

Connecting you to the right coverage

Medical

2023 Individual and Family Plans



Plans on the Marketplace

Bronze, Silver, Gold, and
Catastrophic plans

Certified by Connect for Health Colorado®

Plans off the Marketplace

Bronze, Silver, and Catastrophic
plans

Offered by Anthem Blue Cross and Blue Shield
on [anthem.com](https://www.anthem.com)

Open enrollment period runs November 1, 2022 - January 15, 2023 ►

Helping you feel covered, protected, and confident

Whether you've had health coverage before or are new to this process, Anthem Blue Cross and Blue Shield is here to support you every step of the way — from helping you decide which individual plan makes sense for your unique needs to connecting you to the right doctor, resources, and financial help. We're committed to simplifying and caring for every aspect of your health, including medical, dental, vision, pharmacy, and mental health needs.




Finding an affordable plan

Let us help you find a plan that fits your needs and budget.

Our plans include:

- Online doctor visits for \$0.¹
- 24/7 online doctor visits.
- Preventive care at \$0.²
- Certain prescription drugs at \$0, with cost-saving mail-order and supply options.³
- Predictable out-of-pocket costs for fewer surprises.

Quick access to benefit charts

-  Learn more about **Marketplace** plan benefits.
-  Learn more about **off-Marketplace** plan benefits.
-  Learn more about **Colorado Connect** plan benefits.

Health Insurance Marketplace plans

If you buy your health coverage through Connect for Health Colorado, it's considered a "Marketplace plan". If you buy your health coverage directly from an insurance company, it's considered an "off-Marketplace plan". These plans are sometimes referred to as plans on the exchange (on-exchange), or plans off the exchange (off-exchange).

Subsidies may be available for plans on the Marketplace, but are typically not available for plans off the Marketplace.

New SilverEnhanced Savings available on Colorado Connect.

1 Virtual care visits, including medical chats and video visits using the Sydney Health app are at no cost to members for most plans. Those enrolled in High-Deductible Health Plans associated with a Health Savings Account and Catastrophic plans must first meet their deductible. Virtual care visits refer to medical chats and/or video consultation, as deemed appropriate by a licensed physician. Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of Anthem Blue Cross and Blue Shield health plans. ©2020-2022. The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

2 Nationally recommended preventive care services received in-network have no copay and no deductible requirement.

3 Some commonly used prescription drugs are available at no cost to you. Contact us for more information.

Maximizing healthcare dollars

You may qualify for financial help to lower your costs

If you think coverage will be too costly, we can help you check to see if you qualify for a health insurance subsidy.

A subsidy is government financial help or tax credits to help lower your monthly costs. You may also qualify for a plan where you pay less out-of-pocket for health expenses.

Depending on your income, you may be eligible for coverage that costs as low as \$0 to \$1 a month.¹

Based on our estimates, 9 out of 10 people will qualify for assistance.²

As your healthcare partner, we can help you:

- Find out if you're eligible for financial assistance.
- Estimate your possible savings with different plans.
- Choose a plan based on your needs and budget.
- Walk through the application process.

To learn more, go to **anthem.com**, **ConnectforHealthCO.com**, or visit **colorado-connect.com**.

Covering costs with a health savings account (HSA)

An HSA is a special account for tax-free contributions to help manage and pay for healthcare expenses like deductibles, coinsurance, and prescriptions.



Learn more about HSAs.



¹ Based on federal and/or state exchange requirements and subject to change. Anthem Blue Cross and Blue Shield is a Qualified Health Plan issuer that in certain geographic areas offers some health plans with a \$0 premium option (after subsidy applied) through the Health Insurance Marketplace or your State Exchange. Anthem health plans with a \$0 premium option are not available in all areas and eligibility for these plans is based on federal annual income guidelines. Call us for information because not everyone will qualify. For example, singles earning up to \$19,140, and couples earning up to \$25,860 may be eligible. Family income eligibility varies based on number of family members.

² Anthem Business Intelligence Analysis of 2021 WEM Application Data and FPL Distribution, May 2021.

Connecting benefits

Pharmacy

Our IngenioRx pharmacy solution is included with your medical plan for seamless care, offering:

- \$0 for most commonly used medications.¹
- 24/7 access to dedicated pharmacy experts.
- Digital features to price a medication, find a pharmacy in your plan, or refill a prescription online.

Two convenient ways to fill your prescription medicine:

Pharmacies

- For a 30-day supply of a covered medications, pharmacies in your plan include most national chains like CVS (including Target), Walmart, Costco, and Kroger.²
- Your plan also includes many independent pharmacies. Ninety-day supplies of covered medications also are available at certain retail pharmacies.
- The Rx Choice Tiered Network has more than 66,000 pharmacies nationwide, with two levels of coverage:³
 - **Level 1:** You will see the lowest cost for your prescriptions when you use one of the 26,000 Level 1 pharmacies. These include CVS, (including Target), Walmart, Kroger, and Costco.
 - **Level 2:** With a Level 2 pharmacy, your prescriptions will be covered, but you will pay a higher copay or coinsurance. There are 40,000 Level 2 pharmacies, including Walgreens and Rite Aid.

Home delivery

With IngenioRx home delivery, you can receive up to a 90-day supply of medications you take on a regular basis — delivered right to your door. For greater convenience and savings, you also receive free standard shipping on automatic refills.

Dental and vision

Pediatric dental and vision benefits are included with our medical plans. We also offer separate, stand-alone vision and dental plans for more complete coverage.



Learn more about pediatric dental and vision benefits included in your plan.



Learn more about additional **Marketplace** stand-alone dental benefits.



Learn more about additional **off-Marketplace** stand-alone dental and vision benefits.

Supplemental coverage

Budget-friendly supplemental insurance can provide extra protection to lessen the costs of unexpected events like an accident or critical illness. Call **888-811-2101**, 6:30 a.m. to 6:00 p.m. MT, or visit **[anthem.com](https://www.anthem.com)**.⁴

¹ Some commonly used prescription drugs are available at no cost to you. Contact us for more information.

² IngenioRx data, 2020.

³ All Colorado Option Standard Plans offer the Rx Base network. See page 10 for more information on Colorado Option Standard plans.

⁴ Anthem Blue Cross and Blue Shield does not underwrite, insure, or administer the Personal Accident, Critical Illness, and Hospital Recovery insurance plans. LifeSecure Insurance Company (Brighton, MI) underwrites and has sole financial responsibility for the Personal Accident, Critical Illness, and Hospital Recovery insurance products. LifeSecure is an independent company that does not provide Anthem Blue Cross and Blue Shield products or services. Product cost and availability will vary based on the consumer's state and age. These products are not qualifying health coverage (Minimum Essential Coverage) that satisfies the health coverage requirement of the Affordable Care Act and have limitations and exclusions. The termination or loss of any of these policies does not entitle the client to a special enrollment period to purchase a health benefit plan that qualifies as minimum essential coverage outside of an open enrollment period.

Network and costs

Finding care

With our Find Care tool, you can:

- Search for providers near you by name, specialty, or procedure.
- Compare doctor quality ratings.
- Look at provider details, such as their specialties, languages spoken, office locations, and if they're accepting new patients.
- Compare costs.
- Explore online care options.

Doctors and hospitals don't all charge the same price for the same service. That's why Find Care helps you compare costs for common healthcare services before you make big decisions. Estimates are based on what your plan covers, so you see a true picture of what you would pay.

You can access Find Care on **anthem.com**, through the SydneySM Health mobile app, or using the Anthem Skill for Amazon Alexa.

Wondering if a doctor is in our network?

You can follow these easy steps to check:¹

1. Go to **anthem.com** and choose **Find Care**.
2. Scroll to and select **Select a plan for basic search**.
3. Under *What type of care are you searching for?*, choose **Medical**.
4. Select the state you want to search in.
5. Under *What type of plan do you want to search with?*, choose **Medical (Individuals and Families)**.
6. Under *Select a plan/network*, pick your plan.
7. Select **Search** to look for a doctor by name or location.
8. Enter your ZIP code and complete the *Search for care by specialty, name, National Provider Identifier, or license number*.

¹ We strive to ensure our provider lists are as accurate as possible. It's important to confirm doctor is in your plan.

² Blue Cross Blue Shield Association, Blue Facts (accessed March 2022): bcbs.com.

BlueCard: Protecting yourself out of state

As a member, you have access to emergency and urgent care nationwide through the BlueCard[®] program and internationally through the Blue Cross Blue Shield Global Core[®] program.

When you are out of Colorado for work, school, or vacation, you shouldn't have to worry about health surprises. That's why our health maintenance organization (HMO) plans cover medically necessary emergency and urgent care in all 50 states and worldwide.

Anthem's national network includes **1.7 million doctors and hospitals** — more than any other insurer.²





Earning rewards for healthy habits

Our Smart Rewards program lets you and your covered spouse or partner earn rewards for completing health and wellness activities. You can redeem the rewards for a digital gift card from a selection of top retailers.^{1,2}

Visiting your doctor for an annual wellness or well-woman exam within the first 90 days of your plan's start date.

\$25

Completing the digital Health Assessment.

\$20

Getting a little help can go a long way

As a member, you can access various tools and resources throughout your healthcare journey. These include:

- **24/7 NurseLine:** Registered nurses answer your health questions by phone, day or night.
- **Care Support:** Case managers offer guidance in managing any ongoing or complex health issues.
- **MyHealth Advantage:** We track your claims to see if there are care gaps or ways to save you money. If we find anything, we mail you a confidential MyHealth Note.

SpecialOffers: member discounts that make a difference

With SpecialOffersSM, you can take advantage of discounts on health-related products and services, like weight-loss coaching, contact lenses, and fitness club memberships.³ It's another way we can support your health goals.

1 The list of retailers available for electronic gift card rewards redemption is subject to change. Once a claim is processed, typically 60 days after the date of service, you'll be able to see confirmation of the reward, which can be found on anthem.com or Sydney Health under the My Health Dashboard, My Rewards page. Any rewards earned must be redeemed before the end of the current year. Unused rewards are forfeited, and your reward balance will reset to zero at the beginning of the new plan year.
2 The amount of the reward may be considered income to you and subject to state and federal taxes in the tax year it is paid. We recommend you consult a tax expert with any questions regarding your tax obligations.
3 SpecialOffers discounts are subject to change without notice.

Sydney Health app

Keeping all your health information in one place

The Sydney Health mobile app helps you navigate your healthcare experience, including one-step access to benefits information, Member Services, virtual care visits, and an interactive chat feature.

With the Sydney Health mobile app, you can:

- Check benefit information and claim details.
- Compare costs for healthcare services.
- Search for doctors, care centers, pharmacies, and hospitals in your plan.
- Set up online visits with doctors, psychologists, and therapists.
- Use the Symptom Assessment tool.
- Access your digital ID card.

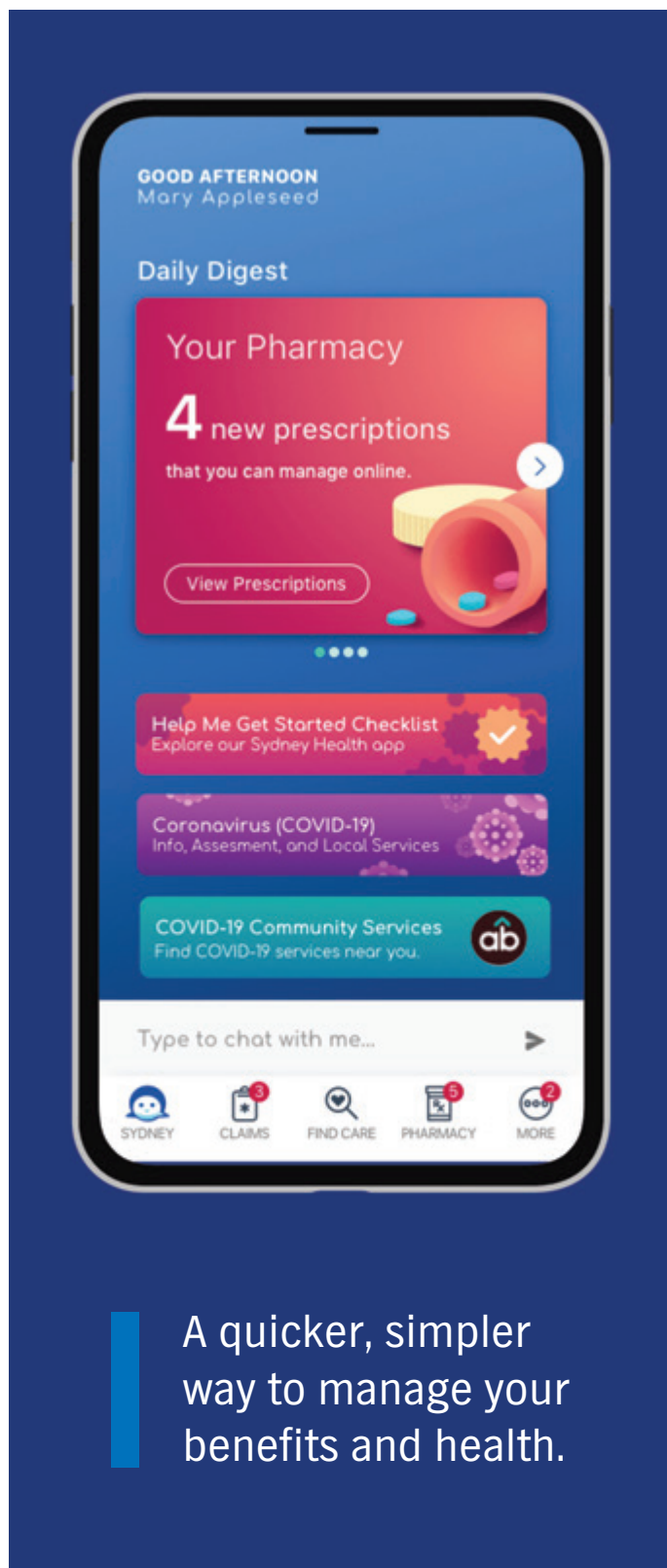
Sydney Health is available on the App Store® or Google Play™, and works with Amazon Alexa.

Virtual doctor visits with Sydney Health

The Sydney Health mobile app can connect you to care anytime, often at low or no-additional cost to you.

If you or a covered family member has a health issue like the flu or allergies, you can quickly see a doctor for quality care using a smartphone, tablet, or computer with a camera.¹

You can also have a virtual care visit with a licensed therapist for stress, anxiety, depression, family issues, and other behavioral health concerns. Psychiatrists are available by appointment when needed.²



A quicker, simpler way to manage your benefits and health.

¹ Virtual care visits, including medical chats and video visits using the Sydney Health mobile app, are at no cost to members for most plans. Those enrolled in high-deductible health plans associated with a health savings account and Catastrophic plans must first meet their deductible. Virtual care visits refer to medical chats and/or video consultation, as deemed appropriate by a licensed physician.

² Appointments are subject to the availability of a therapist. Online counseling is not appropriate for all problems. If you are in crisis or having suicidal thoughts, it is important that you seek help immediately. Please call the National Suicide Prevention Lifeline at 800-273-TALK (1-800-273-8255), or 911 for help. If it is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services. LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield health plans.

Understanding ACA metal levels



The Affordable Care Act (ACA) uses metal levels to categorize plans. When you're trying to decide on the best metal level for you, consider how much coverage you want, your expenses for the coming year, and what you can afford.

If you need help figuring out the right fit for your needs and budget, contact Anthem to discuss each option.

We also offer **Catastrophic** plans, which are designed to help people in a serious health crisis find low-cost coverage. It has certain restrictions, including age.¹

To learn more, please look at the chart below:

Level	Costs covered ²	Good fit if you need:
Bronze	<div>60%</div> <div>You Pay: 40%</div>	Routine checkups and preventive care.
Silver	<div>70%</div> <div>You Pay: 30%</div>	Routine preventive care along with coverage for a condition or upcoming procedure.
Gold	<div>80%</div> <div>You Pay: 20%</div>	Routine preventive care and an upcoming procedure where you need to pay a lower share of the costs.

¹ **Catastrophic** is a high-deductible, low monthly payment option to protect you during serious health crises. To qualify for this coverage level, you have to be under 30 years of age or 30 years of age or older with an approved hardship exemption from healthcare.gov.
² Estimated averages for a typical population. Your costs will vary.

Summary of benefits and services

This document is only a brief summary of benefits and services. Our plans have exclusions, limitations, and terms under which the Certificate of Coverage (Coverage) may be continued in force or discontinued. To see complete details on what is covered and what is not:

- Review the Certificate.
- Call your broker or Anthem representative.
- Go to [anthem.com](https://www.anthem.com).

To view a copy of both a **Summary of Benefits and Coverage (SBC)** and the **CO SBC Supplement**, please visit sbc.anthem.com and select **NEXT** for Summaries in English or Spanish. Other language links are listed on the SBC page below **NEXT**.

Anthem Blue Cross and Blue Shield, through its subsidiary company, HMO Colorado, is pleased to offer health plans through Connect for Health Colorado. Learn more about Connect for Health Colorado and financial assistance at ConnectforHealthCO.com.

In compliance with the Affordable Care Act (ACA), the following plan changes may occur annually on January 1:

- Benefits
- Premiums (monthly payments)
- Deductibles, copays, coinsurance, and out-of-pocket maximums

There may also be changes to our pharmacy and provider networks and prescription formulary/drug list during the year.

We're proud that
43 million Americans
carry a Blue-branded card
accepted by healthcare
providers nationwide.*



* Blue Cross Blue Shield Association, *Blue Facts* (accessed January 2020); bcbs.com



Colorado Option Standard Health Benefit plans

Standard health benefit plans are state-mandated plans defined by the Division of Insurance (DOI) that all carriers participating in the market must offer. These standard plans have the same benefits and cost-sharing for many types of care among all carriers.

Standard plans allow consumers to compare plans more easily across carriers. Since the plan designs are the same; quality, network, and price will be differentiating factors across insurance companies. Carriers will offer these plans with different networks and at different premiums, allowing consumers to shop based on network and premium. Additionally, the Colorado Option Standard plan benefits, networks, and cost shares may change every year based on regulations issued by the DOI or public hearings regarding which providers must participate in such plans, and what reimbursement rates.

- Available on the Pathway Standard, Pathway Essentials Standard, and Mountain Enhanced Standard HMO networks.
- Pathway Standard, Pathway Essentials Standard, and Mountain Enhanced Standard HMO networks may have different out-of-area coverage.

View our county network coverage map [here](#).

Colorado Option Standard Health Benefit plans are available through **Connect for Health Colorado®**, **Colorado Connect**, and **Anthem** directly.

You may qualify for financial help in 2023 even if you didn't before. You may be eligible for additional assistance through Connect for Health Colorado.

Open enrollment
period runs
**November 1,
2022 - January
15, 2023**

Reimagining what's possible for every moment of care

We know finding a plan that works for you and your loved ones is a big decision. With Anthem you're never alone for the important choices.

Get started today

- Call us at **888-811-2101**, 6:30 a.m. to 6:00 p.m. MT or contact your broker.
- Visit **anthem.com**, select **Individual and Family**, and apply online.
- For off-Marketplace plans, review the **application** included with this brochure.
- Find Marketplace plans through Connect for Health Colorado at **ConnectforHealthCO.com**.

▶ **Let us connect you to the right individual coverage.**



Qualifying life events

If you experience a major life event, you may need to make plan changes outside the sign-up period. To see if your life event qualifies for a plan change, call us at **888-811-2101** or contact your broker.

You can buy health plans once a year during open enrollment.

For 2023, this period runs from **November 1, 2022 - January 15, 2023**. Dates may change and vary by state.

When you enroll in one of our plans, you will have access to your *Certificate of Coverage*, which explains the terms and conditions of coverage, including exclusions and limitations. You will have 10 days to examine your Certificate of Coverage's features. If you are not fully satisfied during that time, you may cancel your coverage and your monthly payment will be refunded, minus any claims that were already paid.

Printed kits available from your broker upon request.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare professional in your plan's network. If you receive care from a doctor or healthcare professional not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of Anthem Blue Cross and Blue Shield health plans. ©2020-2022. The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health. Other virtual care services offered through an arrangement with LiveHealth Online. LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield.

Copies of Colorado network access plans are available on request from Member Services or can be obtained by going to anthem.com/co/networkaccess.

Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.