2018

FIT Life Event

Discover Wellness: Inspire a Better You

March 20 - 22 | Lory Student Center | Room 382
Agenda – Did you know?

- LiveHealth Online
- Behavioral Health Online
- 24-Hour Nurse Line
- ER vs. Urgent Care
- Estimate Your Costs
- Price a Medication
- Diabetes Prevention Program
- Health Savings Account
## Key terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>The amount you pay each year before your plan starts to pay</td>
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<tr>
<td><strong>Copay</strong></td>
<td>A flat fee you pay for covered services like doctor visits</td>
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<tr>
<td><strong>Coinsurance</strong></td>
<td>Your share of health plan costs (a percentage of total allowable cost) after meeting your deductible</td>
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<tr>
<td><strong>Out-of-pocket maximum</strong></td>
<td>The most you have to pay out-of-pocket each year for health care services. Check your plan details to see if your deductible and copay is part of your Out-of-Pocket maximum</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td>The amount you pay to belong to a health plan</td>
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LiveHealth Online

Doctor’s care at the speed of life.
Visit with a doctor online, anytime. From work, at home or on the go.

LiveHealth Online:

- Is available in most states including D.C.
- Is available 24 hours a day, 7 days a week, 365 days a year
- Is available anywhere you have a computer or mobile device with Internet access (at home, in the office or on the go)
- Provides access to in-network, board-certified doctors
- Allows doctors to ePrescribe** utilizing local pharmacies (where applicable)
- Takes member payments via Visa, MasterCard, American Express and Discover
- Is secure, convenient and easy-to-use
- Cost of a PCP office visit- integrated with your medical plans OOP Maximums
- Register at www.livehealthonline.com
**LiveHealth Online Psychology**

**An easy, convenient way to see a therapist or psychologist in just a few days**

If you’re feeling stressed, worried, or having a tough time, you can talk to a licensed psychologist or therapist through video using LiveHealth Online Psychology. It’s easy to use, private and, in most cases, you can see a therapist within four days or less. All you have to do is sign up at livehealthonline.com or download the app to get started. The cost is similar to what you’d pay for an office therapy visit.

**Make your first appointment — when it’s easy for you**

- Use the app or go to livehealthonline.com and log in. Select LiveHealth Online Psychology and choose the therapist you’d like to see.
- Or, call LiveHealth Online at 1-844-784-8409 from 7 a.m. to 11 p.m.
- You’ll get an email confirming your appointment.

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**How much does a therapist visit cost?**

The cost should be similar to what you’d pay for an office therapy visit, depending on your benefits, copay or coinsurance. You’ll see what you owe before you start a visit and any cost is charged to your credit card. The cost is the same no matter when you have the visit — whether it’s a weekday, the weekend, evening or a holiday.

**How do I decide which therapist to see?**

After you log in at livehealthonline.com or with the app, select LiveHealth Online Psychology. Next, you can read profiles of therapists and psychologists. Once you select the one you would like to see, schedule a visit online or by phone. At the end of the first visit, you can set up future visits with the same therapist if both of you feel it’s needed. You always have the choice of the therapist you want to see.

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**LiveHealth Online Psychology**

**What conditions can be treated when you have a visit with a psychologist or therapist?**

You can get help for these types of conditions:

- Stress
- Anxiety
- Depression
- Family or relationship issues
- Grief
- Panic attacks
- Stress from coping with a sickness
24/7 Nurseline

Get round-the-clock peace of mind

24/7 NurseLine has you covered anytime, anywhere

Whether it’s 3 a.m. or a lazy Sunday afternoon with the family, health issues can crop up at the most inconvenient times and places.

What if you had a nurse in your back pocket — someone knowledgeable you could talk to any time of the day or night, 365 days a year?

That’s why Anthem Blue Cross and Blue Shield (Anthem) offers 24/7 Nurseline, a resource you call when life throws you a curve ball.

While 24/7 NurseLine may be your first line of defense for the unexpected, it’s also part of Anthem’s whole-health approach. The registered nurses can help you with your baby’s fever, give you allergy relief tips and advise you where to go for care.

They can also:

• Help you find providers and specialists in your area.
• Give you referrals to LiveHealth Online, a tool that allows you to have live video chats with board-certified doctors using a smartphone, tablet or computer and webcam.*
• Enroll you and your dependents in valuable health management programs for certain health conditions.
• Remind you about scheduling important screenings and exams, including dental and vision checkups.
• Provide guidance during natural catastrophes and health outbreaks.
• Offer links to health-related educational videos or audio topics.

24/7 NurseLine can connect you to Anthem’s other health and wellness programs, so you have access to the best resources for the best health results.

Got health questions? Answers are at your fingertips. Add 800-337-4770 to your contacts today!
## ER vs. Urgent Care

### Which is better for allergic reactions?

**Emergency room (ER) vs Urgent care/retail health clinic vs LiveHealth Online**

Always call 911 or go to the ER if you think you could put your health at serious risk by delaying care.

<table>
<thead>
<tr>
<th>When you have a rash or itchy, watery eyes and can’t stop sneezing, where should you go?</th>
<th>Emergency room</th>
<th>Urgent care/retail health clinic</th>
<th>LiveHealth Online</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average cost</strong>&lt;sup&gt;2&lt;/sup&gt; for common conditions</td>
<td>$200</td>
<td>$75</td>
<td>$20</td>
</tr>
<tr>
<td><strong>You pay:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Any copay</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>• Any additional deductible or coinsurance that may apply</td>
<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Average visit time</strong></td>
<td>4 hours&lt;sup&gt;2&lt;/sup&gt;</td>
<td>1 hour&lt;sup&gt;3&lt;/sup&gt;</td>
<td>20 minutes&lt;sup&gt;4&lt;/sup&gt;</td>
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<tr>
<td><strong>Need to find care nearby? Online:</strong> Go to anthem.com and choose Find a doctor. Follow the steps to search for a doctor or health care provider in your plan.</td>
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<tr>
<td><strong>By phone:</strong> Call the Member Services number on your ID card for help finding providers in your plan.</td>
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<td></td>
<td></td>
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<tr>
<td><strong>You save:</strong></td>
<td>3 hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Enough time to go to the gym and take your dog to the park</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>You save:</strong></td>
<td>3.5 hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Enough time to go to the gym, take your dog to the park, and watch your favorite TV show</td>
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</table>
Different doctors and hospitals may charge different amounts for the same service. So shop around using the **Estimate Your Cost** tool to see costs based on your own benefits. You can also compare the quality of different procedures.

**Be a smart shopper – it pays to compare**

<table>
<thead>
<tr>
<th>Procedures</th>
<th>Hospital 1</th>
<th>Hospital 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>Bronchoscopy</td>
<td>$5,000</td>
</tr>
<tr>
<td>$300</td>
<td>Chest CT scan</td>
<td>$1,000</td>
</tr>
<tr>
<td>$25,000</td>
<td>Hip replacement</td>
<td>$36,000</td>
</tr>
<tr>
<td>$25,000</td>
<td>Knee replacement</td>
<td>$37,000</td>
</tr>
</tbody>
</table>

*Sample cost comparison*
Prescription management wherever you are

Welcome to Anthem

Insurance is complicated, we know. So if you’re looking for simple terms and straightforward answers about health insurance from someone who gets it, you’re in the right place.

Let’s get started.

Manage everything you want and need to know about your prescription benefits in one place. It's easy. It's convenient. From getting your prescriptions filled to receiving health alert notifications and more, you can find it all by using our prescription benefit tools on anthem.com.

Get started

On anthem.com, log in and select Prescription Benefits to access the Pharmacy homepage. From here, you can access our easy-to-use prescription tools. For some tools, you will be redirected to Express Scripts, the company that helps support your prescription drug benefits.
Prescription management wherever you are

1. Search your drug lists
We have a drug search tool that automatically takes you to the drug list that applies to your benefit plan. You can search your drug lists for up-to-date information, such as:
   - Tier status
   - Clinical programs including quantity limits, dose optimization, prior authorization and step therapy
   - Therapeutic class and category

2. Find a pharmacy in your network
With the Locate a Pharmacy tool, enter your ZIP Code and let us know if you want to see pharmacies that are open 24 hours a day or not, then choose Search. You’ll see a list of nearby pharmacies in your network, including pharmacies where you can fill a 90-day supply (depending on your benefit), or you can view them on a map.

3. Find out how much a drug will cost
With the Price a Medication tool, you can compare retail prescription medication costs at individual local pharmacies and check plan-specific drug coverage information. Just enter your address, city and state or ZIP code to see all the participating pharmacies in the area. Pricing can be viewed for up to three pharmacies at a time. Results include pharmacies that can dispense a 90-day supply, as well as home delivery pricing.

4. Check your prescription order status
Receive more accurate expected order ship date(s) as well as more concise and consistent messaging when an order has a delay.

5. Refill and renew prescriptions

6. Transfer to home delivery
Get home delivery for the whole family on eligible prescriptions.
ConditionCare

Let ConditionCare be your wellness guide

Managing an ongoing health condition isn’t easy. And having a little extra help and encouragement can make all the difference. That’s why we offer ConditionCare, a no-cost health and wellness program that provides tools, resources and support to members and their covered dependents with:

- Asthma (pediatric or adult)
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease (CAD)
- Diabetes, types 1 and 2 (pediatric or adult)
- Heart failure (HF)

If you or a loved one under your insurance plan has any of the conditions named above, you can participate at no extra cost.

Need a little …
or a lot of support for your health condition?

Signing up for ConditionCare is easy!

We’ll call you or you can call us toll free at 866-962-0953. When we talk, we’ll verify your identity, ask you a few questions about your health and invite you to join the program.

Once admitted to ConditionCare, you get:

- Educational resources, like e-hotline newsletters.
- 24/7 access to a nurse care manager for health questions.

Depending on your health, you may be asked to complete a health questionnaire. Your answers will help us figure out how to best support you.

Then, we’ll put you in touch with a nurse care manager who will provide guidance on reaching your health goals. He or she will also follow up periodically to offer encouragement and advice.

To really take advantage of the program, we encourage you to register on anthem.com and opt in for email communication.
Diabetes Prevention Program

Our new Diabetes Prevention Program is included as a part of your preventive benefits

Depending on your plan, there may be no cost to you. Check your preventive care benefits to figure out your exact cost.

About the program:
- Through lifestyle health coaching and weekly in-person or virtual classes, you will spend 16 weeks learning the skills needed to lose weight, become more physically active, and manage stress.
- After the 16-week period, you will meet monthly for six months to instill ways to incorporate healthier eating, moderate physical activity, and problem-solving and coping skills into your daily life.

Getting started:
- Your doctor can refer you to the program by completing a Patient Recommendation form located on our provider Web page at anthem.com and faxing it to the number provided on that form. However, a referral or prescription is not needed.
- Or you may complete a prediabetes risk assessment at anthem.com by logging in as a member, selecting the Health & Wellness tab and finding program information in the Health and Wellness In Your Area section. If you are at risk, you may sign up by completing the self-referral form on the back of the assessment and returning it via mail or fax.
- Once you’re approved for the program, you’ll get a phone call from us to review your program options.

Times, locations and availability:
- On-site, in-person classes are held in a variety of convenient locations throughout Colorado by CDC-recognized Diabetes Prevention Program (DPP) providers.
- Classes are offered with program start dates, times and locations that are convenient including both daytime and evening hours.
- You can also select an online class and use your computer and/or a mobile app on your smartphone or tablet.
Be a winner. Quit today!

Looking for a little—or a lot of—support? Give QuitLine a call.

Have you tried and tried again... Are you maybe thinking about quitting... or, have you done it and struggle to stay on track?

Whatever stage of quitting you’re in, we’ve got help for you. Anthem Blue Cross and Blue Shield of Colorado has partnered with National Jewish Health®, U.S. News & World Reports #1 ranked respiratory hospital, to offer Anthem BCBS QuitLine. This wonderful resource includes:

- Dedicated coaches who provide telephone-based support, and help you cope with the stress, cravings and weight gain associated with quitting.
- Nicotine replacement therapy, including nicotine patches, lozenges and gum.
- Special tools and educational materials, including information for smokers and spit-tobacco users who are pregnant, teen age, Spanish-speaking or Native American.
- Extended service hours, from 6 a.m. to 11 p.m., Monday through Sunday.

And for members who have a Colorado plan while residing in Colorado or another state, QuitLine is there for you at no cost.

Bottom line: Smoking is bad for you and the people around you, so what are you going to do about it?

Make this call your first step:
855-891-9988. And be sure to have your member ID card handy when you call. For additional information...

The HSA: Stretch Your Dollar

1. **Generally lower premiums.**
   What you save in return for a higher deductible can help offset out-of-pocket costs not covered by the health plan.

2. **Tax Advantages.**
   HSA contributions, earnings and distributions are tax free’ when used to pay for qualified medical expenses.

3. **The money is always yours.**
   Besides being free to choose when and how much of your HSA funds to use, any money left over at year’s end is yours to keep.

Learn more at [www.netbenefits.com/CSU](http://www.netbenefits.com/CSU)
Finding one online is fast and easy
Use our **Find a Doctor** tool to look for doctors, hospitals, labs and other health care providers in your Anthem Blue Cross and Blue Shield plan.
Check if your favorite doctor is part of your plan, or look for one near you.
Avoid getting care from doctors outside of your plan if you can – it will cost you more or your plan may not cover it all.

Looking for a doctor?

Here’s all you need to do:

1. **If you’re a member**
   - Go to anthem.com, select the member icon and log in.
   - Under Useful Tools on the right, select Find a Doctor.
   - Next, select a type of doctor, place or name.
   - Select Search.

2. **If you’re not a member yet**
   - First answer a few questions, so we can help find you the right plan and doctor in your plan. Then enter or select the plan/network.
   - Next, select a type of doctor, place or name.
   - Select Search.

3. Select a doctor to see more information, such as:
   - Training
   - Specialties
   - Languages spoken
   - Address (including a map)
   - Phone number

Going mobile
Use your mobile device to search for doctors, hospitals and more with our free app from the App Store® or Google Play™. Just search for Anthem Anywhere and download the app.
Did you know we receive more than 5 million calls a year from members who just want to find out the status of their claims? So we wanted to make it easier for members to get the information they want and get it faster. That’s why we developed What’s My Status, an enhancement to our claims process that sends automatic, real-time emails or text messages to members to let them know when a claim is received, another when its approved or denied.

January 2018, real-time claim notifications will be available for large group members, who have an email address registered on our secure member website.

Members can get the information the way they want it-right on their smartphone or computer. They can set their preferences to receive text or email notifications.

Members have asked for real-time messaging, and we’re happy to deliver. About 86% of members currently getting these types of notifications say they like it. The messages keep them informed and reduce the need to call Member Services.
Questions?

Thank you!