



Group Medicare Advantage

County of Sonoma
2025



Agenda

- Medicare vs. Medicare Advantage
- Why Anthem?
- Anthem Medicare Advantage benefits summary
- Anthem's Part D benefits
- Anthem online tools, benefits, and programs
- Contact Us



Medicare vs Medicare Advantage



Medicare Advantage takes retiree care to the next level

Original Medicare

Includes

Part A
Hospital coverage

Part B
Medical coverage

Does not include

- Prescription drug coverage
- Dental, vision, and hearing coverage

Medicare Advantage with Part D

Includes

Part A
Hospital coverage

Part B
Medical coverage

Part D
Prescription drug coverage

Additional benefits

- Single ID card
- Simpler retiree experience
- Routine foot care
- Additional annual physical exam
- Chiropractic services
- Acupuncture
- SilverSneakers® fitness program
- Routine vision, and hearing care
- Telehealth services at no extra cost
- Preventive care at no extra cost
- Behavioral health services

The SilverSneakers fitness program is provided by Tivity Health, an independent company. Tivity Health and SilverSneakers are registered trademarks or trademarks of Tivity Health, Inc., and/or its subsidiaries and/or affiliates in the USA and/or other countries. © 2022 Tivity Health, Inc. All rights reserved.

Medicare Advantage offers everything Original Medicare does, plus a robust suite of value-added programs, whole-person care benefits, and innovative digital tools.

Medicare Advantage with Anthem

Anthem's Medicare Advantage plan provides many benefits not included in Original Medicare.

Our plan provides:



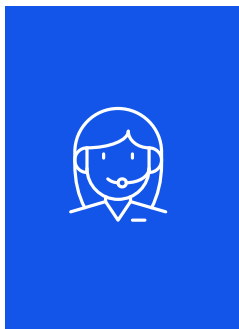
Whole-person focus

Discover fitness, preventive care, and mental health programs to help address physical and mental health needs.



Personalized care

Receive personalized condition support and work one-on-one with our member care team to help improve your health and lower costs.



Real-time support

Get plan support when you need it — on the website, on **the SydneySM Health app**, or by calling the Member Services team.



A nationwide network

Access to one of the largest Medicare PPO networks in the U.S. with over 1 million providers.* Plus, with the passive PPO plan, you can see care providers who are in or out of the plan's network for the same cost share.

* Blue Cross Blue Shield Association internal data, January 2024.

Accessing care



With this PPO plan, you can:

- Continue to see your current doctor as long as they accept Medicare.
- See any care provider who accepts both Medicare and your health plan without a referral.
- Pay the same cost share whether you see care providers in or out of your plan's network.

It's easy to find care.

Once you enroll, you'll be able to use our Find Care tool to search for doctors and other care providers in your area by:

- Visiting **anthem.com** or the **SydneySMHealth app** and selecting **Find Care**.
- Contacting Member Services by calling the number on the back of your plan membership card.
- If you're not enrolled yet, you can still use the **Find Care** tool to search as a guest.

What you will need

Will I need a preapproval?

- Sometimes, before you can receive certain types of care, you may need to get approval from us first. If your doctor is in our plan's network, they will handle preapproval requests for you.
- Care that requires preapproval is marked with an asterisk (*) in your benefits chart in your *Evidence of Coverage*.
- If your doctor accepts Medicare, but is not in our plan's network, you may need to ask them to get preapproval for you.

Will I need a referral?

- No referrals needed.



Anthem Medicare Advantage and benefits summary



Anthem Medicare Preferred (PPO) medical benefits summary

Covered services	In-network	Out-of-network
Deductible	\$0	\$0
Out-of-pocket maximum (Combined in and out-of-network)	\$0	\$0
Physician services, including doctor's office visits (Medicare-covered services): <ul style="list-style-type: none"> • Physician visits • Specialist visits 	\$0 copay \$0 copay	\$0 copay \$0 copay
Preventive care screenings	Covered by plan at 100%	Covered by plan at 100%
Urgent Care	\$0 copay	\$0 copay
Emergency outpatient care (Waived if admitted within 72 hours)	\$0 copay	\$0 copay
Ambulance Services (per one way trip)	\$0 copay	\$0 copay
Outpatient Surgeries	\$0 copay	\$0 copay
Inpatient hospital care Hospital days are unlimited. Covered services include, but are not limited to, a semiprivate room (or a private room if medically necessary).	\$0 copay	\$0 copay
Skilled Nursing Facility (100 days each benefit period)	\$0 copay (1-100 days)	\$0 copay (1-100 days)

Anthem Medicare Preferred (PPO) medical benefits summary

Covered services	In-network	Out-of-network
<p>Routine hearing services:</p> <ul style="list-style-type: none"> Routine exams Maximum benefit is \$70 every calendar year Hearing aids Maximum benefit is \$500 per ear/\$1,000 every 3 calendar years <i>Out-of-network providers must order hearing aids through Hearing Care Solutions</i> 	<p>Must use a Hearing Care Solutions provider</p> <p>\$0 copay</p>	<p>\$0 copay</p>
<p>Vision care</p> <ul style="list-style-type: none"> Routine exams Maximum benefit is \$70 every calendar year Eyewear allowance Maximum benefit is \$100 every two calendar years 	<p>Must use a Blue View Vision Provider.</p> <p>\$0 copay</p>	<p>\$0 copay</p>
<p>Routine Foot Care</p> <p>Up to 12 covered visits per year</p>	<p>\$0 copay</p>	<p>\$0 copay</p>
<p>Foreign Travel Emergency</p> <ul style="list-style-type: none"> Emergency Outpatient Care Urgent Care Inpatient Care (<i>60 days per lifetime</i>) 	<p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p>	<p>\$0 copay</p> <p>\$0 copay</p> <p>\$0 copay</p>

Anthem's Part D benefits



Phases of prescription drug coverage

Part D includes three phases: deductible, initial, and catastrophic coverage. Here's what you can expect during these phases.



* If you qualify for low-income subsidy or programs of all-inclusive care for the elderly (PACE), you do not qualify for the Medicare Coverage Gap Discount program because your Extra Help programs eliminate the coverage gap for you.

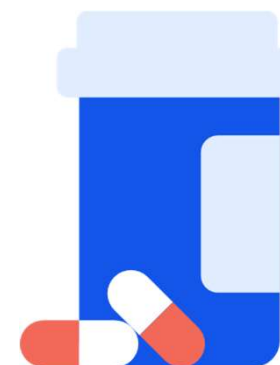
Summary of your cost for covered drugs

Retail services	30-day supply	90-day supply
Select Generics	\$0 copay	\$0 copay
Generics	\$5 copay	\$15 copay
Preferred Brands	\$10 copay	\$30 copay
Non-Preferred Drugs Specialty Drugs (<i>Limited to a 30-day supply</i>)	\$10 copay	\$30 copay
Home delivery	90-day supply	
Select Generics	\$0 copay	
Generics	\$10 copay	
Preferred Brands	\$20 copay	
Non-Preferred Drugs Specialty Drugs (<i>Limited to a 30-day supply</i>)	\$20 copay	
Maximum Out of Pocket Limit	\$2,000 per calendar year	

Benefits for select generic drugs

Here are examples of some of the categories and specific drugs covered under your select generics benefit.*

Cardiovascular	Cholesterol	Diabetes	Osteoporosis
<ul style="list-style-type: none">• Amlodipine/benazepril capsule• Atenolol tablet• Benazepril HCL tablet• Bisoprolol-hydrochlorothiazide tablet• Carvedilol tablet• Chlorthalidone tablet• Enalapril maleate tablet• Furosemide tablet• Hydrochlorothiazide capsule/tablet• Lisinopril tablet• Losartan potassium tablet• Metoprolol tartrate tablet• Olmesartan tablet• Ramipril tablet	<ul style="list-style-type: none">• Atorvastatin tablet• Lovastatin tablet• Pravastatin sodium tablet• Simvastatin tablet	<ul style="list-style-type: none">• Glimepiride tablet• Pioglitazone tablet• Metformin tablet	<ul style="list-style-type: none">• Alendronate sodium tablet



* Please see your drug list for a full list of select generics. Not all generic drugs within a drug category are included in your [SX] copay select generics benefit. Note: If your plan has a deductible, the deductible is waived on select generics.

Have your prescriptions delivered with CarelonRx Pharmacy

Anthem has partnered with CarelonRx to simplify your prescription drug coverage and delivery while keeping your out-of-pocket costs down.

With home delivery, you can:

- Get 90-day supplies of maintenance medications delivered to your home.
- Set up automatic refills, reminders, and track your orders.
- Speak with a pharmacist 24/7.

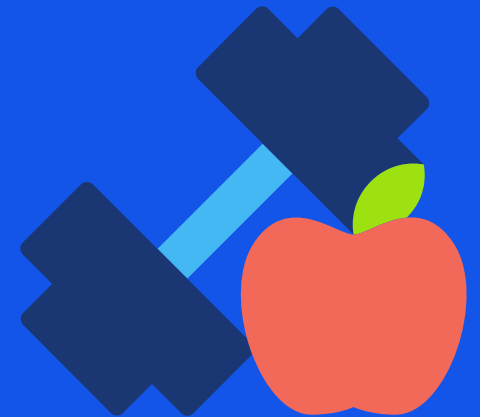
To sign up after enrollment, call CarelonRx Pharmacy Contact Center at **1-833-396-0309**.

You can also log in to your account on the Sydney Health app and switch your medications to CarelonRx Pharmacy.

CarelonRx, Inc. is an independent company providing pharmacy benefit management services on behalf of your health plan.



Anthem's online tools,
additional benefits,
and well-being programs



Digital tools

SydneySM Health — manage your benefits from anywhere

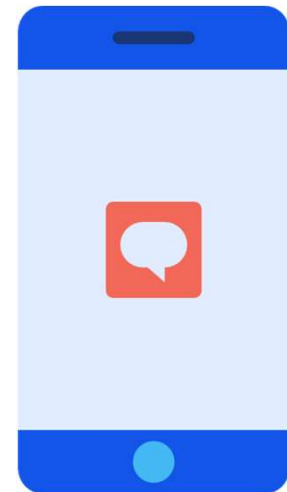
The Sydney Health app is a convenient way to make the most of your benefits and stay connected to your health plan anytime, anywhere.

Sydney Health makes it easy to:

- Find healthcare providers on the go.
- Access your digital ID card.
- Review prescription information and costs.
- See a doctor from home with virtual visits.
- Access plan programs and resources.
- Check the status of claims.
- Find answers to your benefit questions using the chat feature.



Scan this code with your phone's camera to download the app.



Digital tools



My Health Record

My Health Record offers a holistic view of your health history. You can:

- Get an overall view of your medical records from your different care providers.
 - Download and share your health history and electronic medical records (EMR) with your care providers, caregivers, and family members.
 - View your health history through charts and graphs that track your records over time.
-



MyHealth Advantage

This program helps you stay on top of your health by:

- Sending regular reminders about recommended preventive care and tests.
- Offering access to health specialists who can answer your questions.
- Helping you keep track of your health and progress.

Benefit programs



LiveHealth Online

- Have a live video visit with a board-certified doctor from the comfort of home for common conditions like colds, flu, sinus infections, and rashes.
- Have prescriptions sent to your pharmacy, if needed.¹
- Set up a video counseling session with a licensed therapist or psychologist to find help when you feel depressed, anxious, or stressed.²

¹ Prescription availability is defined by physician judgment.

² Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 988 (National Suicide Prevention Lifeline) or 911 and ask for help. LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.



24/7 NurseLine

Connect with a registered nurse day or night, who can help you:*

- Assess symptoms.
- Understand a condition and course of treatment.
- Address questions about prescriptions or over-the-counter medications.
- Recommend the right setting for the care you need.

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

Assistive devices

Your plan can help you pay for CMS-approved assistive devices. If eligible, you'll receive a welcome kit that includes a Benefits Mastercard® Prepaid Card* loaded with an annual allowance of \$200. The card can be used in-store, over the phone, or online to purchase approved assistive devices, including:

- Americans with Disabilities Act toilet seats
- Grab bars for the shower and bath
- Portable shower stools and seats
- Temporary wheelchair ramps
- Reaching devices



* The Benefits Mastercard® Prepaid Card is issued by The Bancorp Bank N.A., Member FDIC, pursuant to license by Mastercard International Incorporated and card can be used for eligible expenses wherever Mastercard is accepted. Mastercard and the circles design is a trademark of Mastercard International Incorporated. Valid only in the U.S. No cash access."

Fitness benefits

SilverSneakers is a no-added-cost benefit to help you step up your fitness.

The program includes:

- Thousands of participating fitness center locations nationwide.
- The ability to enroll at multiple locations across the U.S.
- Group activities and classes offered outside the gym.
- Daily classes and workshops focused on exercise and led by trained instructors through SilverSneakers LIVE™.
- The SilverSneakers On-Demand digital library with hundreds of workouts you can do anytime.
- The SilverSneakers GO app so you can find locations near you, participate in live classes from your phone, and tailor workouts to your fitness level.

Get started by visiting [SilverSneakers.com/StartHere](https://www.silversneakers.com/starthere)
or call **1-855-741-4985**, Monday to Friday, 8 a.m. to 8 p.m. ET.



Fitness benefits

Health and fitness tracker

A health and fitness tracker helps you stay on top of your fitness goals so you can feel your best.

The health and fitness tracker benefit includes:

- One fitness device every two years.
- An online program for setting goals, participating in challenges, and tracking physical activity.

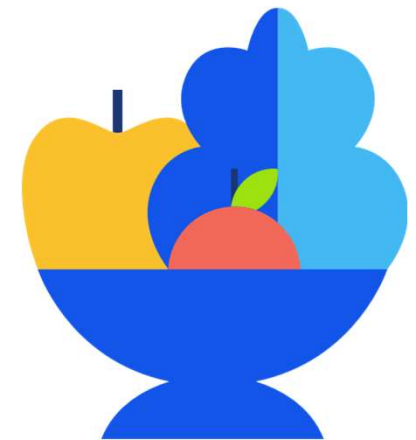


Healthy meals

Proper nutrition is key to maintaining your health if you are chronically ill and can also improve your recovery after a hospital stay.

Our Healthy Meals benefit delivers nutritionally balanced meals to your home — at no added cost to you.¹ This benefit is available if you have:²

- Recently been discharged from the hospital or a skilled nursing facility.
- A chronic condition such as chronic kidney diseases, chronic lung disorders, chronic heart failure, cardiovascular disease, or diabetes and have a high risk for hospitalization.
- Are diabetic with an A1C over 9.
- Have a Body Mass Index (BMI) of 25 or more, or 18.5 or less.



¹ The number of meals covered will vary depending on the plan.

² The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in the plan's Evidence of Coverage.

The House Call program

The House Call program helps you stay on top of your healthcare between checkups — at no additional cost — from the comfort and convenience of home.*

A licensed clinician will perform a comprehensive health evaluation in-person or virtually to:

- Chat about any health questions and concerns.
- Provide basic health screenings.
- Take notes on your discussion and record evaluation results.
- Share the evaluation results with you and your personal doctors.



* The House Call program is administered by an independent vendor. It is only available to those who qualify.

Additional benefits

Non-emergency transportation

Our transportation benefit provides nonemergency medical transportation to plan-approved locations.

Your plan covers 12 nonemergency trips to:

- Medical visits
- The pharmacy
- SilverSneakers® locations



Additional benefits

Personal Emergency Response System (PERS)

With PERS, you'll receive an in-home device to help you alert people in case of an emergency. This benefit can help you maintain independence in your own home and increase peace of mind for you and your family.

It includes:

- One Personal Emergency Response System
- Monthly in-home monitoring



Additional benefits

Adult day center

Our adult day center benefit provides the opportunity to get out and socialize one day a week. This benefit:*

- Reimburses up to \$80 for each visit to a state-licensed adult day center of your choice.
- Is available if you need help with at least two daily living activities as determined and recommended by your care provider.

* Individuals are responsible for any remaining costs greater than \$80. A visit is defined as less than or equal to eight hours. It cannot be split over multiple days. Any portion of a day used is considered one day.

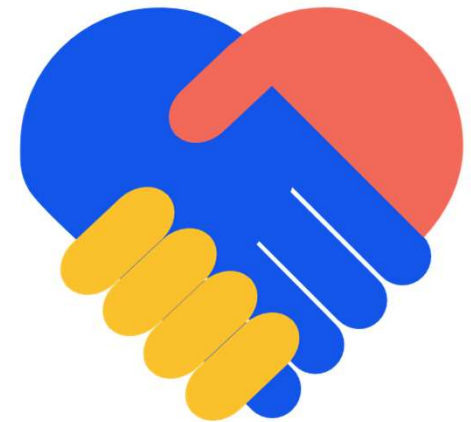


Medicare Community Resource Support (MCRS)

Connect with social workers to help bridge the gap between medical needs or benefits and available community resources.*

Available support and resources may include:

- Food pantries
- Home maintenance programs
- Copay assistance programs
- Social activities
- Help around the home
- Transportation assistance



Call member services and ask to speak with a Medicare Community Resource Support social worker.

* Eligible individuals are identified for assistance through case management, health risk assessment completion, customer service, network relations, care guides, and self-referrals.

SpecialOffers

Take advantage of savings and discounts at SpecialOffers by logging in to your member website and clicking on the link for Discounts found under the Care menu.

Retailers with SpecialOffers for Anthem's Medicare Advantage members include:*



1 800 contacts®



GLASSES.COM™



* Vendors and offers are subject to change without prior notice. [BRAND] does not endorse and is not responsible for the products, services, or information offered by the vendors or providers. We negotiated the arrangements and discounts with each independent vendor or provider in order to assist our members. The products and services described above are neither offered nor guaranteed under our contract with the Medicare program. In addition, they are not subject to the Medicare appeals process. Any disputes regarding these products and services may be subject to the grievance process.

Excellent service is our priority

Our First Impressions Welcome Team will help you make a smooth transition into your plan with:

- Retiree-dedicated expertise.
- Individual support, tools, and resources.
- Answers to your questions about prescriptions, coverage, and choosing care providers.

Call us at **1-833-848-8729**, TTY: 711, Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern time, except holidays.

