



Annual Notice of Changes

Use this guide to learn what is changing in your plan for 2020.



**Thank you for your membership in the Anthem
Medicare Preferred (PPO) plan.**

You don't have to do anything to stay in the plan. Read this document carefully – it highlights important information about the plan and changes for this upcoming benefit year. This new benefit year covers the period beginning **January 1, 2020 – December 31, 2020.**



For questions, please call Member Services at **1-833-292-2603** or, for TTY users, **711**, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays, or visit **www.anthem.com**.

The new www.anthem.com

The **www.anthem.com** secure member website has been reimagined to create a seamless experience for you while navigating your medical plan benefits. Log in to find the links below.

- The “**My plan**” link provides plan details like benefits, claims and membership cards.
- The “**Care**” link connects you to tools to help you find a doctor or urgent care center. There are also tools to help estimate costs, a link to LiveHealth Online as well as access to health and wellness center information.
- The “**Support**” link connects you to any help you may need.

Please visit **www.anthem.com**. It’s easy and convenient – simply follow the steps in the enclosed *EOC* and *Directory* flyer.



Your plan documents available online

You are enrolled in the Anthem Medicare Preferred (PPO) plan. Visit www.anthem.com and log in to view your plan documents described below. It’s important to review all of these materials to learn about any changes and how they affect you.

→ **Evidence of Coverage (EOC)**

This booklet is a legal document that describes what is covered and the plan benefits with your Medicare Advantage coverage. It also explains your rights and responsibilities. Review the benefits chart located at the front of the *EOC* to see any changes to your share of the cost.

→ **Directory**

This booklet has information about how to find an in-network doctor or hospital.

→ **EOC and Directory flyer**

This flyer gives you information about how to view the *EOC* and *Directory* online or how to request a printed copy.



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→ Your Medicare Part B covered medications or supplies

Beginning January 1, IngenioRx (a wholly-owned subsidiary of Anthem, Inc.) will become our new pharmacy benefit manager for **only** Medicare Part B covered medications or supplies. **Your Part D prescription drug coverage will still be managed by Express Scripts.** Almost all of the changes will be happening behind the scenes, but if you use mail order for any Medicare Part B drugs or supplies, watch your mailbox for a letter with more detailed information on these mail-order prescriptions, how to update payment information, how to enroll in the auto-refill program and more instructions to walk you through the change.

Medicare Part B drugs and supplies commonly received through mail order include:

- Blood glucose testing supplies such as monitors, test strips, lancets, lancet devices and control solution
- Insulin when used with an insulin infusion pump
- Some oral chemotherapy drugs

We're sending a new membership card that includes updated information for your provider regarding your Medicare Part B medications or supplies. Look for it in the mail and begin using it January 1, 2020.

→ Ways to help save time and money

✓ Talk to a doctor anywhere, anytime with LiveHealth Online

Video visits with doctors and therapists through LiveHealth Online are \$0 with your plan. Use live video on your smartphone, tablet or computer to:

- Access board-certified doctors 24/7 to help with common conditions like the flu, colds, sinus infection, pink eye and skin rash.
- Get necessary prescriptions sent to the pharmacy you select without leaving your home.¹
- Set up counseling sessions with a therapist when you feel depressed, anxious or stressed.²

Sign up today at livehealthonline.com or use the free LiveHealth Online mobile app.

✓ Our benefits travel with you

As a PPO plan member, you can go to any doctor or facility that accepts Medicare in or out of Anthem Blue Cross and Blue Shield's network, as long as the care you get is covered and medically needed. Services are available anywhere in the United States, Washington, D.C., Puerto Rico, Guam, U.S. Virgin Islands, American Samoa and Northern Mariana Islands.

✓ Your cost for an urgent care visit is less than a trip to the ER

Have an urgent health concern but your usual doctor isn't available? Consider urgent care centers instead of the emergency room – they are likely to be open near you on weekends and after hours. Go to www.anthem.com, select the **Find a Doctor** link after you register online and select **Urgent Care** as the doctor type.

→ Other important things you should know

You don't need to do anything to stay in the plan

If you choose not to stay enrolled in our plan, you or your spouse may not be able to re-enroll in your retiree benefits. Please check with your group sponsor for their eligibility and change rules.

We have you covered!

Your plan with us qualifies as Qualifying Health Coverage (QHC) so it satisfies your individual shared responsibility requirement under the Affordable Care Act. You can learn more information on the requirements for QHC by visiting the Internal Revenue Service (IRS) website at <https://www.irs.gov/Affordable-Care-Act/Individuals-and-Families>.

Free health insurance counseling is available

The State Health Insurance Assistance Program (SHIP) is an independent government program with trained counselors in every state. It's not connected with any insurance company or health plan. The counselors can answer your questions and help you understand your Medicare plan choices. Look in the last chapter of your *EOC* for your state's SHIP contact information.

Medicare & You 2020 is a helpful resource

For more information, we encourage you to read *Medicare & You 2020*. This booklet is mailed to people with Medicare every year in the fall. It has a summary of Medicare benefits, rights and protections. It also includes answers to the most frequently asked questions. If you don't have a copy of this booklet, go to <https://www.medicare.gov>. Or call **1-800-MEDICARE (1-800-633-4227)**, 24 hours a day, 7 days a week. TTY users should call **1-877-486-2048**.

LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of this plan.

1 Prescription availability is defined by physician judgment.

2 Appointments subject to availability of a therapist. Therapists using LiveHealth Online cannot prescribe medications.

The information contained in this program is for general guidelines only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.

Anthem Blue Cross and Blue Shield is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.