

Dear CEBCO member:

Your medical benefits will renew on January 1, 2018. You will continue to be enrolled in Anthem's Blue Access<sup>SM</sup> PPO plan, which features some of the area's best doctors and hospitals.

To help you get the most from your benefits, here is some important information about updates that will become effective 1/1/18:

- **Pay up to 10% less for certain procedures** when you use network facilities that have been designated **Blue Distinction Centers+ (BDC+)** for:
  - Knee and hip replacements
  - Spine surgery: Discectomy, fusion, and decompression procedures
  - Cardiac care: Cardiac catheterization, including percutaneous coronary interventions (PCI) and coronary artery bypass graft surgery (CABG)
- **Your LiveHealth Online member cost share for Medical visits will be \$0** for PPO plans. (NOTE: This does not apply to HSA plans, although LiveHealth Online visits are only \$49.) Go ahead and register now at [www.LiveHealthOnline.com](http://www.LiveHealthOnline.com) and download the LiveHealth Online app on your smartphone and/or tablet so you're all set up and ready to have a virtual doctor visit the next time you're sick. An online visit with a doctor from the comfort of your home, hotel room, vehicle, or office is a huge convenience and time saver when you're not feeling well – particularly after hours and on holidays.
- **Your insurance will not cover services provided in an emergency room (ER) for conditions that do not require emergency care** (such as the treatment of minor ailments like the common cold, sore throat, constipation, and poison ivy, and for things like ear wax removal, routine pregnancy tests, etc.) when less expensive options were readily available. You will be responsible for the non-covered charges. So if it's not a true emergency:
  - Try calling your doctor to make an appointment or see if your doctor can give you advice by phone.
  - Call the 24/7 NurseLine phone number printed on the back of your Anthem ID card for advice from a real, live nurse any time – day or night – at no cost.
  - Have a virtual doctor visit within mere minutes any time, from anywhere over your smartphone, tablet, or computer's webcam at [LiveHealthOnline.com](http://LiveHealthOnline.com) or through the LiveHealth Online mobile app.
  - Or find and get directions to a nearby in-network urgent care or retail health clinic (located in pharmacies and grocery stores).

Choosing care options like these **could save you \$585 per visit\*** on average as compared to the cost of going to the ER:

To learn more, please review your Open Enrollment materials. You can also call customer service with questions. Or you can log on to [www.anthem.com](http://www.anthem.com) or the Anthem mobile app.

Be sure to download the Anthem app on your smartphone for quick access to the Find a Doctor tool, a summary of your recent claims, remaining deductible, and out-of-pocket amounts, and to view and share your Anthem ID card. The newly updated app also enables those with applicable devices to log in using Touch ID (i.e., your fingerprint).

As a Blue Access PPO member, you pay less out-of-pocket when you use in-network (i.e., Anthem-contracted) doctors and hospitals. Some medical services may be covered at a lower level or not at all if you use a non-network provider or do not receive Anthem's prior approval (precertification).

Please contact customer service at 1-855-603-7982 if you have any questions.

Best of health!  
Your CEBCO Benefit Specialists



\*Average estimated savings. Your savings will vary based on your plan.



**When it's not a true emergency, choosing the best place to get care could save you \$585 per visit\* on average as compared to the cost of going to the ER!**

Did you know that when you need care right away but it's not a true emergency, you can get the best care and save time and money by choosing the right place? When you or a family member is sick or hurt, your main concern is getting care as soon as possible. Your first impulse may be to go to the emergency room (ER). But the ER may not always be the best choice, and it's typically the most costly choice. You may end up in the waiting room for hours and pay more for care.

**Save the ER for true emergencies**

To help curtail the misuse of emergency room services for non-emergency treatment, beginning January 1, 2018, we will enforce the policy that is already in your plan's certificate of coverage that states that your insurance will not cover services provided in an emergency room to those age 15 or older for conditions that do not require emergency care (such as the treatment of minor ailments like the common cold, sore throat, constipation, and poison ivy, and for things like ear wax removal, routine pregnancy tests, etc.) when more appropriate care options were readily available within 15 miles. You will be responsible for the non-covered charges\*.

So if it's not a true emergency, call your doctor to make an appointment or see if your doctor can give you advice by phone. If that isn't possible, you can call the 24/7 NurseLine phone number printed on the back of your Anthem ID card for advice any time, day or night, at no cost. Or have a virtual doctor visit within minutes any time, from anywhere using your smartphone, tablet, or computer's webcam at [LiveHealthOnline.com](http://LiveHealthOnline.com). **Accessing care options like those listed below could save you \$585 per visit\* on average as compared to the cost of going to the ER:**

Type of facility	Who usually provides care?	What do they treat?	When are they open?	Cost? <sup>1</sup> <i>Benefits vary by plan type, yet generally feature:</i>
Your doctor, or a walk-in doctor's office	Family practice doctor	Routine care and common illnesses such as mild asthma, nausea, minor burns, rash, eye or ear pain, back pain, etc.	Hours vary; Many Enhanced Personal Health Care doctors (listed as "EPHC" in our directory) offer later appointments and same-day scheduling for urgent care	\$15-\$40 copay plus coinsurance if applicable
Urgent care facility	Internal medicine, family practice	Conditions that should be looked at right away, but aren't emergencies – e.g., sprains and strains, minor allergic reactions, UTIs, fever, X-rays, stitches, etc.	Often have extended hours, including weekends and evenings	\$20-\$75 copay plus coinsurance if applicable
Retail health clinic (often located in pharmacies and grocery stores)	Physician assistant or nurse practitioner	Basic healthcare services such as a cough, cold, sore throat, rash, minor fever, etc.	Usually the same hours as the pharmacy or store where they are located	\$15-\$40 copay plus coinsurance if applicable
LiveHealth Online – See a doctor via live, two-way video on your smartphone, tablet or computer	Board-certified doctor	Basic healthcare services such as a cough, cold, flu, rash, sinus infection, sore throat, urinary tract infection, etc.	24 hours a day, 7 days a week via the free Apple or Android app or at <a href="http://LiveHealthOnline.com">LiveHealthOnline.com</a>	\$0 for CEBCO PPO plans; \$49 or less for HSA plans

\*Some exceptions (such as care provided on major holidays or Sundays) may apply. Call Member Services with questions.  
<sup>1</sup>Average estimated savings. Your savings will vary based on your plan.

### When to use the ER

Always call 911 or go the ER if you think you could put your health at serious risk by delaying care, if your doctor tells you to go to the ER immediately, or if you have:

- Any life-threatening or disabling condition
- Sudden or unexplained loss of consciousness
- Chest pain; numbness in the face, arm or leg; difficulty speaking
- Shortness of breath
- High fever with stiff neck, mental confusion, or difficulty breathing
- Coughing up or vomiting blood
- Cut or wound that won't stop bleeding
- Major injuries or possible broken bones

### What's the difference between an urgent care center and the ER?

#### Urgent care center:

- Facility's sign will say "urgent care"
- Staffed by physicians, nurse practitioners, registered nurses, and ancillary personnel
- Specializes in minor emergencies and are designed to treat minor medical conditions
- Most often provides basic laboratory and radiology services
- Care is received much more quickly than in an ER, where life-threatening conditions are treated first and less serious conditions are treated as the ER doctors' time permits
- Costs a fraction of what treatment for the same condition would cost in the ER
- Urgent care physicians will make referrals for specialty or emergency care as needed

#### Emergency room (ER):

- Sign will say "emergency room" or "emergency department"
- Specializes in managing catastrophic illnesses and injuries that threaten life or limb
- Main focus is stabilization and transfer to the next level of care
- Provides laboratory and radiology services
- Most appropriate level of care for the potentially life-threatening symptoms listed above
- Costly due to availability of highly sophisticated and intensive care

### How to find a doctor, urgent care center, or retail health clinic

Download the Anthem app on your smartphone and click "Find a Doctor" to locate nearby doctors and health care facilities and get driving directions. Or go to [anthem.com](http://anthem.com) and click "Find a Doctor". In the drop-down box below "I'm looking for a", select "Urgent Care" or "Retail Health Clinic". Enter your location to find a health care provider nearby.

No internet access? Call the Member Services or the 24/7 NurseLine phone number listed on the back of your Anthem ID card.

For more information about places where you can get care when it's not a true emergency, see [anthem.com/what-to-know](http://anthem.com/what-to-know). There you will also find:

- A helpful list of things to know when visiting your doctor
- Preventive care (health screening and vaccine) recommendations tailored to your gender and age

## GET PREPARED NOW

### Set up your LiveHealth Online login now!

It's a great idea to go ahead and register now at [www.LiveHealthOnline.com](http://www.LiveHealthOnline.com) and download the LiveHealth Online app on your smartphone and/or tablet so you're all set up and ready to have a video visit with a LiveHealth Online doctor within mere minutes the next time you're sick. An online visit with a doctor from the comfort of your home, hotel room, dorm room, vehicle, or office is a wonderful convenience and time saver when you're not feeling well – particularly after hours and on holidays.

### Carry your Anthem ID card with you – on your smartphone.

Also be sure to download the Anthem app on your smartphone for quick access to the Find a Doctor tool, a summary of your recent claims, remaining deductible, and out-of-pocket amounts, and to view and share your Anthem ID card.

The newly updated app also enables those with applicable devices to log in using Touch ID (i.e., your fingerprint).

## Looking for expertise in surgical care?

*You got it, with Blue Distinction Specialty Care.*

The Blue Distinction Specialty Care program helps you find a hospital that's recognized for excellent care, with faster recovery times and lower costs. When you have surgery or a major procedure, you want this level of service. And finding the right hospital is simpler when you have access to **Blue Distinction Centers** and **Blue Distinction Centers+**. Why? Because these hospitals:

- Are known for the expertise of their health care team.
- Have done certain procedures more times than other hospitals.
- Have a proven history of providing better treatment results with fewer complications than other health care facilities.

In addition to these great features, **Blue Distinction Centers+** are recognized for offering greater savings. **Blue Distinction Centers+** are about 19% more cost-efficient than other hospitals for cardiac care, spine surgery, knee and hip replacement

You deserve a higher standard of care, the kind you get from **Blue Distinction Centers** and **Blue Distinction Centers+**. That's because they've met strict standards created by expert doctors and health care groups. These standards include better treatment results and fewer complications and re-admissions than other hospitals. With more than 2,800 Blue Distinction Centers across the country, featuring more than 3,500 programs, quality care is never far away.



# Blue Distinction Centers and Blue Distinction Centers+ specialty areas

## Cardiac care

These centers offer complete cardiac care services, including:

- Inpatient care
- Coronary artery bypass graft surgery
- Heart valve surgery
- Angioplasty (percutaneous coronary intervention)

Members who use Blue Distinction Centers for cardiac care have a 29% lower risk of inappropriate angioplasties than those who don't use Blue Distinction Centers.\*

## Knee and hip replacement

These centers offer comprehensive inpatient knee-and-hip replacement services, including total knee replacement and total hip replacement.

Members who use Blue Distinction Centers for knee and hip replacement have 4% fewer re-admissions and 7% fewer complications than those who don't use Blue Distinction Centers.\*

## Spine surgery

These centers offer complete inpatient spine surgery services, including:

- Discectomy
- Fusion
- Decompression procedures

Members who use Blue Distinction Centers for spine surgery have 38% fewer lumbar re-admissions, 24% fewer cervical re-admissions and 47% fewer re-operations than those who don't use Blue Distinction Centers.\*



## Find Blue Distinction Centers and Blue Distinction Centers+ in minutes:

1. Log in to [anthem.com](http://anthem.com).
2. Choose Find a Doctor.
3. Under *I'm looking for a*, pick **Hospitals and Facilities**.
4. From the *Who specializes in* list, choose **General/Acute Care Hospitals**. Be sure to include the location.
5. Choose **Search**. If a facility listed is a Blue Distinction Center, you'll find a Blue Distinction mark in the **Quality Snapshot** next to the facility name.



\*Blue Cross and Blue Shield Association, 2016

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. d/b/a HMO Nevada. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. d/b/a HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc.; HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits in PDS policies offered by Community Health Services Insurance Corporation (Compass) or Wisconsin Collaborative Insurance Corporation (WCIC). Compass underwrites or administers HMO or PDS policies; WCIC underwrites or administers Well Priority HMO or PDS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered works of the Blue Cross and Blue Shield Association.

# We're here to help when you need it most. Here's how.



## Find the right doctors

We can also find the right hospitals, specialists and other leading providers, anywhere in the country.

## Schedule appointments

Our experts can expedite appointments, arrange second opinions and transfer medical records.

## Assist in the transfer of medical records

We'll also handle the details of transferring X-rays and lab results.

## Work with insurance companies

Our team works on your behalf to obtain appropriate payments for needed services.

## Resolve benefits issues

We'll do the legwork to resolve insurance claims and billing issues, untangle medical bills and coordinate benefits.

## Help with eldercare

We can help address senior issues including finding eldercare services, adult day care and more.

## Get your questions answered

We help you become informed about test results, treatment and medications.

## Help to make informed decisions

We will research conditions and treatment options, and facilitate second opinions.

Your Health Advocate benefit is being offered by your employer at no additional cost for you and covers eligible employees, their spouses, dependent children, parents and parents-in-law.\*

24/7

866.695.8622

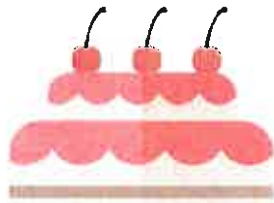
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Always at your side

# Important Days to Remember



## Important Days to Remember About Your Anthem Blue Cross and Blue Shield Coverage



### A birthday

Check your Certificate to see if your dependent children are covered beyond age 26.



### Vacation/ business trip

Be sure to take your Anthem identification card along.



### The day you divorce

An application must be submitted to Anthem within 31 days notifying us of the change in marital status.



### The day you move

Notify Anthem as soon as possible of your change in address.



### Your wedding day

Addition of a spouse. Human Resources and Anthem must be notified within 31 days of the event date in order to have coverage begin on the event date.



### The birth/adoption of a child

Addition of a dependent. Human Resources and Anthem must be notified within 31 days of the event date in order to have coverage begin on the event date.

**Hospital and doctor bills can eat a big chunk out of your savings ... in a hurry. Don't be caught without Anthem Blue Cross and Blue Shield coverage. If any of these events are in your future, be sure to jot down a note on your calendar.**

*Please refer to your Certificate for details regarding your benefits and exclusions. In the event of a conflict between the Certificate and this descriptions, the terms of the Certificate will prevail.*

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