

## Connecting you to coverage that matters

# Medical

2025 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)





# Connecting you to the right coverage

Whether you're new or had health coverage before or are new to this process, Anthem Blue Cross and Blue Shield is here for you – from helping you decide which plan is right for your unique needs, to connecting you to the right doctor, resources, and financial assistance. We're committed to simplifying and improving every aspect of your healthcare, including medical, dental, vision, pharmacy, and mental health needs.

## Finding a budget friendly 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 delivery.<sup>1</sup>
- \$0 virtual care visits.<sup>2</sup>
- \$0 preventive care visits.<sup>3</sup>
- Predictable out-of-pocket costs for fewer surprises.

## Health Insurance Marketplace plans

Anthem has been recognized as the **top health plan in Colorado** for customer experience.<sup>4</sup>

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 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.<sup>5</sup>

## Making healthcare more affordable and accessible

To get a better view of our statewide coverage, view our county network coverage map [here](#).

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

<sup>2</sup> 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 Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

<sup>3</sup> Nationally recommended preventive care services that are received in-network have no copay and no deductible requirement.

<sup>4</sup> Becker's Payer Issues (May 29, 2024): [beckerspayer.com/payer/j-d-powers-top-ranked-health-plans-for-customer-experience-2024.html](https://beckerspayer.com/payer/j-d-powers-top-ranked-health-plans-for-customer-experience-2024.html).

<sup>5</sup> Connect for Health Colorado: OmniSalud: <https://connectforhealthco.com/get-started/omnisalud/>.



# Getting help with costs

## 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 financial help from the government or tax credits to help lower your monthly costs. Nationwide, 9 out of 10 people who applied for health coverage through their federal or state exchange qualified for a subsidy in 2024.<sup>1</sup>

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 \$1 per member, a month.<sup>2</sup>

To learn more, go to [anthem.com](https://www.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.



<sup>1</sup> Centers for Medicare & Medicaid Services: Health Insurance Marketplaces 2024 Open Enrollment Report (2024): <https://www.cms.gov/files/document/health-insurance-exchanges-2024-open-enrollment-report-final.pdf>.

<sup>2</sup> 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 \$1 premium option (after subsidy applied) through Connect for Health Colorado. Anthem health plans with a \$1 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. Family income eligibility varies based on number of family members.

# Additional benefits

## Pharmacy

Our Individual and Family medical plans include prescription drug coverage, offering:

- \$0 copays for most commonly used medications.<sup>1</sup>
- 24/7 access to our dedicated pharmacy experts by phone, text, or chat.
- Digital capabilities to help you estimate medication costs, find a pharmacy, and refill prescriptions online.
- The Price a Medication tool, so you can check if a medication is covered and find the best price in your plan's network.
- Home delivery of your maintenance medications through CarelonRx Pharmacy.
- Recommendations to lower-cost medication alternatives.

## 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 embedded pediatric dental and vision benefits included in your plan **on the Marketplace**.



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



**Learn more** about embedded pediatric dental and vision benefits included in your plan through **Colorado Connect**.



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**, or visit **Anthem.com**.<sup>2</sup>

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

<sup>2</sup> 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.

# Finding cost-effective care locally, nationally, and abroad

## Finding care in your plan's network

### 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.

You can access Find Care on **anthem.com** or through the **Sydney<sup>SM</sup> Health mobile app**.<sup>1</sup>

## BlueCard: out of state protection

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

## International health insurance from the name you know and trust

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 urgent and emergency care when outside the United States. To learn more about GeoBlue, explore plans, or get an instant quote, visit **anthem.com/geoblue** or call **833-314-8777**.<sup>2</sup>

## Check if your doctor is in our network<sup>3</sup>

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*, pick **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, and choose **Continue**.
7. Enter requested details.
8. Select **Search** to look for a doctor or location.

<sup>1</sup> Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile app services on behalf of your health plan. ©2024

<sup>2</sup> GeoBlue travel insurance is not offered by Anthem. GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York). GeoBlue is the administrator of coverage provided under insurance policies issued by 4 Ever Life International Limited, Bermuda. This coverage is offered to the members of the Global Citizens Association, Washington, D.C. GeoBlue, 4 Ever Life International and Anthem are each independent licensees of the Blue Cross Blue Shield Association of America.

<sup>3</sup> We strive to ensure our provider lists are as accurate as possible. It's important to confirm a doctor is in your plan.

# Supporting your health and wellness



## Getting a little help can go a long way

You can access a variety of health and wellness tools and resources, including:

- **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 available on the [sydneyhealth.com](https://www.sydneyhealth.com) or the mobile app.

## Earning 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.<sup>1,2,3,4,5</sup>



Have an annual preventive wellness exam or well-woman exam with your doctor within the first 90 days of your plan year.



Complete a health assessment and receive tailored health recommendations.

## SpecialOffers: member discounts that make a difference

With SpecialOffers<sup>SM</sup>, you can take advantage of discounts on health-related products and services, like contact lenses and gym memberships.<sup>6</sup> It's another way we can support your health goals.



**Learn more** about SpecialOffers

<sup>1</sup> 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 6 months after the end of your plan year, make sure to redeem them before then.

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

<sup>3</sup> Smart Rewards applies to only select plans.

<sup>4</sup> 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.

<sup>5</sup> Subscriber/enrolled spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, they may be verified by an Anthem claim.

<sup>6</sup> SpecialOffers discounts are subject to change without notice.

# Sydney<sup>SM</sup> Health app

## 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.<sup>1</sup>

You can also have 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.<sup>2</sup>



**Learn more** about virtual care

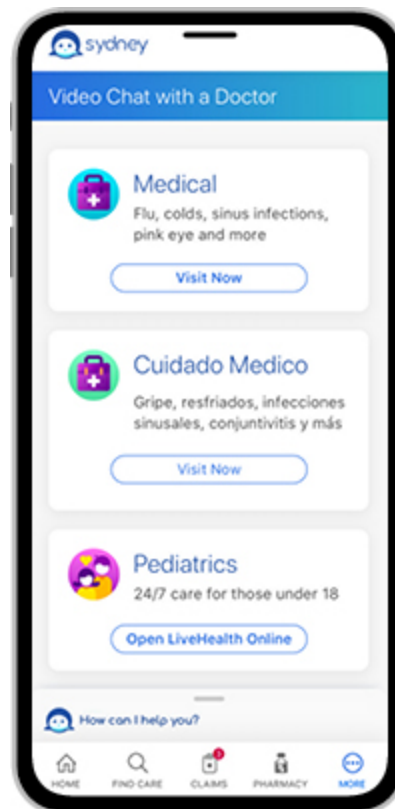
## Keeping all your health information in one place

The Sydney Health mobile app helps you navigate your healthcare experience and benefit information.

### With the 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.
- Access your digital ID card.
- Chat with Member Services.

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



<sup>1</sup> 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 Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

<sup>2</sup> 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.



# Summary of benefits and services

This document is only a brief summary and does not contain all terms about our covered 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 a Summary of Benefits and Coverage (SBC) and the CO SBC Supplement, please visit [sbc.anthem.com](https://www.sbc.anthem.com).

Anthem, 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 its subsidiary company, Colorado Connect, and financial help at [ConnectforHealthCO.com](https://www.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 limits.

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





## Open Enrollment period runs November 1, 2024 - January 15, 2025

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** or contact your broker.
- Visit **anthem.com**, select **Insurance Plans**, and choose **Individual and Family Plans**. Then, select **Shop Plans** to apply online.
- For plans off the Marketplace, review the **application** included with this brochure.
- Find plans on the Marketplace at **ConnectforHealthCO.com** where you can also learn if you're eligible for a premium subsidy or a cost-sharing reduction plan.



### 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 2025, the open enrollment period runs from **November 1, 2024 - January 15, 2025. 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.

Open  
enrollment  
period runs  
**November 1,  
2024 - January  
15, 2025**







Sydney<sup>SM</sup> Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

This policy has exclusions, limitations, reduction of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call, or write your insurance agent or the company, whichever is applicable.

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.