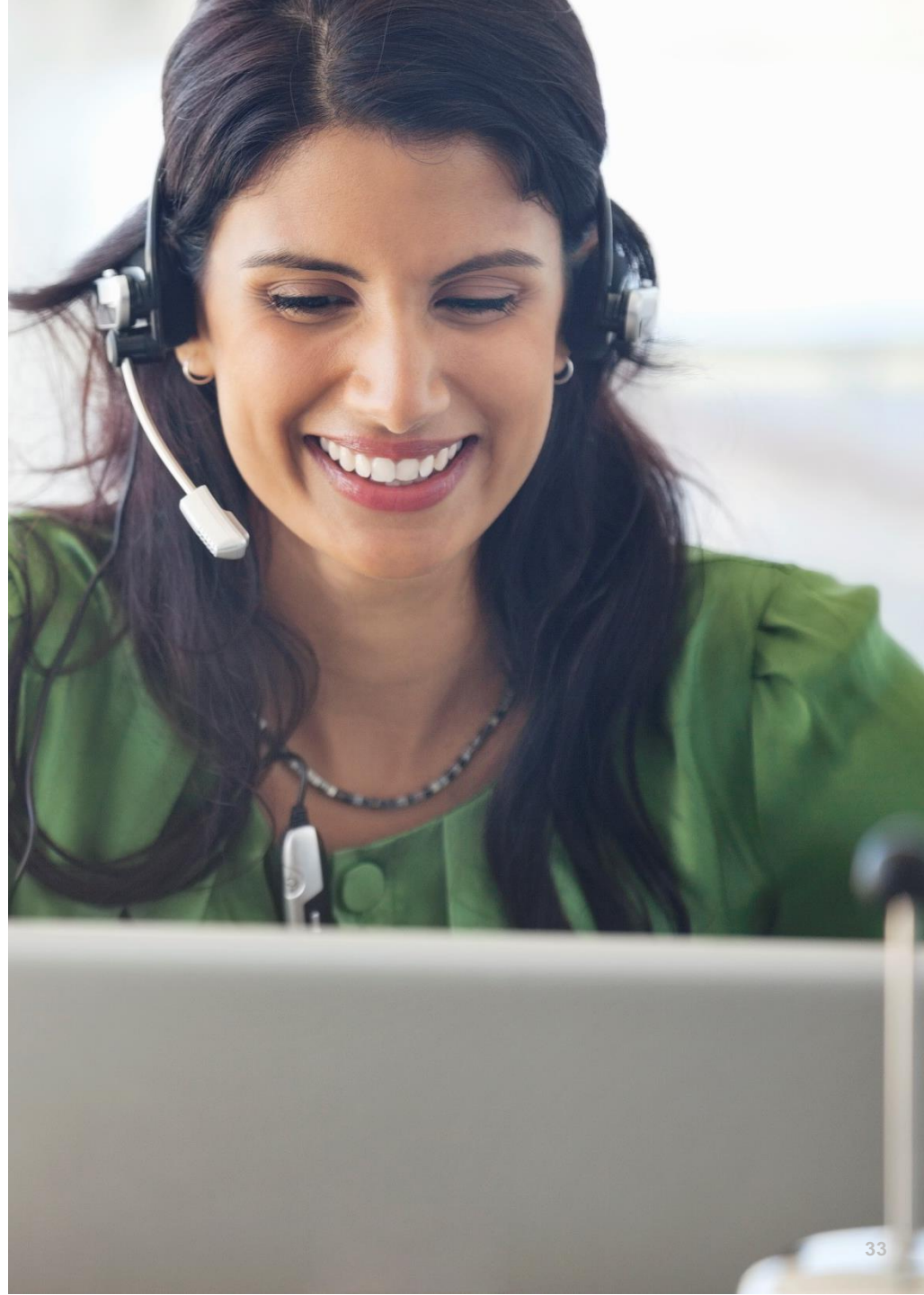
# Questions?

Call our proprietary  
First Impressions Welcome Line

**833.848.8729**

**Monday – Friday 8am-9pm ET**

- > **Understanding plan benefits**
  - > Pre-enrollment support
  - > Single point-of-contact for retiree questions about network, benefits, etc.
- > **Guidance and medical continuity**





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