

Connecting you to the right coverage

Medical

2024 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, 2023 - January 15, 2024 ►

Helping you feel covered, protected, and confident

Whether you've had health coverage before or are new, Anthem Blue Cross and Blue Shield is here to support you — from helping you decide which individual and family 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:




- \$0 prescription coverage on certain drugs, as well as convenient home delivery¹
- \$0 virtual care visits, available 24/7²
- \$0 preventive care visits³
- Predictable out-of-pocket costs for fewer surprises

Health Insurance Marketplace plans

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

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

Quick access to benefit charts

-  Learn more about benefits for plans **on the Marketplace**.
-  Learn more about benefits for plans **off the Marketplace**.
-  Learn more about benefits for **Colorado Connect** plans.

OmniSalud through Colorado Connect

OmniSalud is a new program that provides undocumented Coloradans with a safe way to compare affordable health insurance plans and enroll on a secure online platform. SilverEnhanced Savings is financial help that is available for Colorado Option plans based on household size and income.⁴

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

² 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. In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider 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 Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

³ Nationally recommended preventive care services received in-network have no copay and no deductible requirement.

⁴ Connect for Health Colorado: OmniSalud (2023): <https://connectforhealthco.com/get-started/omnisalud/>.

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. Health insurance subsidies are only available on plans provided through the Marketplace.

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 a month.¹

9 out of 10 people nationwide who applied for health coverage through their federal or state exchange in 2023 qualified for a subsidy.²

As your healthcare partner, we can help you:

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

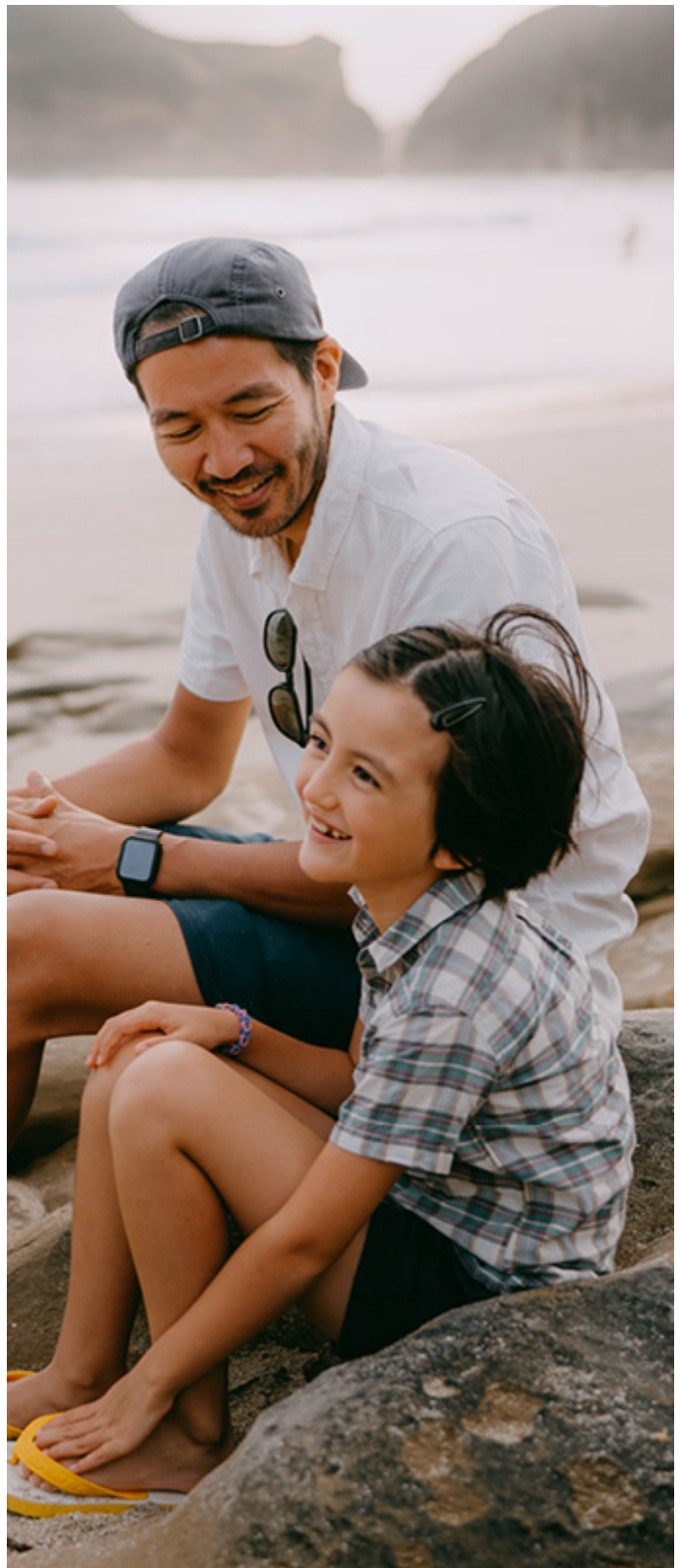
To learn more, go to **anthem.com** or visit **ConnectforHealthCO.com**.

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 Connect for Health Colorado. 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 \$20,385 and couples earning up to \$27,465 may be eligible. Family income eligibility varies based on number of family members.

² Centers for Medicare & Medicaid Services: Health Insurance Marketplaces 2023 Open Enrollment Report (2023); <https://www.cms.gov/files/document/health-insurance-exchanges-2023-open-enrollment-report-final.pdf>.

Integrated benefits

Pharmacy

Included with your medical plan for seamless care, our pharmacy solution offers:

- \$0 for most commonly used medications¹
- 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 medication, pharmacies in your plan include most national chains, like CVS, Walmart, Costco, and Kroger¹
- Your plan also includes many independent pharmacies
- 90-day supplies of covered medications available at certain retail pharmacies
- The Rx Choice network has more than 67,000 pharmacies nationwide, with two levels of coverage:²
 - **Level 1:** You will see the lowest cost for your prescriptions when you use one of the 20,000 Level 1 pharmacies. These include CVS, Walmart and Kroger
 - **Level 2:** With a Level 2 pharmacy, your prescriptions will be covered, but you will pay a higher copay or coinsurance. There are 47,000 Level 2 pharmacies, including Walgreens, Costco, Sam's Club and Rite Aid

CarelonRx Pharmacy

CarelonRx Pharmacy is an enhanced, digital-first pharmacy solution that delivers simple, affordable and personalized pharmacy care to drive better whole-health outcomes. You can benefit from home delivery of your maintenance medications, 24/7 text or chat with a pharmacist, and get cost savings with coupons and lower cost alternatives.³

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 **Marketplace** plan.



Learn more about pediatric dental and vision benefits included in your **off-Marketplace** plan.



Learn more about benefits for **Colorado Connect** plans.



Learn more about additional stand-alone dental plans **on the Marketplace**, and dental and vision plans **off the Marketplace**.

Supplemental coverage

Budget-friendly supplemental insurance can provide extra protection to lessen the costs of unexpected events, like an accident or critical illness. To learn more, call **888-811-2101**, 7:00 a.m. to 7:00 p.m. MT, or visit **Anthem.com**.⁴

Travel health insurance

If you're going abroad, we offer plans from GeoBlue, a part of the Blue Cross Blue Shield family. These plans provide coverage in case you and your family need healthcare when traveling outside the United States. To learn more about GeoBlue, visit **anthem.com/geoblue**.

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

² All Colorado Option Standard Plans offer the Rx Base network. See page 10 for more information on Colorado Option Standard plans.

³ CarelonRx data, 2023.

⁴ Anthem Blue Cross and Blue Shield does not underwrite, insure, or administer the Personal Accident and Critical Illness insurance plans. LifeSecure Insurance Company (Brighton, MI) underwrites and has sole financial responsibility for the Personal Accident and Critical Illness 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
- Review doctor quality ratings
- Learn 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 get a true picture of what you would pay.

You can access Find Care on **Anthem.com**, or through the **SydneySM Health** mobile app.

Check if your doctor is in our network

To confirm, follow these easy steps:¹

1. Go to **anthem.com** and choose **Find Care**.
2. Scroll to and select **Basic search as a guest**.
3. Under *Select the type of plan or network*, choose **Medical Plan or Network**.
4. Choose the state you want to search in.
5. Under *Select how you get health insurance*, choose **Medical (Individuals and Families)**.
6. Under *Select a plan or network*, pick your plan or network, and choose **Continue**.
7. Enter requested details.
8. Select **Search** to look for a doctor by name or location.

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 over **1.7 million care provider relationships.**²



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

² Elevance Health, Whole Health 2021: Impact Report



Smart Rewards for healthy habits

You and your covered spouse or partner can earn rewards for completing health and wellness activities. Redeem rewards for a digital gift card from a selection of retailers.^{1,2,3,4,5,6}

Complete an annual wellness or well-woman exam within the first 90 days of your plan’s start date.

\$25

Complete your digital Health Assessment.

\$20


Getting a little help can go a long way

Access tools and resources for your health. 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'll contact you through a confidential, mailed MyHealth Note. Messages are also available on the Sydney Health app.

SpecialOffers: member discounts that make a difference

With SpecialOffersSM, you can take advantage of discounts on health-related products and services, like contact lenses and gym memberships.^{6,7} It's another way to support your health.

 Learn more about SpecialOffers.

1 We encourage you to actively participate in your rewards program. Rewards earned should be redeemed before the end of the current plan year. Unused rewards are forfeited 3 months after the end of your plan year, make sure to redeem them before then.

2 Rewards eligibility applies only to subscribers and their enrolled spouse/domestic partner. Members must be active on the plan and their activity must take place during the plan year.

3 Smart Rewards applies to only select plans.

4 The reward amount you receive may be considered income to you and subject to state and federal taxes in the tax year it is paid. You should consult a tax expert with any questions regarding tax obligations.

5 Electronic gift card availability may vary. The list of retailers available for electronic gift card rewards redemption is subject to change. Log on to [anthem.com](https://www.anthem.com) or open the Sydney Health app to explore the electronic gift card options available to you.

6 A subscriber and enrolled spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, they may be verified by an Anthem claim.

7 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, with access to benefits information.

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
- Chat with Member Services

Sydney Health is available on the App Store® or Google Play™.

Virtual doctor visits with Sydney Health

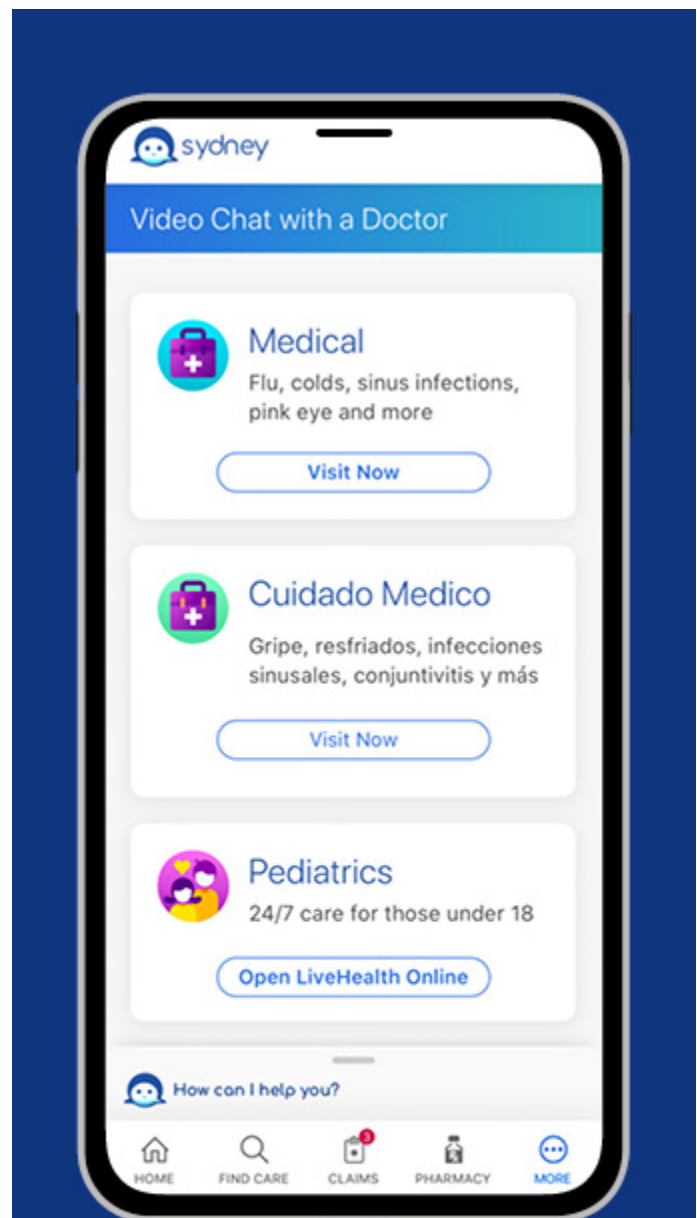
The Sydney Health mobile app can connect you to care anytime – often at low or no additional cost to you.

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

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



Learn more about virtual care options.



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

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. In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider 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 Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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 Carelon Health Solutions, Inc., 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.

To learn more, take a look at the chart below:

Level	Costs covered ¹	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 pay a lower share of the costs.

We also offer **Catastrophic** plans, which provide low-cost coverage designed to protect people in the event of a serious health crisis or emergency. This type of coverage has certain restrictions, including age.²

¹ Estimated averages for a typical population. Your costs will vary.
² Catastrophic coverage is a high-deductible, low monthly premium 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.

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**

To view a copy of both a *Summary of Benefits and Coverage* (SBC) and the *CO SBC Supplement*, please visit **sbc.anthem.com**, select your state, select "individual" under "Market unit", enter the contract code listed on the Benefit Chart, click Search, and then choose **NEXT** for Summaries in English or Spanish.

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

In compliance with the 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 to cover more than **47 million people**.¹



¹Elevance Health press release, Elevance Health Reports Third Quarter 2022 Results, Raises Full Year Outlook (date accessed June 2023): elevancehealth.com/newsroom/elv-quarterly-earnings-q3-2022.



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 you to compare plans more easily across carriers. Since the plan designs are the same quality, network, and price will be differentiating factors when choosing an insurance company. Carriers will offer these plans with different networks and at different monthly premiums, allowing you to compare while you shop. Additionally, the Colorado Option Standard plan benefits, networks, and cost shares may change yearly based on regulations issued by the DOI or public hearings regarding which providers must participate in such plans.

- Standard plans are 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®** and **Anthem** directly.

You may qualify for financial help in 2024 even if you didn't before, and may be eligible for additional assistance through Connect for Health Colorado.



Open enrollment
period runs
**November 1,
2023 - January
15, 2024**

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**, 7:00 a.m. to 7:00 p.m. MT, or contact your broker.
- Visit **anthem.com**, select **Insurance Plans**, and choose **Individual and Family Plans**. Then, Shop Plans to apply online.
- For plans off the Marketplace, review the **application** included with this brochure.
- Find plans on the Marketplace **ConnectforHealthCO.com**.

▶ **Let us connect you to the right individual and family 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. Healthcare plans can also be purchased as a result of a special enrollment period. For 2024, the open enrollment period runs from **November 1, 2023 - January 15, 2024**. 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 are available from your broker on request.

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. In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider 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.

SydneySM Health is offered through an arrangement with Cereon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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.