Wright State University

How to Get the Most Out of Your Medical & Pharmacy Plans
Strength in numbers

And when you combine that with the power of Blue, we’re virtually unstoppable

- 97% of hospitals
- 92% of physicians
- 2x larger total membership than Blue’s next largest competitor
- 382 of Fortune 500 offer a Blue health plan
- 1 in 3 Americans is covered by a Blue Cross Blue Shield plan
Glossary of Terms

- **Deductible** – a dollar amount that a member must meet before covered benefits are paid where member has a % responsibility.
- **Coinsurance** – a percentage that a member must pay for services received after they meet their deductible.
- **Out of pocket maximum (In Network)** – a flat dollar amount that represents the most an employee would pay in deductible and coinsurance amounts during your plan year (i.e. their maximum liability)
- **Out of pocket maximum (Out of Network)** - a flat dollar amount that represents the most an employee should pay in deductible and coinsurance amounts during your plan year.
How to Make the Most of Your Health Plan

– Coverage while traveling – Travel for business or on vacation the Blue Card Program links participating providers across the Country

– Medical Co-pays & deductibles apply to out of pocket maximum

– No referrals necessary – when using Anthem’s network

– Qualifying Event – Getting married, divorce or having a baby Wright State University needs to be notified within 30 days of the event

– Benefit Period – Plan Year January 1, 2014– December 31, 2014

– Use Free-Standing Laboratory Services – Quest, Lab Corp, Compunet

– Avoid emergency rooms for non-life threatening conditions
How to Make the Most of Your Health Plan

- Use in-network doctors when possible

- Do not assume that because a hospital is in-network that all the doctors and subcontracted services are

- Use primary care doctors before specialists

- Generic drugs vs. brand name drugs

- Take advantage of $0 or $4 drugs at Kroger, Meijer's, & Wal-Mart

- Use Anthem’s online decision support tools

- Recognize that costs can vary for the same service at different facilities (Example- MRI’s)

- Investigate charges *before* services are provided
Customer Service

• Contact Customer Service:

• Phone number on the back of your Anthem ID card
  • Benefit or Claim clarification or questions
  • Request an ID card
  • Verify dependent information
  • Assistance on getting setup online/myanthem.com
  • Call regarding a precertification

• ESI/Pharmacy issues

• Always remember to have your ID number ready which appears on your Anthem ID card

• Travel Coverage – 1-800-810-2583

• **Additional Customer Service Horan and Associates, Inc**
  • Unable to resolve administrative and/or billing problem, an Horan representative will work on your behalf for resolution.
  • **Jennifer Johnson**, CEBS, Senior Service Representative, (800) 544-8306, x2734
  • **Mikal Jeffries**, CEBS, Account Manager, (800) 544-8306, x3900
Engaging, intuitive, and easy
Anthem.com

Tone is friendly and helpful, with simple language – not insurance jargon

Easy, more secure access to personalized member services

Quick access to the most common member tasks

Seamless transition from public to private site for secure content
Registering is Easy!

1. Go to Anthem.com
2. Click “Register”
3. Enter your member ID on your card and additional personal information
4. Assign a User ID and Password
5. Log In!
Our Account Summary offers members a Health Dashboard and a personalized home page.
Imaging Shopper

• Make more informed choices.

• You may feel nervous — or a little out of your element — when your doctor refers you for an imaging service like a CT scan or MRI. But we can help you make a more informed choice, and possibly lower your costs, by doing some homework for you. We can tell you which places near you are known for their quality services and lower costs.

• Imaging services can cost anywhere from $300 to $3,000 dollars, But higher cost doesn’t mean higher quality.

• Imaging Shopper is an innovative program aimed at steering members who need MRI or CT scans to high quality, low cost providers.

• When a doctor schedules an MRI, CT scan or other diagnostic imaging for a patient at a higher-cost facility. The patient will receive a phone call notifying them of other potential places where they can have the diagnostic imaging done for the same quality but at a lower cost.

• The patient then has the choice to be re-directed or continue with their doctor’s initial referral.
Our goal with Anthem Care Comparison is to provide easy-to-use transparency tools to enable informed decision-making. 

- Educate employees about quality measures and total treatment costs for the facilities they access through our networks.
- Show employees how to use this information in the decision making process.
- Continue to make it easy to navigate and understand the tools.
- Anthem Care Comparison provides quality and cost information for common elective procedures (e.g. hip replacement, cataract removal).
- Contact the provider to verify the cost.
Using Anthem Care Comparison – Quality

Step 1: Choose a Procedure

Find a hospital for a procedure or condition...

Find a hospital by name...

Hospital Name (at least 3 characters)

Location (city, state or zip)

Explanation

Vascular bypass is surgery to bypass blocked arteries, usually in the legs. The surgeon may use a synthetic tube or a piece of vein taken from elsewhere in the patient’s body to divert blood around the blockage. A vascular procedure revision is a surgery to revise or repair a previous operation on a blood vessel, such as bypass surgery.

Location (city, state or zip)

Cincinnati, OH

Within:

20 miles

Continue

Explanation of Procedure or Condition
Anthem Care Comparison – Cost

Cost information only is available for procedures under the following headings: Diagnostic Tests, Outpatient Services and Additional Inpatient Services

Compare costs of various facilities and the volume of procedures performed

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>City, State</th>
<th>Map and Directions</th>
<th>Distance</th>
<th>Typical Minimum Cost</th>
<th>Typical Maximum Cost</th>
<th>Number of Services/Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgery Center Of Evendale, LLC</td>
<td>3155 GLendale mILFORD RD</td>
<td>CINCINNATI, OH</td>
<td>(View map)</td>
<td>7 mi</td>
<td>$3,015</td>
<td>$4,222</td>
<td>2</td>
</tr>
<tr>
<td>Greater Cincinnati Surgery Center</td>
<td>1001 S MONCTONERV RD</td>
<td>CINCINNATI, OH</td>
<td>(View map)</td>
<td>7 mi</td>
<td>$4,222</td>
<td>$5,420</td>
<td>9</td>
</tr>
<tr>
<td>Beacon Orthopedics Surgical Center, LLC</td>
<td>501 E BUSINESS WAY</td>
<td>CINCINNATI, OH</td>
<td>(View map)</td>
<td>7 mi</td>
<td>$5,428</td>
<td>$6,634</td>
<td>331</td>
</tr>
<tr>
<td>Beacon Orthopedics Surgical Center, LLC</td>
<td>4400 HARRISON AVE STE 200</td>
<td>CINCINNATI, OH</td>
<td>(View map)</td>
<td>10 mi</td>
<td>$5,428</td>
<td>$6,634</td>
<td>331</td>
</tr>
<tr>
<td>Good Samaritan Hospital - Cincinnati</td>
<td>375 DRAWHYTH AVE</td>
<td>CINCINNATI, OH</td>
<td>(View map)</td>
<td>3 mi</td>
<td>$10,252</td>
<td>$11,458</td>
<td>169</td>
</tr>
<tr>
<td>St. Elizabeth Medical Center - North Unit</td>
<td>401 E 20TH ST</td>
<td>COVINGTON, KY</td>
<td>(View map)</td>
<td>7 mi</td>
<td>$12,685</td>
<td>$13,871</td>
<td>174</td>
</tr>
<tr>
<td>St. Elizabeth Medical Center - South Unit</td>
<td>1 MEDICAL VILLAGE DR</td>
<td>ERLANGER, KY</td>
<td>(View map)</td>
<td>10 mi</td>
<td>$12,685</td>
<td>$13,871</td>
<td>174</td>
</tr>
</tbody>
</table>
Certain inpatient procedures have both cost and quality information

Report on Hip Replacement

This report compares hospitals within 20 miles of Cincinnati, OH for Hip Replacement, and is based on your selections and rankings. This is just one of several sources you should consult to select a hospital; always consult your physician about what decision is right for you.

<table>
<thead>
<tr>
<th>Name</th>
<th>Typical min/max cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deaconess Hospital</td>
<td>$13,189 - $16,956</td>
</tr>
<tr>
<td>Good Samaritan Hospital - Cincinnati</td>
<td>$13,189 - $16,956</td>
</tr>
<tr>
<td>Christ Hospital</td>
<td>$20,726 - $24,492</td>
</tr>
<tr>
<td>The Jewish Hospital</td>
<td>$24,494 - $28,261</td>
</tr>
<tr>
<td>University Hospital, Inc Cincinnati</td>
<td>No Data Available</td>
</tr>
</tbody>
</table>

About the Data
Special Offers Discounts

- Discounts in Fitness, Health, Vision and then some...
  - Jenny Craig
  - Weight Watchers online
  - GlobalFit gym memberships
  - EyeMed save up to 30% on glasses contacts etc
  - Premier Lasik
  - And much more...
Big Savings
from some of the nation’s leading retailers and service providers
IT’S FREE. IT’S EXCLUSIVE. IT’S EASY.

• Visit and register at anthem.com
• Click Discounts
• Save money
• Live healthier
## Mobile Health Features

Our mobile app provides members with convenient access to their health care information, putting them in control and encouraging them to be engaged, informed health care consumers.

<table>
<thead>
<tr>
<th>Feature</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Provider Search</strong></td>
<td>Easily search for doctors, hospitals, urgent care facilities, pharmacies, behavioral health providers or medical groups in your area</td>
</tr>
<tr>
<td><strong>ID Card</strong></td>
<td>Fast access to your ID card details anytime, anywhere, along with the ability to e-mail or fax your ID card information as needed</td>
</tr>
<tr>
<td><strong>Claims</strong></td>
<td>Simply access all of your past and current claims details in one place</td>
</tr>
<tr>
<td><strong>Anthem Health Guide (Multi-Channel Communications)</strong></td>
<td>Connect with us to get answers to your questions in the way that works best for you. You have the option to choose Click to Call, Click to Chat or Call Me.</td>
</tr>
<tr>
<td><strong>Eligibility &amp; Medical Benefits</strong></td>
<td>Quickly view your health care coverage details, including who is covered on your policy, as well as an overview of your medical benefits</td>
</tr>
<tr>
<td><strong>Estimate Your Costs</strong></td>
<td>Clearly view estimated costs for a variety of procedures, while understanding covered costs vs. out-of-pocket expenses.</td>
</tr>
<tr>
<td><strong>Prescription Benefits</strong></td>
<td>Manage your prescription drug benefits by ordering prescriptions, understanding drug costs, switching prescriptions to home delivery and more.</td>
</tr>
</tbody>
</table>

1. Mobile feature availability may vary per claims system. Please check with your Account Executive or Account Manager to understand the mobile features that will be available for your members. Future mobile updates are subject to change.

2. Anthem Health Guide (Multi-Channel Communications) is available as a buy-up for WGS groups only.
Introducing LiveHealth Online℠

Online healthcare when you need it
Immediate, Live Consultations

A choice of physicians that meets the consumer’s needs
Enrollment Made Easy -
www.livehealthonline.com

- Name
- Date of birth
- Gender
- State
- Zip code
- Email
- Health insurance information

2 minutes of the member’s time
Just Three Clicks to LiveHealth Online

1. Log on
2. Choose a doctor
3. Start your consultation

And it’s a covered benefit!
...On Any Device

Mobile coming Fall 2013
Questions?
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