

Medicare Advantage Group Plan

Enrollment Guide

Plan overview | Benefit highlights | Brand perks | How to enroll

Anthem 



Laborers Health and Welfare Trust Fund for Northern
California

Anthem Medicare Preferred (PPO)

03/01/24 - 02/28/25

Get to know your group plan



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Common health plan terms

Here is a list with definitions of frequent terms found throughout this guide



Care

Facility - A location for receiving care. Examples: hospital, skilled nursing facility (SNF), imaging center.

Inpatient care - Medical treatment for someone formally admitted to a facility with a doctor's order. Without a doctor's order it may be considered outpatient care, even if you stay overnight.

Outpatient care - Medical treatment for someone not admitted to a facility. May take place in a doctor's office, clinic, or hospital outpatient department.

Preventive care - Services and treatment to prevent illness or injury. Examples: annual wellness visit, screenings, diet or exercise counseling.

Primary care provider (PCP) - A general practice doctor, nurse practitioner, or physician assistant who treats basic medical conditions and is often the first person you'll see for health concerns.

PCPs provide checkups, vaccinations, and screenings. They help diagnose conditions and refer to specialists when needed.

You are not required to select a PCP.

Provider - A medical professional who provides care. Examples: doctor, specialist, physician assistant, nurse practitioner, nurse.

*Not all medical costs or services are included in or subject to the annual out-of-pocket maximum.

Cost

Allowed amount - The maximum amount the plan pays for each covered service.

Annual out-of-pocket maximum (or max OOP) - The maximum amount you pay for medical costs each plan year. After paying the max OOP, you pay nothing for covered services until the next plan year. Copays, coinsurance, and deductibles count toward the max OOP, but not all costs do.*

Summary of Benefits - A summarized list of medical care and drugs the plan covers.

Coinsurance - A percentage you may be required to pay for covered services or drugs after paying your deductible. The plan pays the rest.

Copay - A fixed dollar amount you may be required to pay for covered services or drugs after paying your deductible. The plan pays the rest.

Cost share - Also called "cost-sharing amount" or "your share of the costs." Usually a deductible, copay, or coinsurance. This is the amount you pay for covered services or drugs, while the plan pays the rest.

Covered services and drugs - Medical care and drugs your plan pays for under the plan terms.

Deductible - If applicable, the fixed dollar amount you pay for medical care or drugs before the plan begins to pay.

Plan highlights

PPO stands for Preferred Provider Organization.

PPOs use a network of hospitals and doctors. As long as your care provider accepts Medicare, you can see any doctor you wish.

Laborers Health and Welfare Trust Fund for Northern California offers you this Anthem Medicare Preferred (PPO) plan. It's both a Medicare Advantage plan and a PPO plan from Anthem BC Health Insurance Company. This plan includes:

Medical benefits

- A \$0 copay for an annual wellness visit
- Access to emergency care both inside and outside of the United States

Additional benefits

- SilverSneakers®
- LiveHealth Online®
- Discounted rates on health products and services



Questions?

Call our **First Impressions Welcome Team** for answers or plan details, and provide them with this group specific code CAEGR010.

1-833-848-8729 (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays

Medical benefit highlights

Health and wellness

- Preventive care services
- Flu and pneumonia vaccines and most health screenings
- Inpatient hospital care and ambulance services
- Emergency and urgent care
- Skilled nursing facility benefits
- Complex radiology services and radiation therapy
- Diagnostic procedures and testing services received in a doctor's office
- Lab services and outpatient X-rays
- Home health agency care
- Tobacco-cessation counseling
- Routine hearing exams and hearing aid coverage

Nutrition

- Diabetes services and supplies
- Healthy Meals

Devices

- Durable medical equipment and related supplies
- Prosthetic devices



Programs and services

- 24/7 NurseLine
- Outpatient surgery and rehabilitation
- SilverSneakers® fitness program
- Medicare Community Resource Support
- Doctors available anytime, anywhere with LiveHealth® Online
- Foreign travel emergency and urgently needed services
- Anthem Health Guide



See your *Summary of Benefits* located in the appendix for more details.

Access to care

Nationwide access for peace of mind

Choose the doctors you want

- See any doctor, care provider, or specialist in or out of your plan's network who accepts both Medicare and your plan.
- Your copay or coinsurance is the same if you see a care provider in or out of your plan's network.
- Your benefits and coverage stay the same, no matter where you travel in the country.

What if a doctor or other provider says they don't accept this plan?

Have the doctor or care provider call the phone number on the back of your plan membership card. We'll explain to them how they can submit a claim for your visit.



Enroll

If you're ready to enroll, please go to page 15 to get started.

What is Medicare?

This plan is a PPO Medicare Advantage plan

Medicare is a federal government health insurance program for people:

- Over age 65.
- Under age 65 with certain disabilities.
- With end-stage renal disease (ESRD).
- With amyotrophic lateral sclerosis (ALS), also called Lou Gehrig's disease.

More information is available at www.medicare.gov or you can call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.



Medicare is available as follows:

Original Medicare

- Part A provides coverage for hospital benefits.
- Part B provides medical benefits.

Medicare Advantage

- Also called Part C.
- Bundles Parts A and B.
- Offers supplemental benefits and a first class member service experience.
- Can include Part D, the prescription drug plan.

Medicare Advantage is a Medicare-approved plan available only through private insurance companies. The added benefits it offers are listed throughout this guide.

Original Medicare = government program		Offered by private insurance companies	
Medicare Part A	Medicare Part B	Medicare Part C	Medicare Part D
Original Medicare + Part C = Medicare Advantage			
Medicare Advantage + Part D = MAPD plan			

Medicare Advantage vs. Original Medicare

Traveling outside the US?

Medicare Advantage members have emergency care coverage



Compare coverage

The good thing about Medicare Advantage is that it limits how much you'll spend each year on treatment. Plus, the prices are often fixed, so you'll have a better idea of any costs beforehand.

Medicare Advantage	Original Medicare
Plan pays 100% of covered medical costs for rest of plan year after annual out-of-pocket maximum is met*	No limit to medical costs you will pay annually — no annual out-of-pocket maximum
You will often pay copays (fixed dollar amounts)	You will pay percentage of cost (20% of the cost for common services like outpatient surgery and doctor visits)
Emergency care is covered outside of U.S.	No emergency care coverage outside of U.S.

* Not all medical costs and services are included in or are subject to the annual out-of-pocket maximum, see the benefits chart for details. Call our First Impressions Welcome Team to request a benefits chart and ask any questions about Laborers Health and Welfare Trust Fund for Northern California Anthem Medicare Preferred (PPO) plan benefits, and provide them with this group specific code CAEGR010. **1-833-848-8729 (TTY: 711) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**

Perks and programs

This plan includes useful and valuable programs to help you stay healthy and support your well-being. You will have access to the following services at no additional cost:

Annual health exams and preventive care

- Annual wellness visit
- Preventive care services
- Flu and pneumonia shots
- Tobacco cessation counseling

The House Call program¹

A personalized visit to your home that can lead to a care plan tailored just for you.

24/7 NurseLine²

24/7 NurseLine puts you in touch with a registered nurse anytime of the day or night. Call **1-800-700-9184** (TTY: **711**) to have your questions answered.



MyHealth Advantage

This program gives you personalized reminders about preventive care, medical tests, and ways to stay healthy. It also offers access to health specialists who can answer your questions.

Healthy Meals

Have healthy, balanced meals delivered to your home after a hospital stay or if you have a chronic illness.



Questions?

Call our First Impressions Welcome Team for answers or plan details, and provide them with this group specific code CAEGR010. **1-833-848-8729** (TTY: **711**) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays

¹ The House Call program is administered by an independent contracted vendor.

² The information contained in this program is for general guidance only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.

Perks and programs



LiveHealth Online®¹

Visit with a doctor, therapist, or psychiatrist through live video on your phone, tablet, or computer with a camera. It's a great way to:

- Access a board-certified doctor in the comfort of your home, 24/7.
- Find help with common conditions like the flu, colds, sinus infections, pink eye, and skin rashes — and even have prescriptions sent to the pharmacy² if needed.
- Set up a 45-minute counseling session with a licensed therapist to find help when you feel depressed, anxious, or stressed. You can also meet with a board-certified psychiatrist to get medication management support if talk therapy alone isn't enough.³

With the Anthem plan, video visits using LiveHealth Online are \$0.

1 LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

2 Prescription availability is defined by physician judgment.

3 Prescriptions determined to be a “controlled substance” (as defined by the Controlled Substances Act under federal law) cannot be prescribed using LiveHealth Online. Psychiatrists on LiveHealth Online will not offer counseling or talk therapy.

Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 988 (National Suicide Prevention Lifeline) or 911 and ask for help.

If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

Perks and programs

Care and support with Carelon Health¹

Carelon Health is a community-based program that specializes in providing an extra layer of support to patients facing serious illness and their families. This support is provided by a team of doctors, nurse practitioners, nurses, and social workers who work closely with a patient's primary care provider and other providers to coordinate care and improve communication. The Carelon Health clinical team is available 24/7 to provide extra care and attention, as well as education about illness, the plan of care, and medications. Carelon Health services are provided through a combination of home-based visits and telehealth support.

Anthem Health Guide

Whatever questions you might have, our Anthem Health Guide concierge service has answers.

Once you enroll, you can contact us by calling the number on the back of your plan membership card, logging into www.anthem.com/ca, or on the Sydney Health app.



¹ Carelon Health is a separate company providing coordination of care through home-based visits and telehealth services on behalf of this plan.

Perks and programs

SilverSneakers®

SilverSneakers is a fitness and lifestyle benefit that offers the opportunity to connect with your community, make friends, and stay active. Your membership gives you:¹

- Access to thousands of participating locations with use of basic amenities,² plus group exercise classes³ for all levels at select locations.
- The SilverSneakers GO™ app so you can find locations near you, participate in live classes from your phone, and tailor workouts to your fitness level.
- Access to SilverSneakers LIVE virtual classes and the On-Demand library with hundreds of online videos so you can work out at home.

To find a location near you or join virtual classes, visit **www.silversneakers.com/starthere** or call **1-855-741-4985**, TTY: **711**, Monday to Friday, 8 a.m. to 8 p.m. ET.



1 Always talk with your doctor before starting an exercise program.

2 Participating locations (“PL”) are not owned or operated by Tivity Health, Inc. or its affiliates. Use of PL facilities and amenities is limited to terms and conditions of PL basic membership. Facilities and amenities vary by PL.

3 Membership includes SilverSneakers instructor-led group fitness classes. Some locations offer members additional classes. Classes vary by location.

The SilverSneakers fitness program is provided by Tivity Health, an independent company. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2019 Tivity Health, Inc. All rights reserved.

Health and savings with SpecialOffers

Our members receive discounts on these products and services:



Fitness and healthy living

The ChooseHealthy® program*

- Discounts on services such as acupuncture, chiropractic care, and therapeutic massage, from a nationwide network of healthcare providers.
- Discounts on fitness and wellness products such as activity trackers and equipment, with access to online health and wellness classes at no additional cost.

Fitbit®

Save up to 22% on select Fitbit trackers and smartwatches.

Garmin®

20% off select Garmin wellness devices.

GlobalFit™

Discounts on gym memberships, fitness equipment, and coaching.

Puritan's Pride®

10% off vitamins, supplements, and minerals.

SelfHelpWorks

Choose one of the online living programs and save 15% on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address an alcohol problem.

* The ChooseHealthy program is provided by ChooseHealthy, Inc. ChooseHealthy, Inc. is a subsidiary of American Specialty Health Incorporated (ASH). ChooseHealthy is a trademark of ASH and used with permission herein. The ChooseHealthy program is a discount program; it is not insurance. You can access services from any ChooseHealthy participating provider; referral from a primary care physician is not required. You are responsible for paying the discounted fee directly to the contacted provider.

Health and savings with SpecialOffers

Family and home offerings

Allergy Control and National Allergy

- Save up to 25% on select products
- Free shipping on all orders over \$59 when shipping ground within the United States

23andMe

- \$40 off each Health + Ancestry Service kit
- 20% off one 23andMe kit — learn about your wellness, ancestry and more

Vision

1-800 CONTACTS® or Glasses.com™

- \$20 off orders of \$100 or more for the latest contact lenses or brand name frames
- Free shipping

Premier LASIK

- Save \$800 on LASIK when you choose any featured Premier LASIK Network provider
- Save 15% with all other vision providers in your plan's network



TruVision

- Save up to 40% on LASIK eye surgery at more than 1,000+ locations
- 6.5 million procedures performed in the network

SpecialOffers is a discount program that is not part of your health plan coverage. It is a value-added online service we provide to give our Medicare Advantage members access to discounts offered by different vendors. Vendors and offers are subject to change without prior notice. Anthem does not endorse and is not responsible for the products, services, or information provided by SpecialOffers vendors. Arrangements and discounts were negotiated between vendors and Anthem for the benefit of our members. The products and services described are not part of our contract with Medicare. They are not subject to the Medicare appeals process. Any disputes about these products or services may be subject to the Anthem grievance process.

IMPORTANT: SpecialOffers vendors and discounts are subject to change without notice.

SydneySM Health app

The SydneySM Health app offers online tools to help you stay healthy and manage your health plan.*

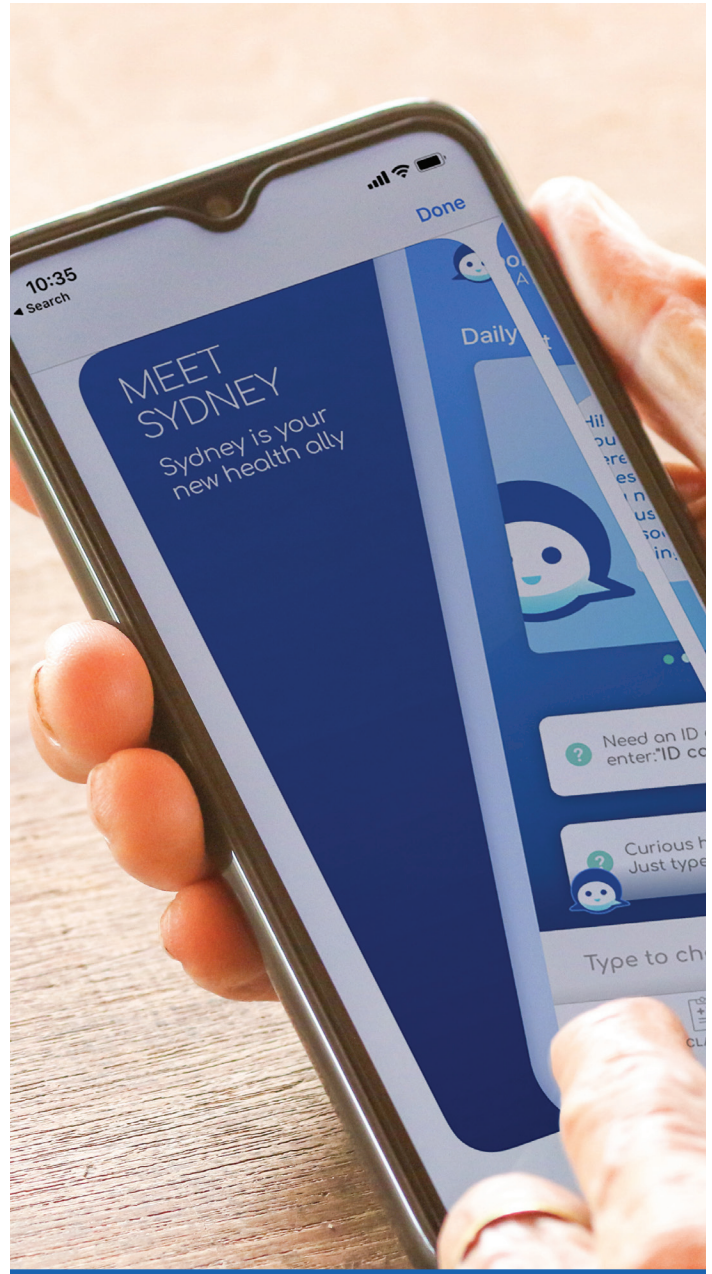
After we send you your plan membership card, use the information on the card to set up your account. It only takes a few minutes to register.

When you're done, you can use the app to:

- See a live doctor with virtual visits.
- Access plan and health resources.
- Check the status of claims.
- Request a replacement membership card or print a temporary one.
- Use home delivery for prescription drugs.

You can also:

- Use your device's GPS to find nearby doctors, hospitals, and urgent care centers in your plan's network.
- Use the chat feature to quickly find answers to your health questions.
- Set health reminders and wellness goals.
- Store and share health records with My Family Health Record (myFHR), which gives you the ability to share your health information with doctors, family members, and caregivers.



Download the Sydney Health app today from the App Store[®], Google Play[™], or www.anthem.com/ca.

* Online tools are offered to Anthem plan members as extra services. They are not part of the contract and can change or stop.

How to qualify and enroll

Qualifications for enrolling in Anthem Medicare Preferred (PPO):

- You are a United States (U.S.) citizen or are lawfully present in the U.S.
- You live in the plan's service area.
- You are now entitled to Medicare Part A and enrolled in Part B.
- You keep paying your Medicare Part B premiums, unless they are paid by Medicaid or through another third party.
- You qualify for coverage under your or your spouse's group-sponsored health plan.

▶ Important

When you're ready to enroll, please complete the enrollment election form on the next page. The scissors icon and dotted line show where to cut it out. Then please mail your form to the address on the form.



▶ **Enroll now**
How to complete the enrollment election form

You'll need:

- **Your Medicare number** (the number on your red, white, and blue Medicare card). Fill out the requested information as it appears on your Medicare card. If required, also attach a copy of your Medicare card, or your letter from the Social Security Administration, or the Railroad Retirement Board and send it along with your completed enrollment election form.
- **Your permanent address and phone number.**
- **You must complete all items on the enrollment election form.** Complete and sign the enrollment election form that starts on the next page and mail it to the address listed on it.

Anthem BC Health Insurance Company Group-Sponsored Health Plan Enrollment Election Form

All fields on this form are required unless noted with an asterisk*

Group sponsor name: Laborers Health and Welfare Trust Fund for Northern California		Group #: CAEGR010	
Plan you will join: <input checked="" type="checkbox"/> Anthem Medicare Preferred (PPO)		Requested effective date of coverage: (__ __/__ __/__ __ __ __) (M M / D D / Y Y Y Y) Generally the effective date of enrollment will be the first of the month following the enrollment receipt date, unless a future date is requested and is allowed.	
FIRST name:		LAST name: MIDDLE initial:	
Birthdate: (MM/DD/YYYY) (__ __/__ __/__ __ __ __)		Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Phone number: () <input type="checkbox"/> Cell <input type="checkbox"/> Other
Permanent residence street address (Do not enter a P.O. Box):			
City:		State:	ZIP code:
Mailing address, if different from your permanent address (P.O. Box allowed):			
Street address:		City:	State: ZIP code:
<p>Email address: _____</p> <p>Your email address will be used for communications only from Anthem BC Health Insurance Company. We will not share your email address. Thank you for providing your email address and phone number. We will only use this information to occasionally contact you by email, phone call, or text with Important Plan Information.</p> <p>In addition, may we also contact you about additional products and services that might interest you by <input type="checkbox"/> email and/or <input type="checkbox"/> text? Messaging and data rates may apply.</p> <p>Please know you can change your preference at any time by visiting www.anthem.com/ca or contacting customer service.</p> <p>Answering these questions is your choice. You can't be denied coverage because you don't fill them out:</p>			
Race*		Ethnicity*	
<input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> I choose not to answer		<input type="checkbox"/> Not of Hispanic, Latino/a, or Spanish Origin <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Another Hispanic, Latino/a, or Spanish Origin <input type="checkbox"/> Mexican, Mexican American, Chicano/a <input type="checkbox"/> Cuban <input type="checkbox"/> I choose not to answer	



Your Medicare information:

Medicare Number: _____

Note: The Medicare Number is required to complete your enrollment. If you do not provide your Medicare Beneficiary ID from your plan membership card, your enrollment into the plan may be delayed.

Please read and answer these important questions

1. Are you the retiree? ☐ Yes ☐ No

If "yes," retirement date (month/date/year): _____

If "no," name of retiree: _____ Retiree Medicare ID #: _____

2. Do you have other medical insurance? ☐ Yes ☐ No

If "yes," what is the name of the health plan (e.g., Aetna, Humana, Cigna)? _____

What are the effective dates of coverage? _____

3. Are you a resident in a long-term care facility, such as a nursing home? ☐ Yes ☐ No

If "yes," please provide the following information:

Name of institution: _____

Address (number and street) and phone number of institution: _____

4. Will you have other prescription drug coverage (like VA or TRICARE) in addition to this plan? ☐ Yes ☐ No

Name of other coverage: _____ Member number for this coverage: _____ Group number for this coverage: _____

This document may be available in an alternate format, such as large print. Please call the First Impressions Welcome Team at **1-833-848-8729**, TTY: **711**, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays, and provide them with this group specific code CAEGR010 for additional information or questions you may have.

IMPORTANT: Read and sign below:

- I must keep Medicare Part A and Part B to stay in the plan I have selected.
- **Release of information:** By joining this Medicare Advantage Plan, I acknowledge that the plan will release my information to Medicare and other plans as is necessary for treatment, payment and healthcare operations. I also acknowledge that Anthem BC Health Insurance Company will release my information, including my prescription drug event data, to Medicare, who may release it for research and other purposes which follow all applicable federal statutes and regulations.
- The information on this enrollment election form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that people with Medicare are generally not covered under Medicare while out of the country, except for limited coverage near the U.S. border.
- I understand that when my Anthem Medicare Preferred (PPO) coverage begins, I must get all of my medical and prescription drug benefits from Anthem BC Health Insurance Company. Benefits and services authorized by Anthem BC Health Insurance Company and contained in my Anthem Medicare Preferred (PPO) *Evidence of Coverage* document (also known as a member contract or subscriber agreement) will be covered. **Without authorization, neither Medicare nor Anthem BC Health Insurance Company will pay for benefits or services.**



<ul style="list-style-type: none">I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this enrollment election form means that I have read and understand the contents of this enrollment election form. If signed by an authorized representative (as described above), this signature certifies that:<ul style="list-style-type: none">1) This person is authorized under state law to complete this enrollment election form, and2) Documentation of this authority is available upon request by Medicare.	
Signature:	Today's date:
If you are the authorized representative, sign above and fill out these fields:	
Name:	Address:
Phone number:	Relationship to enrollee:

Please return this enrollment election form to:
Laborers Funds Administrative Office of Northern California, Inc.
5672 Stoneridge Drive, Suite 100
Pleasanton, CA 94588

Please refer to the Anthem BC Health Insurance Company *Evidence of Coverage* for a complete listing of all plan benefits, conditions, limitations, and exclusions of coverage. Our plan has free language interpreter services available to answer questions from non-English-speaking members. Please call the First Impressions Welcome Team number listed in this document to request interpreter services.

Anthem BC Health Insurance Company is an LPPO plan with a Medicare contract. Enrollment in Anthem BC Health Insurance Company depends on contract renewal. Anthem BC Health Insurance Company is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Association.

Instructions for completing
the Member Authorization Form



If you have any questions, please feel free to call us at the customer service number on your member identification card. Please read the following for help completing page one of the form.

Part A: Member information

This section applies to the member who is asking for the release of his or her information to another person or company.

- 1 Print your last name, first name, and middle initial.
- 2 Write your date of birth in this format: mmddyyyy. (If you were born on October 5, 1960, you would write 10051960.)
- 3 Write your full street address, city, state, and ZIP code.
- 4 Write your daytime phone number (including area code.)
- 5 Write your cell/mobile number (including area code.)
- 6 Identification number
You will find this number on your member identification card.
- 7 Group number
You will find this number on your member identification card. If your identification card does not have a group number leave this blank.

Part B: Person or company who will receive this information

- 8 Write the full name of the person or company that you want us to give your information to. Please don't use a general term like "my daughter" or "my son" as it will not be accepted. You need to be specific.
- 9 If you check "Other," give the first and last name (if available), the name of the company (if applicable), and how they relate to you.

Member Authorization Form

Anthem

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

This form is to be filled out by a member if there is a request to release the member's health information to another person or company. Please include as much information as you can.

Part A: Member information

Member last name		Member first name		Middle initial	Member date of birth (MMDDYYYY)
Member street address		City		State	ZIP code
Daytime telephone number (with area code)	Cell/mobile telephone number (with area code)	Identification number (see identification card)		Group number (see identification card)	

Part B: Person or company who will receive this information

The following people or companies have the right to receive my information. (They must be 18 years of age or older). Please enter first and last name. By entering first/last name below that person may receive my information.

My spouse (enter first and last name)	My parents (if you are over 18 – enter first and last name(s))
My domestic partner (enter first and last name)	My insurance broker or agent (enter the name of the company and first and last name, if you have it)
My adult children (enter first and last name(s))	Other (enter first and last name (if you have it), name of company, and how it's related to you)

Part C: Information that can be released

I allow the following information to be used or released by Anthem BC Health Insurance Company on my behalf:
Check only one box.

☐ All my information. This can include health, a diagnosis (name of illness or condition), claims, doctors and other health care providers and financial information (like billing and banking). This doesn't include sensitive information (see below) unless it is approved below.

OR

☐ Only limited information may be released (check all boxes below that apply to you).

☐ Appeal

☐ Benefits and coverage

☐ Billing

☐ Claims and payment

☐ Doctor and hospital

☐ Diagnosis (name of illness or condition) and procedure (treatment):

☐ Eligibility and enrollment

☐ Financial

☐ Medical records

☐ Pre-certification and pre-authorization (for treatment approvals)

☐ Referral

☐ Treatment

☐ Dental

☐ Vision

☐ Pharmacy

I also approve the release of the following types of sensitive information by Anthem BC Health Insurance Company (check all boxes that apply to you):

☐ All sensitive information²

OR

☐ Just sensitive information about topics checked below

☐ Abuse (sexual/physical/mental)

☐ HIV or AIDS

☐ Reproductive health³ (including abortion, maternity, etc.)

☐ Substance use disorder^{1,2}

☐ Mental health

☐ Genetic testing

☐ Sexually transmitted illness

1 Specify time period of records to be disclosed:
Description of records that may be disclosed:

2 Unless I specify otherwise on this form, I intend this disclosure to include all substance use disorder records maintained by Anthem BC Health Insurance Company about me. I understand that my substance use disorder records are protected under Federal and State confidentiality laws and regulations and cannot be disclosed without my written consent unless otherwise provided for in the laws and regulations. I also understand that I may revoke (or cancel) this approval at any time, or as described in Part E. I understand that I cannot cancel this approval when this form has already been used to disclose information.

3 Reproductive health includes, but it not limited to, both male and female infertility, maternity, pregnancy loss, miscarriage, family planning, birth control, both elective and spontaneous abortion, and any other related care or services.

Anthem BC Health Insurance Company is an LPPS plan with a Medicare contract. Enrollment in Anthem BC Health Insurance Company depends on contract renewal.

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1 of 2

Please read the following for help completing page two of the form.

Part D: Purpose of this approval

This section tells us the reason you've asked for the release of your information.

- 1 Check the first box to let us know to give out this information as shown on this form.
- 2 Check the second box for a specific reason. An example might be to settle a life insurance claim.

Part E: Date your approval expires

You have two choices of when you would like this approval to end.

- 3 Check the first box for the standard one year that it will end.
- 4 Check the second box for an earlier date (other than one year), and give the date you wish this approval to end.

Your authorization/approval can't be granted for more than one year.

Part F: Review and approval

- 5 Sign your name and put the date on the form. Your name and signature must match the information in Part A.
- 6 If you are signing this form on behalf of another person, or if you have Power of Attorney for health care, or are a legal guardian/conservator you must do the following:
 - You must complete the Designated Legal Representative/Guardian section.
 - You must also provide us with a copy of the legal document showing that you are approved and include it with this form.

Examples of legal documents:

- Health Care, General or Durable Power of Attorney. This document gives someone you trust the legal power to act on your behalf and make health care decisions for you.
- Legal Guardianship. This is when the court appoints someone to care for another person.
- Conservatorship. This happens when a judge appoints a responsible person to make decisions for someone who can't make responsible decisions for him/herself.
- Executor of estate. This type of document would be used when the person who is being represented has died.

Part D: Purpose of this approval – Check only one box.

1

☐ To give out the information as shown on this form.

2

OR

☐ For this reason(s):

Part E: Date your approval expires – Check only one box.

3

☐ If this document was not already withdrawn, this approval will end on the earliest of the following dates:

4

☐ One year from the signature date in Part F.

OR

☐ Earlier than one year and upon the date, event or condition described below:

Part F: Review and approval

I have read the contents of this form. I understand, agree, and allow Anthem BC Health Insurance Company to the use and release of my information as I have stated above or as required by applicable law. I also understand that signing this form is of my own free will. I understand that Anthem BC Health Insurance Company does not require that I sign this form in order for me to receive treatment or payment, or for enrollment or being eligible for benefits.

I have the right to withdraw this approval at any time by giving written notice of my withdrawal to Anthem BC Health Insurance Company. I understand that my withdrawing this approval will not affect any action taken before I do so. I also understand that information that's released may be given out by the person or group who receives it. If this happens, it may no longer be protected under the HIPAA Privacy Rule. I am entitled to a copy of this form.

Member signature or Designated Legal Representative/Guardian signature

Date (MMDDYYYY)

X

5

6

Designated Legal Representative/Guardian –

Complete this section only if you have documentation supporting Legal Representation.

If this form is signed by someone other than the member or parent, such as a personal representative, legal representative or guardian on behalf of the member, please submit the following:

☐ A copy of a health care, general or Durable Power of Attorney.

OR

☐ A court order or other documentation that shows custody or other legal documentation showing the authority of the legal representative to act on the member's behalf.

Please complete the following:

Legal representative (print full name)

Legal relationship to member

Legal representative street address

City

State

ZIP code

Signature

Date (MMDDYYYY)

X

Please return the completed form to:

Anthem BC Health Insurance Company

Be sure to keep a copy of this form for your records.

For internal use only:

Inquiry tracking number

2 of 2

Member Authorization Form



Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

This form is to be filled out by a member if there is a request to release the member's health information to another person or company. Please include as much information as you can.

Part A: Member information

Member last name		Member first name		Middle initial	Member date of birth (MMDDYYYY)
Member street address		City		State	ZIP code
Daytime telephone number (with area code)	Cell/mobile telephone number (with area code)	Identification number (see identification card)		Group number (see identification card)	

Part B: Person or company who will receive this information

The following people or companies have the right to receive my information. (They must be 18 years of age or older). Please enter first and last name. By entering first/last name below that person may receive my information.	
My spouse (enter first and last name)	My parents (if you are over 18 – enter first and last name[s])
My domestic partner (enter first and last name)	My insurance broker or agent (enter the name of the company and first and last name, if you have it)
My adult children (enter first and last name[s])	Other (enter first and last name [if you have it], name of company, and how it's related to you)

Part C: Information that can be released

I allow the following information to be used or released by Anthem BC Health Insurance Company on my behalf:

Check only one box.

☐ **All my information.** This can include health, a diagnosis (name of illness or condition), claims, doctors and other health care providers and financial information (like billing and banking). This doesn't include sensitive information (see below) unless it is approved below.

OR

☐ **Only limited information** may be released (check all boxes below that apply to you).

<input type="checkbox"/> Appeal	<input type="checkbox"/> Eligibility and enrollment	<input type="checkbox"/> Referral
<input type="checkbox"/> Benefits and coverage	<input type="checkbox"/> Financial	<input type="checkbox"/> Treatment
<input type="checkbox"/> Billing	<input type="checkbox"/> Medical records	<input type="checkbox"/> Dental
<input type="checkbox"/> Claims and payment	<input type="checkbox"/> Pre-certification and pre-authorization (for treatment approvals)	<input type="checkbox"/> Vision
<input type="checkbox"/> Doctor and hospital		<input type="checkbox"/> Pharmacy
<input type="checkbox"/> Diagnosis (name of illness or condition) and procedure (treatment): _____		

I also approve the release of the following types of sensitive information by Anthem BC Health Insurance Company (check all boxes that apply to you):

☐ **All sensitive information**²

OR

☐ **Just sensitive information about topics checked below**

<input type="checkbox"/> Abuse (sexual/physical/mental)	<input type="checkbox"/> HIV or AIDS	<input type="checkbox"/> Reproductive health ³ (including abortion, maternity, etc.)
<input type="checkbox"/> Substance use disorder ^{1,2}	<input type="checkbox"/> Mental health	
<input type="checkbox"/> Genetic testing	<input type="checkbox"/> Sexually transmitted illness	

1 Specify time period of records to be disclosed: _____
Description of records that may be disclosed: _____

2 Unless I specify otherwise on this form, I intend this disclosure to include all substance use disorder records maintained by Anthem BC Health Insurance Company about me. I understand that my substance use disorder records are protected under Federal and State confidentiality laws and regulations and cannot be disclosed without my written consent unless otherwise provided for in the laws and regulations. I also understand that I may revoke (or cancel) this approval at any time, or as described in Part E. I understand that I cannot cancel this approval when this form has already been used to disclose information.

3 Reproductive health includes, but is not limited to, both male and female infertility, maternity, pregnancy loss, miscarriage, family planning, birth control, both elective and spontaneous abortion, and any other related care or services.

Part D: Purpose of this approval – Check only one box.

☐ To give out the information as shown on this form.

OR

☐ For this reason(s):

Part E: Date your approval expires – Check only one box.

If this document was not already withdrawn, this approval will end on the earliest of the following dates:

☐ One year from the signature date in Part F.

OR

☐ Earlier than one year and upon the date, event or condition described below:

Part F: Review and approval

I have read the contents of this form. I understand, agree, and allow Anthem BC Health Insurance Company to the use and release of my information as I have stated above or as required by applicable law. I also understand that signing this form is of my own free will. I understand that Anthem BC Health Insurance Company does not require that I sign this form in order for me to receive treatment or payment, or for enrollment or being eligible for benefits.

I have the right to withdraw this approval at any time by giving written notice of my withdrawal to Anthem BC Health Insurance Company. I understand that my withdrawing this approval will not affect any action taken before I do so. I also understand that information that's released may be given out by the person or group who receives it. If this happens, it may no longer be protected under the HIPAA Privacy Rule. I am entitled to a copy of this form.

Member signature or Designated Legal Representative/Guardian signature

X

Date (MMDDYYYY)

| | | | | | | |

Designated Legal Representative/Guardian –

Complete this section only if you have documentation supporting Legal Representation.

If this form is signed by someone other than the member or parent, such as a personal representative, legal representative or guardian on behalf of the member, please submit the following:

- A copy of a health care, general or Durable Power of Attorney.

OR

- A court order or other documentation that shows custody or other legal documentation showing the authority of the legal representative to act on the member's behalf.

Please complete the following:

Legal representative (print full name)

Legal relationship to member

Legal representative street address

City

State

ZIP code

Signature

X

Date (MMDDYYYY)

| | | | | | | |

Please return the completed form to:

Anthem BC Health Insurance Company

P.O. Box 173605

Denver, CO 80217-3605

Be sure to keep a copy of this form for your records.

For internal use only:

Inquiry tracking number

What to expect after you enroll

After your enrollment is processed, you will receive:

- Proof of your enrollment request with your membership start date listed.
- A plan membership card. Begin using this card on your membership start date.
- A health survey to help us understand and address your needs. We'll call you within 90 days to talk about your experience to understand how we can better take care of you.

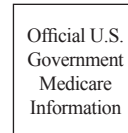
We will also send you a plan Welcome Guide with ways to:

- Make the most of your benefits.
- Find plan doctors and facilities.
- Access information online.



IMPORTANT INFORMATION:

2024 Medicare Star Ratings



Anthem BC Health Insurance Company - H4036

For 2024, Anthem BC Health Insurance Company - H4036 received the following Star Ratings from Medicare:

Overall Star Rating: ★★★★★☆

Health Services Rating: ★★★★★☆

Drug Services Rating: ★★★★★★

Every year, Medicare evaluates plans based on a 5-star rating system.

Why Star Ratings are important

Medicare rates plans on their health and drug services.

This lets you easily compare plans based on quality and performance.

Star Ratings are based on factors that include:

- Feedback from members about the plan's service and care.
- The number of members who left or stayed with the plan.
- The number of complaints Medicare got about the plan.
- Data from doctors and hospitals that work with the plan.

More stars mean a better plan – for example, members may get better care and better, faster customer service.

The number of stars show how well a plan performs.

★★★★★ EXCELLENT

★★★★☆ ABOVE AVERAGE

★★★☆☆ AVERAGE

★★☆☆☆ BELOW AVERAGE

★☆☆☆☆ POOR

Get more information on Star Ratings online

Compare Star Ratings for this and other plans online at www.medicare.gov/plan-compare.

Questions about this plan?

Contact Anthem BC Health Insurance Company Monday–Friday, 8am–9pm ET at **1-833-848-8729** (toll free) or **711** (TTY). Current members please call **1-833-848-8730** or **711** (TTY).

Anthem BC Health Insurance Company is an LPPO plan with a Medicare contract. Enrollment in Anthem BC Health Insurance Company depends on contract renewal.

Summary of Benefits



We've provided a *Summary of Benefits* so you can have a better understanding of what's covered and what's not, including:

- Costs you are responsible for
- What we cover under the plan
- Any copays or percentage of the cost
- Any out-of-pocket costs



Questions?

Call our First Impressions Welcome Team for answers or plan details, and provide them with this group specific code CAEGR010. **1-833-848-8729** (TTY: **711**) Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays

Laborers Health and Welfare Trust Fund for Northern California 2024 Summary of Benefits

PPO Plan 0PH

Anthem.com/CA

About this plan:

Anthem BC Health Insurance Company gives you the tools and resources to make the best decisions for your health, like this summary of benefits. It's a snapshot of your plan's covered benefits and services and what they cost. This Summary of Benefits doesn't list every service we cover or every limitation or exclusion. For more details about your benefits and services, please review your *Evidence of Coverage* (EOC). You can access your EOC online by logging into the member portal, or you can call Member Services with any questions you may have.

Doctor and hospital choice: You may go to doctors, specialists, and hospitals in or out of the network. You do not need a referral.

This plan offers coverage in our Centers for Medicare & Medicaid Services (CMS) defined geographic service area of all 50 states, Washington, DC, and all United States territories.

How much is the monthly premium? Contact your group plan benefit administrator to determine your actual premium amount, if applicable.

	In-network:	Out-of-network:
Annual medical deductible:	\$0 Combined in-network and out-of-network	
Maximum out-of-pocket responsibility: (Does not include Part D prescription drugs)	\$0 Combined in-network and out-of-network	

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Inpatient hospital care*	For Medicare-covered hospital stays: \$0 copay per admission	For Medicare-covered hospital stays: \$0 copay per admission
Outpatient hospital facility or ambulatory surgical center visit for surgery*	\$0 copay per visit	\$0 copay per visit
Outpatient hospital services observation room	\$0 copay per visit	\$0 copay per visit
Primary care office visit	\$0 copay per visit	\$0 copay per visit
Specialty care office visit	\$0 copay per visit	\$0 copay per visit
Preventive care, screenings, and tests	\$0 copay per visit	\$0 copay per visit
Emergency care	\$0 copay for each Medicare-covered emergency room visit	
Urgently needed services	\$0 copay for each Medicare-covered urgently needed care visit	
X-ray visit and/or simple diagnostic test*	\$0 copay per visit	\$0 copay per visit
Complex diagnostic test and/or radiology visit*	\$0 copay per visit	\$0 copay per visit
Radiation therapy treatment*	\$0 copay per visit	\$0 copay per visit
Clinical/diagnostic lab test*	\$0 copay per visit	\$0 copay per visit
Medicare-covered basic hearing and balance exams performed by your specialist*	\$0 copay per visit	\$0 copay per visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Routine hearing services	<p>Must use a Hearing Care Solutions participating provider.</p> <p>\$0 copay for routine hearing exams, one exam every calendar year combined in-network and out-of-network.</p> <p>\$0 copay for hearing aid fitting evaluations, one evaluation per covered hearing aid combined in-network and out-of-network.</p> <p>Routine hearing exams and fitting evaluations are limited to a \$70 maximum benefit every calendar year combined in-network and out-of-network.</p> <p>\$0 copay for hearing aids</p> <p>Hearing aids are limited to a \$1,500 maximum benefit every two calendar years</p>	<p>Out-of-network providers must order hearing aids through Hearing Care Solutions.</p> <p>\$0 copay for routine hearing exams, one exam every calendar year combined in-network and out-of-network.</p> <p>\$0 copay for hearing aid fitting evaluations, one evaluation per covered hearing aid combined in-network and out-of-network.</p> <p>Routine hearing exams and fitting evaluations are limited to a \$70 maximum benefit every calendar year combined in-network and out-of-network.</p> <p>\$0 copay for hearing aids through Hearing Care Solutions</p> <p>Hearing aids are limited to a \$1,500 maximum benefit every two calendar years through Hearing Care Solutions.</p>
Medicare-covered dental is non-routine care performed by your specialist*	\$0 copay per visit	\$0 copay per visit
Medicare-covered exams performed by your specialist to diagnose and treat eye diseases and conditions	\$0 copay per visit	\$0 copay per visit
Medicare-covered glaucoma screening	\$0 copay per visit	\$0 copay per visit
Medicare-covered eyewear following cataract surgery	\$0 copay per surgery	\$0 copay per surgery

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Routine vision eye exam	<p>Must use a Blue View Vision provider.</p> <p>\$0 copay for routine vision exams, one exam every calendar year, \$70 maximum benefit every calendar year combined in-network and out-of-network.</p>	<p>\$0 copay for routine vision exams, one exam every calendar year, \$70 maximum benefit every calendar year combined in-network and out-of-network.</p>
Routine vision eyewear	<p>Must use a Blue View Vision provider.</p> <p>\$0 copay for eyewear</p> <p>Eyewear is limited to a \$100 maximum benefit every two calendar years combined in-network and out-of-network.</p>	<p>\$0 copay for eyewear</p> <p>Eyewear is limited to a \$100 maximum benefit every two calendar years combined in-network and out-of-network.</p>
Inpatient services in a psychiatric hospital*	<p>For Medicare-covered hospital stays:</p> <p>\$0 copay per admission</p>	<p>For Medicare-covered hospital stays:</p> <p>\$0 copay per admission</p>
Mental health professional individual therapy visit	\$0 copay per visit	\$0 copay per visit
Substance abuse professional individual therapy visit	\$0 copay per visit	\$0 copay per visit
Skilled nursing facility (SNF) care*	<p>For Medicare-covered SNF stays:</p> <p>\$0 copay for days 1-100 per benefit period</p> <p>100-day limit per benefit period</p>	<p>For Medicare-covered SNF stays:</p> <p>\$0 copay for days 1-100 per benefit period</p> <p>100-day limit per benefit period</p>
Outpatient rehabilitation services*	\$0 copay per visit	\$0 copay per visit
Ambulance services	<p>Your provider must get an approval from the plan before you get ground, air, or water transportation that is not an emergency.</p> <p>\$0 copay per one-way trip for Medicare-covered ambulance services</p>	

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Medicare Part B prescription drugs*	\$0 copay for Medicare-covered Part B drugs	\$0 copay for Medicare-covered Part B drugs
Chiropractic services* Medicare-covered	\$0 copay per visit	\$0 copay per visit
Additional chiropractic services*	\$0 copay per visit Medicare non-covered chiropractic services are limited to 20 visits per year combined in-network and out-of-network.	\$0 copay per visit Medicare non-covered chiropractic services are limited to 20 visits per year combined in-network and out-of-network.
Acupuncture for chronic low back pain* Medicare-covered	\$0 copay per visit	\$0 copay per visit
Cardiac rehabilitation services*	\$0 copay per visit	\$0 copay per visit
Pulmonary rehabilitation services*	\$0 copay per visit	\$0 copay per visit
Blood glucose test strips, lancets, lancet devices, and glucose control solutions	\$0 copay for a 30-day supply on each Medicare-covered purchase of blood glucose test strips, lancets, lancet devices, and glucose control solutions	\$0 copay for a 30-day supply on each Medicare-covered purchase of blood glucose test strips, lancets, lancet devices, and glucose control solutions
Blood glucose monitors	\$0 copay for Medicare-covered blood glucose monitors	\$0 copay for Medicare-covered blood glucose monitors
Therapeutic shoes	\$0 copay per purchase	\$0 copay per purchase
Diabetes self-management training	\$0 copay per visit	\$0 copay per visit
Continuous glucose monitors (CGMs)*	\$0 copay per purchase	\$0 copay per purchase
Durable medical equipment (DME) and related supplies*	\$0 copay per purchase	\$0 copay per purchase
Opioid treatment program services*	\$0 copay per visit	\$0 copay per visit
Podiatry services*	\$0 copay per visit	\$0 copay per visit
Routine foot care	\$0 copay per visit, 12 visits per year	\$0 copay per visit, 12 visits per year
Home health agency care*	\$0 copay per visit	\$0 copay per visit

Covered medical benefits	In-network, members pay:	Out-of-network, members pay:
Hospice care When you enroll in a Medicare-certified hospice program, your hospice services and your Part A and B services are paid for by Original Medicare, not this plan.	\$0 copay for the one time only hospice consultation One visit per lifetime	\$0 copay for the one time only hospice consultation One visit per lifetime

Additional covered benefits and services	Members pay:
Video doctor visits LiveHealth Online†	\$0 copay for video doctor visits using LiveHealth Online
Health and wellness programs SilverSneakers® Membership† Take fitness classes virtually or visit a participating location.	\$0 copay for the SilverSneakers fitness benefit
24/7 NurseLine†	\$0 copay for 24/7 NurseLine
Foreign travel emergency (outside U.S. territories) Emergency care Emergency or urgently needed care services while traveling outside the United States or its territories during a temporary absence of less than six months	\$0 copay for emergency care
Foreign Travel - Urgently Needed Services	\$0 copay for urgently needed services
Foreign Travel - Inpatient Care	\$0 copay per admission for emergency inpatient care 60 days per lifetime
Healthy Meals†* Meals delivered after being discharged from inpatient hospital visit or for members living with a chronic condition	\$0 copay for Healthy Meals Provides up to 14 meals per qualifying event, allows up to four (4) events each year (56 meals in total).
Medicare Community Resource Support	\$0 copay for Medicare Community Resource Support

* Some services that fall within this benefit category require prior authorization. Based on the service you are receiving, your provider will know if prior authorization is needed. This means an approval in advance is needed, by your plan, to get covered services. In the network portion of a PPO, some in-network medical services are covered only if your doctor or other in-network provider gets prior authorization from our plan. In a PPO, you do not need prior authorization to obtain out-of-network services. However, we recommend you ask for a pre-visit coverage decision to confirm that the services you are getting are covered and medically necessary. Benefit categories that include services that require prior authorization are marked with an asterisk in the benefits chart.

Note: While you can get your care from an out-of-network provider for Medicare-covered services, the provider must be eligible to participate in Medicare. Except for emergency care, we cannot pay a

provider who is not eligible to participate in Medicare. If the provider is not eligible to participate in Medicare, you will be responsible for the full cost of the services you receive. Providers that do not contract with us are under no obligation to treat you, except in emergency situations.

This document reflects cost shares only.

†Must use the plan approved provider

Some of the benefits and limitations listed above are combined in-network and out-of-network.

This information is not a complete description of the benefits. Contact the plan for more information. Limitations, copayments, coinsurance, and restrictions may apply. If there is a difference between this document and the *Evidence of Coverage* (EOC), the EOC is considered correct.

Some of the benefits mentioned are part of a special supplement program for the chronically ill. Not all members may qualify for these benefits.

Benefits, premiums and/or copayments/coinsurance may change upon renewal or on January 1 of each year.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our member service number or see your *Evidence of Coverage* for more information, including the cost-sharing that applies to out-of-network services. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service.

Medicare & You 2024 resource: For more information, we encourage you to read Medicare & You 2024. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights, and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, request one at www.medicare.gov. Or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, seven days a week. TTY users should call **1-877-486-2048**.

LiveHealth Online is the trade name of Caredon Health, Inc., a separate company, providing telehealth services on behalf of the plan.

The SilverSneakers fitness program is provided by Tivity Health, an independent company. SilverSneakers is a registered trademark of Tivity Health, Inc. © 2023 Tivity Health, Inc. All rights reserved

Required information for this plan year

Your rights, protections, and Medicare options

As a Medicare beneficiary, you have many rights and options put in place to protect you as a consumer. You have choices. As a Medicare beneficiary, you can choose between:

- The Original (Fee-for-Service) Medicare plan.
- A Medicare health plan like the one offered in this guide

You may have other options

The important thing to remember is that the choice is yours, keeping in mind that you may be able to join or leave a plan only at certain times. Please note that if you do not take your retiree benefits, it may affect other retiree benefits your group sponsor offers. No matter what you decide, you may still be eligible for the Original Medicare program.

Geographic service areas covered by this plan

This plan offers coverage in our Centers for Medicare & Medicaid Services (CMS) defined geographic service area of all 50 states, Washington, DC, and all United States territories.

Your Medicare protections

The plan must offer Medicare benefits to you for a full calendar year at a time, although benefits and cost sharing may change from year to year. The plan provider can decide each year whether to keep offering Medicare Advantage plans, or whether or not to continue offering plans in specific geographic areas like yours.

Also, Medicare may decide to end our contract. If for some reason this plan is discontinued, we will send you a letter at least 90 days before your coverage ends explaining your options for Medicare coverage in your area.

For more information on the options and rights you have as a Medicare Advantage member with this plan, please contact our First Impressions Welcome Team and ask for a copy of the *Evidence of Coverage (EOC)*.

Required information for this plan year

Information about Medicare

To help you make more informed healthcare decisions, we are providing this important information about Medicare to use as a resource. If you have any questions, or you would like to request a benefits chart, please contact our **First Impressions Welcome Team**.

Pay your Medicare Part B premiums

Once you enroll in this plan, you must still pay your Medicare Part B premiums. If you don't, Medicare will terminate your coverage and then you may have to pay a late enrollment penalty if you decide to reenroll.

Enrolling in other plans

If you decide to enroll in other plans, you will be disenrolled from your current plan.

Notifying your group sponsor

To ensure a smooth enrollment, make sure your group sponsor has your most up-to-date information and that it matches your Social Security information.

Matching Medicare Advantage (medical) coverage and Part D (prescription drug) coverage for members in group plans

If you are enrolled in a group Medicare Advantage plan, your Part D coverage must also be a group Part D plan. This is important because enrolling in a non-group Part D plan could result in termination of your enrollment in your group Medicare Advantage plan.

About IRMAA and your income level

If your modified adjusted gross income on your IRS tax return from two years ago is above a certain limit, you must pay an income-related monthly adjustment amount (IRMAA) in addition to your monthly plan premium.

The Social Security Administration will contact you if you have to pay an IRMAA, which you must pay to them, not us.

High-income surcharges

If you must pay a high-income surcharge on your Medicare Part B or Part D premium to the Social Security Administration, please be sure to do so to avoid a mandatory disenrollment.

Required information for this plan year

Information about Medicare

We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age, or disability. For people with disabilities, we offer free aids and services. Our plan has free language interpreter services available to answer questions from non-English-speaking members. Please call the First Impressions Welcome Team at the number listed in this guide to request interpreter services.

Out-of-network/noncontracted providers are under no obligation to treat Anthem BC Health Insurance Company members, except in emergency situations. Please call our First Impressions Welcome Team at **1-833-848-8729, TTY: 711, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays**, and provide them with this group specific code CAEGR010 for more information.

This information is not a complete description of benefits. Contact the plan for more information. Every year, Medicare evaluates plans based on a five-star rating system.

This guide is intended to be a brief outline of coverage and is not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the *Benefits Chart and Evidence of Coverage (EOC)*, which is received upon enrollment. In the event of a conflict between the *Benefits Chart* and *EOC* and this guide, the terms of the *Benefits Chart* and *EOC* will prevail.

Coordination of Benefits (COB) letter

If we receive Coordination of Benefits (COB) information from CMS, we are required to send a letter to you requesting verification of the other coverage information. The benefit verification letter we send will include information from CMS, including any other coverage that needs to be verified. Separately, we could receive COB information from other reporting sources in addition to CMS.

If the information is not correct in the letter, you can call Member Services or you can fill in the correct information on the letter and return it to the plan for processing.

If a response is not received within 21 days, the information on the letter is considered to be accurate.

If the previous carrier does not notify CMS of the previous plan termination prior to the plan enrollment process, a COB letter could be triggered for the plan that was just terminated.

Required information for this plan year

Information about Medicare

Some of the benefits mentioned are part of a special supplement program for the chronically ill. Not all members may qualify for these benefits.

Anthem BC Health Insurance Company is an LPPO plan with a Medicare contract. Enrollment in Anthem BC Health Insurance Company depends on contract renewal. Anthem BC Health Insurance Company is the trade name of Anthem Insurance Companies, Inc. Independent licensee of the Blue Cross Association.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services.

Multi-language Interpreter Services

Form Approved
OMB# 0938-1421

English: We have free interpreter services to answer any questions you may have about our health or drug plan. To get an interpreter, just call us at 1-833-848-8729 (TTY: 711). Someone who speaks your language can help you. This is a free service.

Spanish: Tenemos servicios de intérprete sin costo alguno para responder cualquier pregunta que pueda tener sobre nuestro plan de salud o medicamentos. Para hablar con un intérprete, por favor llame al número mencionado anteriormente (TTY: 711). Alguien que hable español le podrá ayudar. Este es un servicio gratuito.

Chinese Mandarin: 我们提供免费的翻译服务，帮助您解答关于健康或药物保险的任何疑问。如果您需要此翻译服务，请致电上述数字 (TTY: 711)。我们的中文工作人员很乐意帮助您。这是一项免费服务。

Chinese Cantonese: 您對我們的健康或藥物保險可能存有疑問，為此我們提供免費的翻譯服務。如需翻譯服務，請致電上述數字 (TTY: 711)。我們講中文的人員將樂意為您提供幫助。這是一項免費服務。

Tagalog: Mayroon kaming libreng serbisyo sa pagsasaling-wika upang masagot ang anumang mga katanungan ninyo hinggil sa aming planong pangkalusugan o panggagamot. Upang makakuha ng tagasaling-wika, tawagan lamang kami sa numero na nakasulat sa itaas (TTY: 711). Maaari kayong tulungan ng isang nakakapagsalita ng Tagalog. Ito ay libreng serbisyo.

French: Nous proposons des services gratuits d'interprétation pour répondre à toutes vos questions relatives à notre régime de santé ou d'assurance-médicaments. Pour accéder au service d'interprétation, il vous suffit de nous appeler au le numéro écrit ci-dessus (TTY: 711). Un interlocuteur parlant Français pourra vous aider. Ce service est gratuit.

Vietnamese: Chúng tôi có dịch vụ thông dịch miễn phí để trả lời các câu hỏi về chương sức khỏe và chương trình thuốc men. Nếu quý vị cần thông dịch viên xin gọi số được viết ở trên (TTY: 711). Sẽ có nhân viên nói tiếng Việt giúp đỡ quý vị. Đây là dịch vụ miễn phí.

German: Unser kostenloser Dolmetscherservice beantwortet Ihren Fragen zu unserem Gesundheits- und Arzneimittelplan. Unsere Dolmetscher erreichen Sie unter die oben genannte Nummer (TTY: 711). Man wird Ihnen dort auf Deutsch weiterhelfen. Dieser Service ist kostenlos.

Korean: 당사는 의료 보험 또는 약품 보험에 관한 질문에 답해 드리고자 무료 통역 서비스를 제공하고 있습니다. 통역 서비스를 이용하려면 전화 위에 나와있는 번호 (TTY: 711) 번으로 문의해 주십시오. 한국어를 하는 담당자가 도와 드릴 것입니다. 이 서비스는 무료로 운영됩니다.

Russian: Если у вас возникнут вопросы относительно страхового или медикаментного плана, вы можете воспользоваться нашими бесплатными услугами переводчиков. Чтобы воспользоваться услугами переводчика, позвоните нам по телефону номер, указанный выше (TTY: 711). Вам окажет помощь сотрудник, который говорит по-русски. Данная услуга бесплатная.

Arabic: إننا نقدم خدمات المترجم الفوري المجانية للإجابة عن أي أسئلة تتعلق بالصحة أو جدول الأدوية لدينا. للحصول على مترجم ليس عليك سوى الاتصال بنا على الرقم المكتوب أعلاه (TTY: 711) فوري سيقوم شخص ما يتحدث العربية بمساعدتك. هذه خدمة مجانية.

Hindi: हमारे स्वास्थ्य या दवा की योजना के बारे में आपके किसी भी प्रश्न के जवाब देने के लिए हमारे पास मुफ्त दुभाषिया सेवाएँ उपलब्ध हैं. एक दुभाषिया प्राप्त करने के लिए, बस हमें ऊपर लिखा हुआ नंबर (TTY: 711) पर फोन करें. कोई व्यक्ति जो हिन्दी बोलता है आपकी मदद कर सकता है. यह एक मुफ्त सेवा है.

Italian: È disponibile un servizio di interpretariato gratuito per rispondere a eventuali domande sul nostro piano sanitario e farmaceutico. Per un interprete, contattare il numero il numero sopraindicato (TTY: 711). Un nostro incaricato che parla Italianovi fornirà l'assistenza necessaria. È un servizio gratuito.

Portuguese: Dispomos de serviços de interpretação gratuitos para responder a qualquer questão que tenha acerca do nosso plano de saúde ou de medicação. Para obter um intérprete, contacte-nos através do número o número escrito acima (TTY: 711). Irá encontrar alguém que fale o idioma Português para o ajudar. Este serviço é gratuito.

French Creole: Nou genyen sèvis entèprèt gratis pou reponn tout kesyon ou ta genyen konsènan plan medikal oswa medikaman nou an. Pou jwenn yon entèprèt, jis rele nou nan nimewo ki ekri pi wo a (TTY: 711). Yon moun ki pale Kreyòl kapab ede w. Sa a se yon sèvis ki gratis.

Polish: Umożliwiamy bezpłatne skorzystanie z usług tłumacza ustnego, który pomoże w uzyskaniu odpowiedzi na temat planu zdrowotnego lub dawkowania leków. Aby skorzystać z pomocy tłumacza znającego język polski, należy zadzwonić pod numer numer napisany powyżej (TTY: 711). Ta usługa jest bezpłatna.

Japanese: 当社の健康 健康保険と薬品 処方薬プランに関するご質問にお答えするために、無料の通訳サービスがあります。通訳をご用命になるには、上記の番号 (TTY: 711) にお電話ください。日本語を話す人 者 が支援いたします。これは無料のサービスです。

