

Your trusted partner in health

We'll help you take care of your team with competitive, well-rounded health plans.

Renewal Packet for WELLS CO PUBLIC LIBRARY

Your Agent/Broker as of 09/13/2023 18:30

ALAN L MCCLOSKEY
CONSOLIDATED UNION INC

Nick Maines
Sales & Retention Executive

Group #: D22056
Effective Date: January 01, 2024

INDIANA SMALL GROUP

Group State: Indiana
Zip Code: 46714



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 Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE Managed Care, Inc. (RIT), Healthy Alliance Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba 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 17 southeastern counties of New York: Anthem Healthchoice Assurance, Inc., and Anthem Healthchoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HIP is the tradename of Anthem HIP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their 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 POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



Helping your employees live healthier lives

At Anthem, our goal is to support you and your employees so they feel covered, protected, and confident in their care. With our tools and resources, your employees can access the benefits they need, connect those benefits across the healthcare spectrum, and make informed healthcare decisions with digital and professional support.



Your plan information destination

EmployerAccess is now the hub for plan administration, marketing resources, and news. This updated site has everything you need to administer your plan and manage your benefits, including helpful tools and resources for both you and your employees.



Anthem Whole Health Connection®

We put you and your employees at the center of a whole-person, team-based care model, transforming healthcare into a truly collaborative process. By combining all aspects of coverage — medical, behavioral health, pharmacy, dental, vision, life and disability — doctors can see the whole picture of a person's health for simpler, smarter, and more cost-effective care.

- Programs to motivate employees to take charge of their well-being.
- Engaged care management teams who can identify potential health issues and coordinate health action plans.
- Digital tools to help employees connect to resources, as well as receive alerts and updates.



Wellbeing Solutions

Our health and wellness programs are included in all our Affordable Care Act (ACA) plans, and focus on awareness, prevention, and the right resources to help enable better health and cost savings.



Pharmacy

Our integrated medical and pharmacy benefits work together to improve employee health and manage costs. With 24/7 access to pharmacy experts and digital tools that can help with pricing a medication, finding a pharmacy, or requesting a refill, we're working to make it easier for employees to stay on top of their medications, their health, and their budgets.



Emotional Wellbeing Resources

Our ACA plans also include access to the Emotional Wellbeing Resources program. Your employees' mental health deserves the same care as their physical health. Connecting them with behavioral health resources is an important way to support their overall well-being so they can lead healthier, more productive lives.



sydneySM *app for employees*

SydneySM Health delivers industry-leading experiences that drive high-quality, affordable care with expanded virtual care options. It provides a simple, guided, and intuitive experience using data, artificial intelligence, and machine learning to create deep employee personalization. Empowering your employees to:

- Search for in-person or virtual care, including virtual primary care and urgent care.
- Video chat with a board-certified healthcare professional or therapist.
- Order and refill prescriptions.
- Easily access their health plan ID card on their mobile devices.
- Find answers to health questions through interactive chat or our Symptom Checker.

Anthem is empowering you and your employees to confidently navigate the path to good health. As your trusted partner, we will help you simplify benefits, manage costs, and improve employee satisfaction — every step of the way.

Your Medical Renewal Snapshot

Your current medical plan(s) and the new proposed plan(s) are reflected in the grid(s) below. All of our ACA-compliant plans cover Preventative Care at 100% in network. In-Network benefits are shown below. A complete listing of benefit details can be found on the Summary of Benefits at sbc.anthem.com. Or click on the plan name in electronic copies, then enter your renewal effective date into the top box of that page.

Total Medical Subscribers: 8

		Monthly Medical Premium % Change	Deductible (individual/ family)	Out of Pocket Maximum (individual/ family)	Office Visits PCP/SPC	Inpatient Hospital	ER/ Urgent Care	Prescription Drugs-Retail Network Formulary	Vision/ Dental Benefits Included
Current Plan 1	# OF SUBSCRIBERS ENROLLED IN PLAN: 8								
	Anthem Gold Blue Access PPO 3000E/20%/3600 w/HSA	\$8152.70							
	Contract Code: 74QF	Current	\$3000/ \$6000	\$3600/ \$7200	Ded;20%/ Ded;20%	Ded;20%	Ded;20%/ Ded;20%	Rx Choice Tiered Network with R90 Select Level 1- \$15/ \$60/ \$125/ \$400 Ded Tier(s) All Level 2- \$25/ \$70/ \$135/ \$500 Ded Tier(s) All	V2/ D1
	CalendarYear Embedded								
Proposed Plan 1	# OF SUBSCRIBERS ENROLLED IN PLAN: 8								
	Anthem Gold Blue Access PPO 3250E/0%/4250 w/HSA	\$8904.88							
	Contract Code: 9VV5	9.23%	\$3250/ \$6500	\$4250/ \$8500	Ded;0%/ Ded;0%	Ded;0%	Ded;0%/ Ded;0%	Rx Choice Tiered Network with R90 Select Level 1- \$15/ \$60/ \$125/ \$400 Ded Tier(s) All Level 2- \$25/ \$75/ \$145/ \$500 Ded Tier(s) All	V2/ D1
	CalendarYear Embedded								

Note: In the Vision/Dental column, please refer to the following codes to call out additional vision and/or dental benefits included within the medical plan:

Your Alternate Options

Here are some alternate plans to consider and discuss with your agent/broker. Other options are available, so please ask your agent/broker if you would like to see additional plan options. All of our ACA compliant plans cover Preventive Care at 100% in-network. In-Network benefits are shown below. A complete listing of benefit details can be found by clicking on the plan name below in electronic copies, then enter your renewal effective date into the top box of that page. Plan change forms/instructions can be found towards the end of this package.

Total Medical Subscribers: 8

Alternate Options for Contract Code: 9VV5		Monthly Medical Premium _____ % Change	Deductible (individual/ family)	Out of Pocket Maximum (individual/ family)	Office Visits PCP/SPC	Inpatient Hospital	ER/ Urgent Care	Prescription Drugs-Retail Network Formulary	Vision/ Dental Benefits Included
Alternate Option 1	# OF SUBSCRIBERS ENROLLED IN PLAN: <u>8</u>								
	Anthem Silver Blue Access PPO 3500E/20%/6500 w/HSA	\$8456.44	\$3500/ \$7000	\$6500/ \$13000	Ded;20%/ Ded;20%	Ded;20%	Ded;20%/ Ded;20%	Rx Choice Tiered Network with R90 Select Level 1- \$15/ \$60/ \$125/ \$400 Ded Tier(s) All	V2/ D1
	Contract Code: 9VU2	3.73%						Level 2- \$25/ \$75/ \$145/ \$500 Ded Tier(s) All	
	Both CalendarYear and PlanYear Embedded								
Alternate Option 2	# OF SUBSCRIBERS ENROLLED IN PLAN: <u>8</u>								
	Anthem Silver Blue Access PPO 4000E/20%/6500 w/HSA	\$8312.85	\$4000/ \$8000	\$6500/ \$13000	Ded;20%/ Ded;20%	Ded;20%	Ded;20%/ Ded;20%	Rx Choice Tiered Network with R90 Select Level 1- \$15/ \$60/ \$125/ \$400 Ded Tier(s) All	V2/ D1
	Contract Code: 9VUP	1.96%						Level 2- \$25/ \$75/ \$145/ \$500 Ded Tier(s) All	
	Both CalendarYear and PlanYear Embedded								

Note: In the Vision/Dental column, please refer to the following codes to call out additional vision and/or dental benefits included within the medical plan:

D1: Dental Embedded Pediatric Only

V2: Vision Embedded Adult Exam Plus Pediatric

Monthly Premium Comparison Details

The following grid reflects your current monthly premium compared to your new monthly premium effective 01/01/2024.
This data is current as of 09/13/2023 (any changes to the census after this date may not be reflected).

Coverage Types - EMP=Employee Only, ESP=Employee/Spouse, ECH=Employee/Child(ren), FAM = Family

Insured Subscribers	Subscriber Age	Spouse Age	# Deps <21	# of Deps 21+	Medical			Dental			Vision			Life & Disability		Total	
					Coverage Type	Current Rate	New Rate	Coverage Type	Current Rate	New Rate	Coverage Type	Current Rate	New Rate	Current Rate	New Rate	Current Rate	New Rate
Medical Plan 9VV5 Anthem Gold Blue Access PPO 3250E/0%/4250 w/HSA																	
1. BURCHELL CYNTHIA A	55				EMP	1072.26	1200.45		0.00	0.00		0.00	0.00	0.00	0.00	1072.26	1200.45
2. DAILEY SUSAN	65				EMP	1506.69	1614.96		0.00	0.00		0.00	0.00	0.00	0.00	1506.69	1614.96
3. DUSTMAN TERESA	65				EMP	1506.69	1614.96		0.00	0.00		0.00	0.00	0.00	0.00	1506.69	1614.96
4. GROVER ANNETTE M	53				EMP	980.35	1098.17		0.00	0.00		0.00	0.00	0.00	0.00	980.35	1098.17
5. HABEGGER JASON	49				EMP	821.15	918.37		0.00	0.00		0.00	0.00	0.00	0.00	821.15	918.37
6. MACNEILL SARAH	38				EMP	621.76	670.75		0.00	0.00		0.00	0.00	0.00	0.00	621.76	670.75
7. MARSHALL EMILY	43				EMP	665.45	730.50		0.00	0.00		0.00	0.00	0.00	0.00	665.45	730.50
8. SMITH JANELLE	33		1		ECH	978.35	1056.72		0.00	0.00		0.00	0.00	0.00	0.00	978.35	1056.72
Subtotal						8152.70	8904.88		0.00	0.00		0.00	0.00	0.00	0.00	8152.70	8904.88

	Medical	Dental	Vision	Life & Disability	Grand Total
Current Premium	\$8152.70	\$0.00	\$0.00	\$0.00	\$8152.70
New Premium	\$8904.88	\$0.00	\$0.00	\$0.00	\$8904.88
Premium Rate Change	\$752.18	\$0.00	\$0.00	\$0.00	\$752.18
Premium Percent Change	9.23%	0%	0%	0%	9.23%