

# Summary of Benefits



## Medicare Advantage and Part D

Plan year: January 1 – December 31, 2019

### California

Los Angeles, Orange, San Benito, San Bernardino, Santa Clara counties

### Anthem Connect Plus (HMO)

19CAH0544049

## Thank you for your interest in our Medicare Advantage plans

Anthem Blue Cross offers a variety of benefits designed to help keep you healthy while protecting you from unexpected medical and drug costs. This booklet tells you what we cover, what you may pay and more. If you have questions, please call your agent.

# Anthem Connect Plus (HMO)

**Our service area includes the following counties:** Los Angeles, Orange, San Benito, San Bernardino, Santa Clara

## Have questions?



- If you **are not** a member of our plan, please call us toll-free **1-844-309-6996** (TTY: **711**), and follow the instructions to be connected to a representative.
- If you **are** a member of our plan, please call us toll-free at **1-800-499-2793** (TTY: **711**). We are open 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.



- You can learn more about us on our website at <https://shop.anthem.com/medicare/ca>.

While the Summary of Benefits does not include every service, limit or exclusion, the *Evidence of Coverage* does. Just give us a call to request a copy.

Anthem Connect Plus (HMO) is a Medicare Advantage and prescription drug plan. It includes hospital, medical and prescription drug benefits in one plan. To join this plan, you must:

- Be entitled to Medicare Part A,
- Enrolled in Medicare Part B, and
- Live in our service area.

With this plan, if you're enrolled in the state's Medicaid program, you may pay nothing or get help with your share of the costs (such as monthly payment, coinsurances, copays or deductibles). You must remain enrolled in Medicaid under the state Medicaid plan to get the reduced cost-sharing.

With this plan, you must use doctors and facilities in our plan. If you use a doctor or facility not in our plan, we may not cover the services.

## Medicare coverage that goes beyond Original Medicare

- Like all Medicare Advantage health plans, we cover everything that Original Medicare covers — Part A (hospital services) and Part B (medical services), plus more. For some of these benefits, you may pay more in our plan than you would in Original Medicare. For others, you may pay less (see benefits section for more details).
- This plan covers Medicare Part D drugs and Part B drugs (such as chemotherapy and some drugs administered by your provider). To see if your prescription drugs are covered, follow the instructions in the “Know Your Drug Plan” section of this booklet.

## This is a Health Maintenance Organization (HMO) plan. That means:

- You must choose a primary care provider (PCP) in the plan’s network of doctors for covered services.<sup>†</sup> A PCP is your main doctor who provides most of your medical care, including routine care and hospitalizations. Your PCP will also help coordinate your care after a stay in the hospital.
- Before you get care from a specialist, we highly recommend you talk to your PCP first. Doing so will keep your PCP informed and will help ensure you get the right care. Many specialist services require a referral from your PCP. So if you have a favorite specialist, make sure to ask if the specialist is in the plan’s network.

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<sup>†</sup> If you need emergency or urgent care, call 911 or go to the nearest doctor or facility that can help you. Most times, you must use doctors in our plan to get covered medical care, except for emergencies and urgently needed care when doctors in our plan are not available, or dialysis services when you are out of the service area. If you get routine care from doctors outside our plan, neither Medicare nor Anthem Blue Cross will pay for it.

# Is your PCP in our plan's network of doctors?



If, for any reason, you need to change your PCP, give us a call – we can help you! A doctor or PCP can join or leave our plan at any time, so be sure to ask if he or she is in our Medicare Advantage plan, taking new patients and accepts Medicare. You can find a PCP in our plan or check their status online. Just follow the steps below.

## How to find a doctor/PCP in our plan:



- Go to <https://shop.anthem.com/medicare/ca>
  1. Scroll to the *Useful Tools* section and choose the tab labeled **Find a Doctor**.
  2. Enter your ZIP code, county and the date you want your coverage to begin and select **Continue**.
  3. Fill in the details of your search (city, doctor's name, distance, etc.).
  4. Be sure to check that the doctor displays as “In-Network” for these plans.
- Or you can call us and ask for a copy of the *Provider Directory*. The phone number is on page 2.

## Know your drug plan

### Prescription drugs are an important part of health and wellness

Our plan gives you access to the drugs you need to get healthy and stay active.

### What is a formulary?



The formulary is a list of drugs covered by our plan that tells you:

- Which drugs require prior authorization from your plan before you fill your prescription

- If there is a quantity limit on the frequency, amount or dosage,
- If you need to try other drugs first (called step therapy),
- And the cost-sharing tier a drug is in.

Our plan groups each drug into “tiers.” The amount you pay depends on the drug’s tier and what stage of the benefit you have reached. Learn more by going to the “Summary of 2019 prescription drug coverage” section in this guide.

### How to find if your drugs (or an acceptable alternative) are covered and what they’ll cost:



- Visit <https://shop.anthem.com/medicare/ca>
  1. Scroll to the *Useful Tools* section and choose the tab labeled **Find Your Covered Drugs**.
  2. Enter your ZIP code, county and beginning coverage date; then select **Continue**.
  3. Enter the name of your drug, dosage, quantity and refill frequency, and select **Add Drug**.
  4. Select your pharmacy.
  5. Select **View All Plans**.
  6. Make sure to choose **Show drug cost details** to view what tier your drugs are in, specific costs and coverage details.
- You can also call Customer Service at the number on page 2 to get a copy of the *Formulary*.

### Can I use any pharmacy to fill my covered prescriptions?

To get the best savings on your covered Part D drugs, you must generally use a pharmacy in our plan. You may get your covered drugs from pharmacies that are **not** in our plan, but only when you are unable to get your prescription drugs from a pharmacy that **is** in our plan.



To find a pharmacy in our plan, see our online *Pharmacy Directory* on our website at <https://shop.anthem.com/medicare/ca> (under *Useful Tools*, select **Find a Pharmacy**, and enter your location and search details). Or you can give us a call and we'll send you a copy.

### Don't miss out on some Extra Help\*

If you qualify for **Medicare's Extra Help**, you can get help with paying your drug plan's monthly payment (premium), yearly deductible, coinsurance and copays for covered prescription drugs. Plus:

- The coverage gap stage will not apply to you and
- There are no late enrollment penalties.



#### To find out if you qualify for Extra Help, call:

- **1-800-MEDICARE** (TTY **1-877-486-2048**), 24 hours a day/7 days a week.
- The Social Security Administration at **1-800-772-1213** (TTY: **1-800-325-0778**) between 7 a.m. and 7 p.m., Monday through Friday,
- Your state Medicaid office, or
- Our Customer Service number located on page 2.

## Optional supplemental dental benefits



You can add an Optional Supplemental Benefits (OSB) package to our plan for an additional monthly premium. (Optional Supplemental Benefits may not be available with every Medicare Advantage plan in this enrollment guide. See the "Optional Supplemental Dental Plans" section of the medical benefits chart for more details, including costs.)

\* You can't get Medicare Coverage Gap Discounts on brand-name drugs if you receive Extra Help.







# Summary of 2019 medical benefits



On the following pages, you can review more about our plan benefits to help you choose the right plan for you. If you want to compare our plan with other Medicare health plans, call and ask the other plans for a copy of their Summary of Benefits.

## **Be in the know**

Before you continue, here are some important things to know as you review our plan benefits:

- Services listed on the following pages with a <sup>1</sup> may require prior authorization (pre-approval).

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### **How much is my premium (monthly payment)?**

\$34.70 per month

You must continue to pay your Medicare Part B premium.  
If you get Extra Help from Medicare, your monthly plan premium will be lower or you might pay nothing.

### **How much is my deductible?**

This plan does not have a medical deductible.

\$415.00 deductible per year for Part D prescription drugs.

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Drugs listed on All Tiers are included in the Part D deductible.

### **Is there a limit on how much I will pay for my covered medical services? (does not include Part D drugs)**

\$6,700 per year from doctors and facilities in our plan.

Like all Medicare health plans, our plan protects you by having yearly limits on your out-of-pocket costs for medical and hospital care.

Services you get from doctors or facilities in our plan, goes toward the yearly limit. If you reach the limit on out-of-pocket costs, you will not have to pay any out-of-pocket costs for covered Part A and Part B services (in our plan) for the rest of the year.

## Inpatient Hospital<sup>1</sup>

### Facilities in our plan: Medicare-defined Cost Share

In 2019, the amounts for each benefit period are:

- \$1,364 deductible for days 1 through 60.
- \$341 copay per day for days 61 through 90.
- \$682 copay per day for 60 lifetime reserve days. These are "extra" days we cover once in your lifetime.

These amounts may change for 2020.

Your copays for inpatient benefits are based on benefit periods. A benefit period starts on the first day you go into a hospital or skilled nursing facility (SNF) and ends when you haven't had any inpatient hospital care or skilled nursing care for 60 days in a row. If you go into a hospital or a SNF after one benefit period has ended, a new benefit period starts. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods you can have.

## Outpatient Hospital<sup>1</sup>

### Doctors and facilities in our plan: 20% coinsurance

What you will pay depends on the service and where you are treated. Please refer to the *Evidence of Coverage* for additional information.

## Doctor's Office Visits<sup>1</sup>

### Primary care physician (PCP) visit:

### PCPs in our plan: 20% coinsurance

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### **Doctor's Office Visits<sup>1</sup> - continued**

#### **Specialist visit:**

**Doctors in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

### **Preventive Care Screenings and Annual Physical Exams**

#### **Preventive care screenings:**

**Doctors in our plan:** \$0.00 copay

#### **Annual physical exam:**

**Doctors in our plan:** \$0.00 copay

## Preventive Care Screenings and Annual Physical Exams - continued

### Covered Preventive care screenings:

- Abdominal aortic aneurysm screening
- Annual “wellness” visit
- Bone mass measurement
- Breast cancer screening (mammogram)
- Cardiovascular disease (behavioral therapy)
- Cardiovascular screening
- Cervical and vaginal cancer screening
- Colorectal cancer screenings (colonoscopy, fecal occult blood test, flexible sigmoidoscopy)
- Depression screening
- Diabetes prevention program
- Diabetes screenings and monitoring
- Hepatitis C Screening
- High Intensity Behavioral Counseling
- HIV screening
- Lung cancer screenings
- Medical nutrition therapy services
- Obesity screenings and counseling
- Prostate cancer screenings (PSA)
- Sexually transmitted infections screenings and counseling
- Tobacco use cessation counseling (counseling for people with no sign of tobacco-related disease)
- Vaccines, including flu shots, hepatitis B shots, pneumococcal shots
- “Welcome to Medicare” preventive visit (one-time)

Any extra preventive services approved by Medicare during the contract year will be covered. When you use doctors in this plan, 100% of the cost of preventive care screenings and annual physical exams are covered.

### Emergency Care

20% coinsurance\*, up to \$90.00

World-wide emergency/urgent coverage and urgently needed services outside the United States is limited up to \$10,000.00 per calendar year combined. If you are admitted to the hospital within 24 hours, you do not have to pay your share of the cost for emergency care.

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### **Urgently Needed Services**

20% coinsurance\*, up to \$65.00

### **Diagnostic Radiology Services** (such as MRIs, CT scans)<sup>1</sup>

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

What you pay for these services may vary based on where you are treated.

### **Diagnostic Tests and Procedures**<sup>1</sup>

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

What you pay for these services may vary based on where you are treated.

### **Lab Services**<sup>1</sup>

**Doctors and facilities in our plan:** \$0.00 copayment

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

### **Outpatient X-rays**<sup>1</sup>

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

What you pay for these services may vary based on where you are treated.

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**Therapeutic Radiology Services** (such as radiation treatment for cancer)<sup>1</sup>

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

What you pay for these services may vary based on where you are treated.

**Hearing Services<sup>1</sup>**

**Medicare-covered hearing services** (Exam to diagnose and treat hearing and balance issues):

**Doctors in our plan:** 20% coinsurance

**Routine hearing services:**

You are covered up to \$2,000.00 (\$1,000.00 per ear) for hearing aids (all types) and supplies every year.

**Doctors in our plan:** You pay a \$0.00 copayment for up to 1 routine hearing test and up to 1 fitting/evaluation for a hearing aid every year.

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

**Dental Services**

**Medicare-covered dental services** (this does not include services for care, treatment, filling, removal or replacement of teeth):

**Doctors and dentists in our plan:** 20% coinsurance

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## Dental Services - continued

### Preventive dental services:

This plan covers 2 oral exam(s) every year, 2 cleaning(s) every year, and 1 dental X-ray(s) every year.

**Dentists in our plan:** Please refer to the Evidence of Coverage - Chapter 4 Dental Procedure Charts for additional information.

### Comprehensive dental services:

**Doctors in our plan:** \$300.00 benefit allowance every three months. This is in addition to the routine preventive dental benefit offered on this plan.

Please refer to the Evidence of Coverage - Chapter 4 Dental Procedure Charts for additional information.

## Vision Services

### Medicare-covered vision services:

#### Exam to diagnose and treat diseases and conditions of the eye

**Doctors in our plan:** 20% coinsurance

#### Eyeglasses or contact lenses after cataract surgery

**Doctors in our plan:** 20% coinsurance

### Routine vision services:

#### Routine vision exam

This plan covers 1 routine eye exam every calendar year when you use a network provider.

**Doctors in our plan:** \$0.00 copayment



**Vision Services** - continued

**Routine eyewear (lenses and frames)**

You pay a \$20.00 copayment for 1 pair of eyeglass lenses every other calendar year. You pay a \$0.00 copayment for 1 pair of frames, at the contracted rate up to \$100.00 every other calendar year. You are responsible for paying any costs for such frames over \$100.00. You pay a \$0.00 copayment for contact lenses, at the contracted rate up to \$100.00 every other calendar year. You are responsible for paying any costs for such contact lenses over \$100.00.

**Doctors in our plan:** \$0.00 - \$20.00 copayment

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Anthem Connect Plus (HMO)

## Mental Health Care

### Inpatient visit:<sup>1</sup>

#### **Doctors and facilities in our plan:** Medicare-defined Cost Share

In 2019, the amounts for each benefit period are:

- \$1,364 deductible for days 1 through 60.
- \$341 copay per day for days 61 through 90.
- \$682 copay per day for 60 lifetime reserve days. These are "extra" days we cover once in your lifetime.

These amounts may change for 2020.

Our plan has a lifetime limit of 190 days for inpatient mental health care in a psychiatric hospital. This limit does not apply to inpatient mental health services provided in a general hospital.

Your copays for inpatient benefits are based on benefit periods. A benefit period starts on the first day you go into a hospital or skilled nursing facility (SNF) and ends when you haven't had any inpatient hospital care or skilled nursing care for 60 days in a row. If you go into a hospital after one benefit period has ended, a new benefit period starts. You must pay the inpatient hospital deductible for each benefit period. There's no limit to the number of benefit periods you can have.

### Outpatient individual and group therapy services:<sup>1</sup>

#### **Outpatient mental health services using doctors and facilities in our plan:**

20% coinsurance

**Outpatient group or individual therapy visit at a network psychiatrist's office:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

## Skilled Nursing Facility (SNF)<sup>1</sup>

**Doctors and facilities in our plan:** Medicare-defined Cost Share

In 2019, the amounts for each benefit period are:

- \$0 copay per day for days 1 through 20.
- \$170.50 copay per day for days 21 through 100.

These amounts may change for 2020.

Our plan covers up to 100 days in a Skilled Nursing Facility (SNF). Your copays for SNF benefits are based on benefit periods. A benefit period starts on the first day you go into a hospital or SNF and ends when you haven't had any inpatient hospital care or skilled nursing care for 60 days in a row. If you go into a SNF after one benefit period has ended, a new benefit period starts. There's no limit to the number of benefit periods you can have.

## Physical Therapy<sup>1</sup>

**Provided by CareMore Health:** You pay a \$0.00 copayment

**Other doctors and facilities in our plan:** You pay a 20% coinsurance

## Ambulance<sup>1</sup>

**Ground/Water Ambulance:**

**Emergency transportation services in our plan:** 20% coinsurance per trip

**Air Ambulance:**

**Emergency transportation services in our plan:** 20% coinsurance per trip

Anthem Connect Plus (HMO)

## Transportation

### Transportation services in our plan:

#### Plan approved locations

You pay a \$0.00 copayment for 40 one-way trips to scheduled medical appointments and services at plan-approved locations per year.

Plan approved locations are locations that are contracted with Anthem Connect Plus (HMO) and/or they require an authorization.

#### CareMore Care Centers

You pay a \$0.00 copayment for unlimited round trips to scheduled medical appointments and services provided through Anthem Connect Plus (HMO) care programs, excluding Nifty after Fifty® (NAF).

Routine transportation coverage is limited to plan-approved locations (within the local service area) provided by contracted transportation vendors in our plan. If you need a ride, call us at least 24 hours ahead of time.

## Medicare Part B Drugs<sup>1</sup>

### Other Part B Drugs:

**Drugs in our plan:** 20% coinsurance

### Chemotherapy drugs:

**Drugs in our plan:** 20% coinsurance

# More benefits and ways we support your health



Anthem Connect Plus (HMO)

## Adult Day Care<sup>1</sup>

You pay nothing for adult day care services with a limit of up to 1 day per week.

Requires prior authorization and referral. You must use network providers.

## Chiropractic Care<sup>1</sup>

### Medicare-covered chiropractic services:

**Providers in our plan:** 20% coinsurance

Medicare coverage includes manipulation of the spine to correct a subluxation (when one or more of the bones of your spine move out of position).

### Routine chiropractic services:

**Providers in our plan:** \$0.00 copayment for up to 20 visits every calendar year.

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

## Foot Care (podiatry services)<sup>1</sup>

### Medicare-covered podiatry:

**Provided by CareMore Health:** You pay \$0.00

**Other doctors in our plan:** 20% coinsurance

Foot exams and treatment are covered if you have diabetes-related nerve damage and/or meet certain conditions.

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Anthem Connect Plus (HMO)

### **Foot Care** (podiatry services)<sup>1</sup> - continued

#### **Routine foot care:**

**Doctors in our plan:** \$0.00 copayment

This plan covers: up to 12 routine foot care visit(s) every calendar year

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

### **Home Health Care**<sup>1</sup>

**Doctors and facilities in our plan:** \$0.00 copayment

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

### **In-Home Support**<sup>1</sup>

You pay nothing for up to 4 four-hour shifts of assistance in performing daily living activities following your discharge from the hospital.

### **LiveHealth Online**

Lets you talk to a board-certified doctor, or licensed psychologist or therapist, by live, two-way video on a computer, smartphone or tablet.

Please refer to the *Evidence of Coverage* for additional information.

### **Meals Benefit**<sup>1</sup>

#### **Post Hospitalization Meals**

\$0.00 copayment for up to 14 fully-prepared, nutritious home-delivered meals (2 meals per day for 7 days) per discharge.

Anthem Connect Plus (HMO)

**Medical Equipment/Supplies<sup>1</sup>**

**Durable Medical Equipment** (wheelchairs, oxygen, etc.):

**Suppliers in our plan:** You pay a 20% coinsurance\* for Medicare-covered durable medical equipments.

**Medical supplies and prosthetic devices** (braces, artificial limbs, etc.):

**Suppliers in our plan:** You pay a 20% coinsurance\* for Medicare-covered prosthetic devices and related supplies.

**Diabetic supplies and services:**

**Suppliers in our plan:** 20% coinsurance

**Nifty After Fifty**

\$0.00 copay for this medically supervised exercise training program to improve and increase muscle strength, balance, mobility, flexibility, and overall fitness.

**Outpatient Rehabilitation<sup>1</sup>**

**Cardiac (heart) rehab services** (with a limit of two, one-hour sessions per day and a maximum of 36 sessions within a 36-week period):

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

Anthem Connect Plus (HMO)

### **Outpatient Rehabilitation<sup>1</sup> - continued**

**Pulmonary (lung) rehab services** (with a limit of two, one-hour sessions per day and a maximum of 36 sessions):

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

### **Occupational therapy visit:**

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

### **Outpatient Substance Abuse<sup>1</sup>**

#### **Individual & Group therapy visit:**

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.

### **Outpatient Surgery<sup>1</sup>**

#### **Ambulatory surgical center:**

**Doctors and facilities in our plan:** 20% coinsurance

Note: We highly recommend you talk to your PCP first, before you get care from a specialist.



Anthem Connect Plus (HMO)

### **Outreach Support Program**

This program addresses senior loneliness and encourages meaningful conversation among seniors, caregivers, and health care professionals. You must use network providers.

### **Over-the-Counter Items**

This plan covers up to \$125 per quarter.

There are many ways to access your benefit:

- Shop online or use the mobile app and have items sent to your home or to a store location near you for pickup
- Shop at more than 4,600 Walmart and Neighborhood Market stores and other participating retailers
- Call to place an order and have items sent to your home

### **Pain Management<sup>1</sup>**

You pay nothing for up to 24 visits per calendar year.

Covered services include a combination of acupuncture/pressure, chiropractic and/or therapeutic massage.

### **Prescribed Meals<sup>1</sup>**

You pay nothing for covered prescribed meals. You may qualify to receive 3 home-delivered meals per day for up to 42 days.

### **Renal Dialysis**

**Doctors and facilities in our plan:** 20% coinsurance

Anthem Connect Plus (HMO)

### Respite Care<sup>1</sup>

You pay nothing for up to 40 hours of respite care per calendar year.

### SilverSneakers®\* Fitness program

When you become our member, you can sign up for SilverSneakers. It's included in our plan. To learn more details, go to [www.silversneakers.com](http://www.silversneakers.com) or call SilverSneakers at 1-855-741-4985 (TTY: 711), Monday through Friday, 8 a.m. to 8 p.m. ET.

\* The SilverSneakers Fitness Program is provided by Tivity Health, an independent company. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2017 Tivity Health, Inc. All rights reserved.

### Telemonitoring

Covers in-home equipment and telecommunication technology to monitor specific health conditions.

Please refer to the *Evidence of Coverage* for additional information.

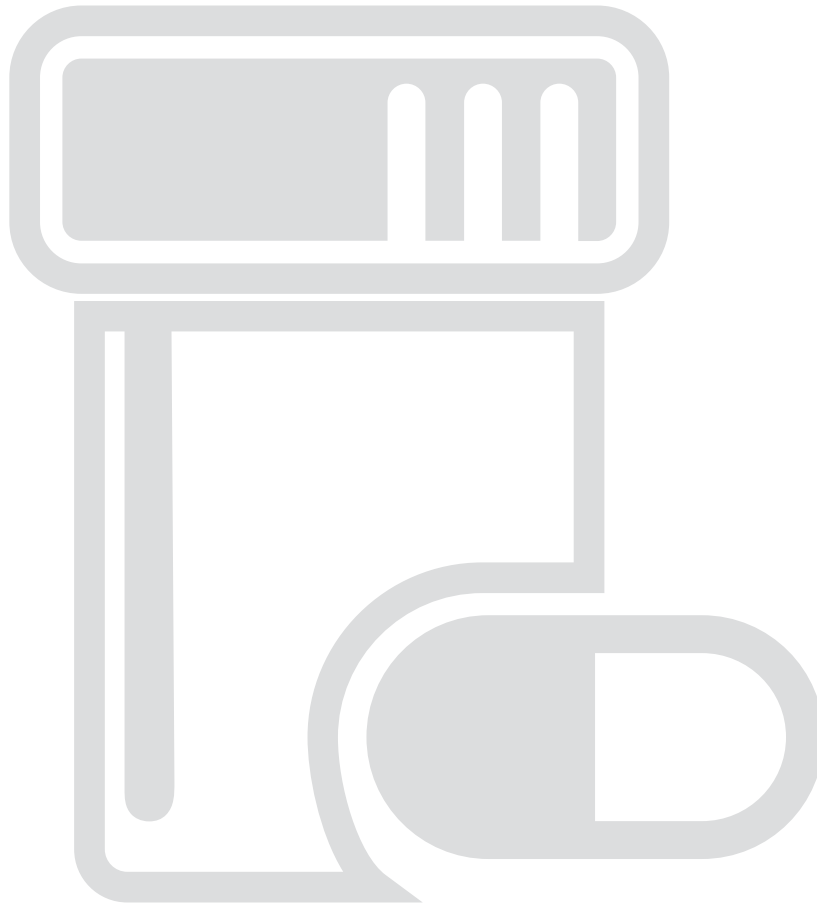
### 24/7 Nurse HelpLine

24-hour access to a nurse helpline, 7 days a week, 365 days a year.

Please refer to the *Evidence of Coverage* for additional information.



# Summary of 2019 prescription drug coverage



## Know where to go:

Once you become a member of our plan, Chapters 5 and 6 of your *Evidence of Coverage* include lots of important details about your pharmacy benefit.



To find a pharmacy in our plan:

- Visit <https://shop.anthem.com/medicare/ca> (under *Useful Tools*, select **Find a Pharmacy**, and enter your location and search details).
- Give us a call and we'll send you a copy of the *Pharmacy Directory*.

# The four stages of drug coverage

What you pay for your covered drugs depends, in part, on which coverage stage you are in.



Stage 1	Stage 2	Stage 3	Stage 4
<b>Deductible</b>	<b>Initial Coverage</b>	<b>Coverage Gap</b>	<b>Catastrophic Coverage</b>
<p>If you have a deductible, you will pay 100% of your drug cost until you meet your deductible. (If you have no deductible, or if a specific drug tier does not apply to the deductible, you will skip to Stage 2.)</p>	<p>You will pay a copay or a percentage of the cost, and your plan pays the rest for your covered drugs.</p>	<p>In this stage, you pay a greater share of the costs. It begins after you and your plan have paid a certain amount on covered drugs during Stages 1 and 2 (this can vary by plan). See Stage 2: Initial Coverage below for the exact amount. After you enter the coverage gap, you pay <b>25%</b> of the plan's cost for covered brand-name drugs and <b>37%</b> of the plan's cost for covered generic drugs until your costs total <b>\$5,100</b>. Some plans have extra coverage. See the Coverage Gap section for more details.</p>	<p>In this stage, after your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach <b>\$5,100</b>, you pay:</p> <ul style="list-style-type: none"> <li>• the greater of <b>5%</b> of the cost, or <b>\$3.40</b> copay for drugs on tiers 1 &amp; 2, and</li> <li>• the greater of <b>5%</b> of the cost, or an <b>\$8.50</b> copay for drugs on all other tiers.</li> </ul>
<p><b>Which coverage stage am I in?</b></p> <p>You will get an <i>Explanation of Benefits</i> (EOB) each month you fill a prescription. It will show which coverage stage you're in and how close you are to entering the next one.</p>			

## How much do I pay for Part D drugs?

### Stage 1: Deductible

\$415.00 deductible per year for Part D prescription drugs.

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Drugs listed on All Tiers are included in the Part D deductible.

### Stage 2: Initial Coverage

After you pay your yearly deductible (if your plan has one), you pay the amount listed in the table on the following pages, until your total yearly drug costs reach \$3,820. Total yearly drug costs are the total drug costs paid by both you and our Part D plan.

You may get your covered drugs at retail pharmacies in our plan. Generally, you may get your covered drugs from pharmacies not in our plan only when you are unable to get your prescription drugs from a pharmacy that is in our plan. If you live in a long-term care facility, you pay the same as at a standard retail pharmacy.

**If you qualify for low-income subsidy (LIS), also known as Medicare's "Extra Help" program, the amount you pay may be different in this Stage.**

**Stage 2: Initial Coverage****Anthem Connect Plus (HMO)**

<b>Cost Sharing</b>	<b>Standard Retail Pharmacy: One-month supply</b>	<b>Mail Order: Three-month supply</b>
<b>Tier 1: Preferred Generic</b>	25%	25%
<b>Tier 2: Generic</b>	25%	25%
<b>Tier 3: Preferred Brand</b>	25%	25%
<b>Tier 4: Nonpreferred Drugs</b>	25%	25%
<b>Tier 5: Specialty Tier</b>	25%	Not available for a long-term supply
<b>Tier 6: Select Care Drugs</b>	25%	25%

### Stage 3: Coverage Gap

#### Anthem Connect Plus (HMO)

You pay **25%** of the plan's cost for covered brand name drugs and **37%** of the plan's cost for covered generic drugs until your costs total **\$5,100**, which is the end of the coverage gap. Not everyone will enter the coverage gap.

### Stage 4: Catastrophic Coverage

#### Anthem Connect Plus (HMO)

After your yearly out-of-pocket drug costs (including drugs purchased through mail order and your retail pharmacy) reach **\$5,100**, you pay:

- the greater of **5%** of the cost, or a **\$3.40** copay for drugs on tiers 1 & 2, and
- the greater of **5%** of the cost, or an **\$8.50** copay for drugs on all other tiers.







## Optional supplemental dental plans



Adding an optional supplemental benefit plan to your Medicare Advantage plan is good for your health in more ways than one:

- No yearly deductibles
- No waiting periods
- Large number of dentists in our plan

# Package 1: High Option Dental Plan

Anthem Connect Plus (HMO)

## How much is the monthly payment?

An extra \$35.00 per month. You must keep paying your Medicare Part B monthly payment and your \$34.70 monthly plan payment.

## How much is the deductible?

This package does not have a deductible.

## Is there a limit on how much the plan will pay?

### Doctors in our plan:

- The plan will pay up to \$1500 for the following preventive dental benefits each year (benefit maximum).

Talk to your doctor and confirm all coverage, costs and codes before you receive services.

## Anthem Connect Plus (HMO)

### Benefits included:

You pay no copay for:

- Two exams
- Two cleanings
- Dental X-rays: include one full-mouth **or** panoramic X-ray **and** one set/series of bitewing X-rays each year **and** up to seven periapical images per calendar year
- Two fluoride treatments
- You pay 20% of the covered charges for certain restorative dental services (fillings and crowns)

You pay 50% of the covered charges for certain endodontic, periodontic, denture, and oral surgery dental services which include, but are not limited to, the following:

- Root canal treatment
- Periodontal scaling and root planing
- Simple and surgical extractions

Since these services are not normally covered under Original Medicare, we offer them as a Supplemental Benefit for an extra monthly payment through this Optional Supplemental Package. Please refer to the *Evidence of Coverage* for more details about this package.



# Special Access to CareMore Health

Anthem Blue Cross has contracted with CareMore Health to provide covered services under these plans. Everyone's experience with CareMore Health begins with a *Comprehensive Health Assessment* — an in-depth assessment where CareMore Health gets to do what they do best — listen and take the time to truly get to know you and your unique health needs. In this visit, they learn about your goals and build a special care plan that is a unique fit for you. Then, they help you in three main ways<sup>1</sup>:

1) **By giving you extra care, on top of the care you get from your regular doctors**

- Behavioral health
- Dermatology services
- Anti-coagulation services
- Fall prevention
- Foot care
- Wound care

2) **By giving you tools so that you can take personal action toward better health**

- Medication review
- Nutrition counseling
- Smoking and tobacco cessation
- Access to specialized and general fitness gyms

3) **Special chronic disease programs where teams of people help you manage a condition**

- Congestive Heart Failure (CHF) Program
- Chronic Kidney Disease Program
- Chronic Obstructive Pulmonary Disease (COPD) Program
- Diabetes Management & Prevention Programs

## Recognized Excellence

CareMore is recognized across the country as a leader in health care<sup>2</sup>. Beyond national recognition, their greatest compliment comes from their patients and their patients' loved ones who consistently share stories about how CareMore has touched their lives in a special way. CareMore Health is excited to begin this journey with you, and can't wait to get to know you at your Comprehensive Health Assessment!

<sup>1</sup> Programs and services may not be available in all markets.

<sup>2</sup> Forbes, *Three disruptive solutions to U.S. Healthcare* (Nov. 14, 2017); The New York Times, *The high price of failing America's costliest patients* (Sept. 28, 2017).

# Ways we support your health

## Get fit and be healthy with SilverSneakers®

We offer the SilverSneakers<sup>1</sup> fitness program as a plan benefit at no cost to you. SilverSneakers includes:



- All basic amenities at participating locations nationwide.
- Group exercise classes at some sites.
- Fun social activities.
- Access to a secure, members-only online community.

**How to get started:** When you become our member, you have SilverSneakers. Go to [www.silversneakers.com](http://www.silversneakers.com) to find over 14,000 nationwide fitness locations and SilverSneakers FLEX classes, and get your unique SilverSneakers ID number. Just show your ID number at the fitness location front desk or to the SilverSneakers FLEX instructor to start working out! You can use more than one location at a time. If you already have a gym membership, SilverSneakers does not replace it or your gym privileges. For more details, visit [www.silversneakers.com](http://www.silversneakers.com) or call SilverSneakers Customer Service at **1-855-741-4985** (TTY: **711**), Monday through Friday, 8 a.m. to 8 p.m. Eastern Time.

## Exercise with Nifty after Fifty

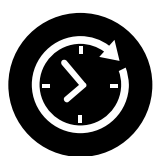
Created by a doctor, Nifty after Fifty helps you keep or regain strength, flexibility, and balance. It's no ordinary gym, it's a unique approach to wellness with personally supervised fitness programs that help you maintain your independence and increase your zest for life.

Nifty after Fifty uses specialized equipment that can exercise every major muscle group - without creating joint damage. Unlike a gym, all of our methods and exercises are designed to significantly improve your range of capabilities and overall state of health.

<sup>1</sup> The SilverSneakers fitness program is provided by Tivity Health, an independent company. Tivity Health, SilverSneakers and SilverSneakers FLEX are registered trademarks or trademarks of Tivity Health, Inc. and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2017 Tivity Health, Inc. All rights reserved.

Nifty after Fifty services include:

- Supervised Full-body Fitness customized specifically for you
- Prescribed Fitness Programs addressing specific chronic conditions
- Fall Free to enhance balance, flexibility, and mobility
- Nifty People: Social connections
- Group exercise classes



### **24/7 Nurse HelpLine**

You can talk with a registered nurse (RN) for non-emergencies any time of the day or night year-round. HelpLine RNs:

- Answer basic health questions.
- Help assess your symptoms and determine the appropriate level of care.



### **LiveHealth Online<sup>†</sup>**

Using LiveHealth Online, you can visit with a board-certified doctor or licensed psychologist or therapist from the comfort and privacy of your home using your smartphone, tablet or computer for a \$0 copay. Doctors are available 24 hours a day, 7 days a week to assess common health conditions like the flu, a cold, sinus infection, pink eye, sore throat and more. When you're having a tough time coping or feeling stressed, you can make an appointment and visit with a therapist in four days or less. Getting started is easy. You can sign up at <https://livehealthonline.com> or by downloading our free mobile app.

<sup>†</sup> LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of our plan.



## Need dental care?

Add an Optional Supplemental Benefits (OSB) package to your plan. These expanded benefits, which aren't covered under Medicare Advantage plans or Original Medicare, are good for your health in more ways than one:

- No yearly deductibles
- No waiting periods; use them immediately after your start date
- Offer large networks of dentists

**How to add OSBs to your plan:** Up to 90 days after your effective date, you can add the package of your choice to most Medicare Advantage plans for an additional monthly premium. Your options are listed on the Enrollment form included in this guide. To learn more, see the "Optional Supplemental Dental Plans" section of the medical benefits chart or talk to your agent.



# An overview of how Medicare works

If you're new to Medicare, this information can help you decide what option is right for you.

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**ORIGINAL MEDICARE (PARTS A and B) is offered by the federal government. It helps cover the costs for:**

A  
+  
B



- Inpatient care in hospitals and skilled nursing facilities (not custodial or long-term care).
- Hospice and some home health care services.
- Doctors' services, hospital outpatient care and some home health care services, as well as lab tests, medical equipment and supplies.
- Most preventive services, including a yearly wellness exam.

**But Original Medicare doesn't cover everything. Parts A and B don't cover:**

- Prescription drugs.
- Routine vision, dental or hearing care.

# How Medicare works - continued

## Option 1

### Choose all your coverage in one plan

C  
D+



**MEDICARE PART C (offered by private insurers) can also be called a “Medicare Advantage” plan and:**

- Includes all of Part A (hospital) and Part B (medical) coverage.
- Usually includes Part D prescription drug coverage.
- Often offers extra services and benefit options.
- Has yearly limits on your out-of-pocket costs for medical services.

- OR -

## Option 2

### Choose one or both of the following

D



**MEDICARE PART D (offered by private insurers) is stand-alone prescription drug coverage and:**

- Helps pay for many of your prescribed drugs.
- Gives you access to mail-order options and retail drug stores across the country.

Medicare  
Supplement



**MEDICARE SUPPLEMENT (offered by private insurers) bridges the gap in costs that are not fully covered by Original Medicare, such as:**

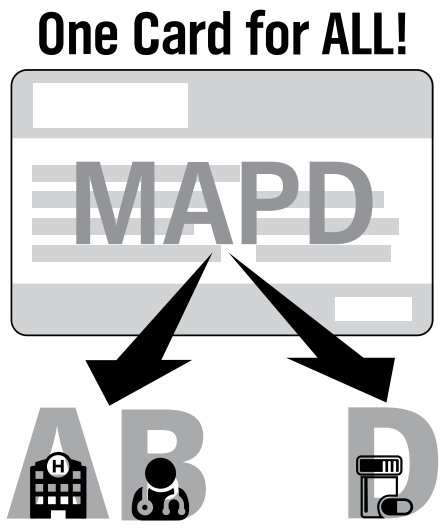
- Medicare Part A or Part B deductibles, coinsurance or copayments.
- Medicare Part B excess charges.
- Skilled Nursing Facility care coinsurance.
- Foreign Travel Emergencies.

# Medicare ID cards

The Medicare plan option you choose will determine the plan ID card or cards you will need to carry with you at all times.

- **If you choose one of our Medicare Advantage and Prescription Drug (MAPD) plans:**

You should put away your red, white and blue Medicare ID card because all you'll need to carry is one card. Just present your MAPD plan ID card for all your covered medical and drug benefits.



## How can I learn more about Medicare?



### Medicare & You – a helpful tool

We strongly recommend you obtain a copy of the official U.S. government's *Medicare & You* handbook to get the answers to all of your questions about Medicare. If you do not have a copy, you can view it online at [www.medicare.gov](http://www.medicare.gov) or call Medicare for a copy at **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users can call **1-877-486-2048**.

# When you can enroll



## Initial coverage period



You can sign up for a Medicare Advantage or Part D plan when you are first eligible for Medicare. Your initial enrollment phase is a 7-month period that includes the 3 months before you turn 65, the month you turn 65 and the 3 months after you turn 65.



## Annual election period - October 15 to December 7

This is the time frame each year that you can enroll in or change your Medicare Advantage or Part D plan. You may also switch to Original Medicare (Parts A and B). New coverage begins January 1 of each year, after you've enrolled.



## Open enrollment period - January 1 to March 31

If you're enrolled in a MA-PD plan, you may switch to another MA-PD plan; an MA-only plan; or Original Medicare with or without a PDP.



## Special enrollment period

You can sign up for a Medicare Advantage or Part D plan outside of the time frame above if certain events occur in your life or if you're eligible for low-income subsidy (also called "Extra Help").



## Avoid late-enrollment penalties

It's important to enroll in a Medicare plan when you're first eligible. If you don't, you may have to pay the following penalties:

- **Medicare Part A:** Your monthly premium, if you have one, may increase by 10% per year for twice the number of years you could have had Part A but didn't sign up.
- **Medicare Part B:** Your monthly premium may increase 10% for each 12-month period that you could have had Part B but didn't sign up. You'll have to pay this penalty for as long as you have Part B.
- **Medicare Part D:** If you don't sign up when you're first eligible, you may have to pay this penalty for as long as you are enrolled in Part D, and it may increase every year. (You may not have to pay if you receive Extra Help or can provide proof of other creditable coverage.)

ATENCIÓN: Si habla español, los servicios de asistencia lingüística están disponibles sin costo alguno para usted. Llame al **1-800-499-2793** (TTY: **711**).

This information is not a complete description of benefits. Call **1-800-499-2793** (TTY: **711**) for more information.

Anthem Blue Cross is an HMO plan with a Medicare contract. Enrollment in Anthem Blue Cross depends on contract renewal.

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

### **It's important we treat you fairly**

That's why we follow Federal civil rights laws in our health programs and activities. We don't 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. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call Customer Service for help (TTY: 711).

If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, 4361 Irwin Simpson Rd, Mailstop: OH0205-A537; Mason, Ohio 45040-9498. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TTY: 1- 800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

### **Get help in your language**

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the Customer Service number on the back of your ID card.

**English:** You have the right to get this information and help in your language for free. Call Customer Service for help.

**Spanish:** Tiene el derecho de obtener esta información y ayuda en su idioma de forma gratuita. Llame al número de Servicios para Miembros para obtener ayuda.

**Arabic:**

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجاناً. اتصل بخدمة العملاء للمساعدة.

**Armenian:** Դուք իրավունք ունեք Ձեր լեզվով ստանալու այս տեղեկատվությունը և ցանկացած օգնություն՝ անվճար:  
Օգնություն ստանալու համար զանգահարեք հաճախորդների սպասարկման կենտրոն:

**Chinese:** 您有權使用您的語言免費獲得該資訊和協助。請致電客戶服務部尋求協助。

**Farsi:**

شما این حق را دارید که این اطلاعات و کمکها را به صورت رایگان به زبان خودتان دریافت کنید.  
برای دریافت کمک با مرکز خدمات مشتریان تماس بگیرید.

**French:** Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour obtenir de l'aide, veuillez appeler le service client.

**Haitian:** Ou gen dwa resevwa enfòmasyon sa a ak asistans nan lang ou pale a pou gratis. Rele nimewo Sèvis Kliyan an pou jwenn èd.

**Italian:** Ha il diritto di ricevere queste informazioni ed eventuale assistenza nella sua lingua senza alcun costo aggiuntivo. Per assistenza, chiami il Servizio clienti.

**Japanese:** この情報と支援を希望する言語で無料で受けることができます。サポートが必要な場合はカスタマー サービスにお電話ください。

**Korean:** 귀하께서는 본 정보와 도움을 비용없이 귀하의 언어로 받으실 권리가 있습니다. 도움을 받으시려면 고객 서비스부로 연락해 주십시오.



**Polish:** Masz prawo do bezpłatnego otrzymania niniejszych informacji oraz uzyskania pomocy w swoim języku. Zadzwoń pod numer Działu Obsługi Klienta w celu uzyskania pomocy.

**Portuguese:** Você tem o direito de receber gratuitamente estas informações e ajuda no seu idioma. Ligue para o Atendimento ao Cliente para obter ajuda.

**Russian:** Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания клиентов.

**Tagalog:** May karapatan kang makuha ang impormasyon at tulong na ito sa sarili mong wika ng walang kabayaran. Tumawag sa Serbisyo para sa mga Kustomer para matulungan ka.

**Vietnamese:** Bạn có quyền được biết về thông tin này và được hỗ trợ bằng ngôn ngữ của bạn miễn phí. Hãy liên hệ với Dịch vụ khách hàng để được hỗ trợ.

## **Anthem Blue Cross - H0544**

### **2019 Medicare Star Ratings\***

The Medicare Program rates all health and prescription drug plans each year, based on a plan's quality and performance. Medicare Star Ratings help you know how good a job our plan is doing. You can use these Star Ratings to compare our plan's performance to other plans. The two main types of Star Ratings are:

1. An Overall Star Rating that combines all of our plan's scores.
2. Summary Star Rating that focuses on our medical or our prescription drug services.

Some of the areas Medicare reviews for these ratings include:

- How our members rate our plan's services and care;
- How well our doctors detect illnesses and keep members healthy;
- How well our plan helps our members use recommended and safe prescription medications.






For 2019, Anthem Blue Cross received the following Overall Star Rating from Medicare.

  
4.5 Stars

We received the following Summary Star Rating for Anthem Blue Cross's health/drug plan services:

Health Plan Services:  4.5 Stars  
Drug Plan Services:  5 Stars

The number of stars shows how well our plan performs.

	5 stars - excellent
	4 stars - above average
	3 stars - average
	2 stars - below average
	1 star - poor

Learn more about our plan and how we are different from other plans at [www.medicare.gov](http://www.medicare.gov).

We do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability in our health programs and activities.

You may also contact us 7 days a week from 8:00 a.m. to 8:00 p.m. Pacific time at 1-844-309-6996 (toll-free) or 711 (TTY), from October 1 to March 31. Our hours of operation from April 1 to September 30 are Monday through Friday from 8:00 a.m. to 8:00 p.m. Pacific time.

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call 1-844-309-6996 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-309-6996 (TTY: 711).

Current members please call 1-800-499-2793 (toll-free) or 711 (TTY).

\*Medicare evaluates plans based on a 5-star rating system. Star Ratings are calculated each year and may change from one year to the next.

Anthem Blue Cross is an HMO plan with a Medicare contract. Enrollment in Anthem Blue Cross depends on contract renewal.

Before making an enrollment decision, it is important that you fully understand our benefits and rules. If you have any questions, you can call and speak to a customer service representative at 1-800-499-2793 TTY: 711, 8 a.m. to 8 p.m., seven days a week (except Thanksgiving and Christmas) from October 1 through March 31, and Monday to Friday (except holidays) from April 1 through September 30.

### **Understanding the Benefits**

- Review the full list of benefits found in the Evidence of Coverage (EOC), especially for those services that you routinely see a doctor. Visit <https://shop.anthem.com/medicare/ca> or call 1-800-499-2793 to view a copy of the EOC.
- Review the provider directory (or ask your doctor) to make sure the doctors you see now are in the network. If they are not listed, it means you will likely have to select a new doctor.
- Review the pharmacy directory to make sure the pharmacy you use for any prescription medicines is in the network. If the pharmacy is not listed, you will likely have to select a new pharmacy for your prescriptions.

### **Understanding Important Rules**

- In addition to your monthly plan premium, you must continue to pay your Medicare Part B premium. This premium is normally taken out of your Social Security check each month.
- Benefits, premiums and/or copayments/co-insurance may change on January 1, 2020.
- Except in emergency or urgent situations, we do not cover services by out-of-network providers (doctors who are not listed in the provider directory).

Anthem Blue Cross is an HMO plan with a Medicare contract. Enrollment in Anthem Blue Cross depends on contract renewal.