



Welcome!

We're so happy you're here.

Now let's make sure you're set up to get the most out of your Anthem Blue Cross benefits.



What's Inside:

- [anthem.com/ca](https://www.anthem.com/ca) and mobile app
- Your health plan
- Getting care
- How claims are paid
- Preventive care

First, thank you

We're glad you chose us.



Registered on [anthem.com/ca](https://www.anthem.com/ca)?

Take a few minutes now to log in or download our mobile app. You'll get a personalized view of your health care and benefits and quickly access the following tools.



Watch a welcome video: Watch a personalized video on how your plan works and access helpful tools and programs.



Find a doctor: Look for a doctor, urgent care or hospital in your plan with a simple search.



Manage your Health Savings Account (HSA): View your balance and claims.



Know your costs: See what your plan covers and find out what you'll pay for certain types of care, before even stepping into the doctor's office.



Check your claims: Easily stay on top of your claims by checking their status and seeing what you may owe after getting care.



Choose to get communications by email: Get quick access to alerts and claims updates earlier than your mailbox.



Your health plan

Here's a quick look at the plan you selected.

HSA

This plan comes with a **Health Savings Account (HSA)** you can use to pay your deductible or save for future health care costs. Once you pay your deductible, you'll pay a percentage of the total cost, and your plan will cover the rest.

HSA contributions are tax-free. If you don't use all the money in your HSA, your money will roll over to the next year. And you can take the money in your HSA with you if you leave your employer or change health plans.

How to use your HSA

You'll get a debit card in the mail. Use it when you pay for doctor visits. You can also use your card when you receive a bill.

Bright idea:

Choose a doctor in your plan to save money.

When you pick doctors from your Anthem plan, you pay a lot less out of pocket for the same level of care. Avoid seeing a doctor who isn't in your plan if you can — it will cost you more or your plan may not cover it at all. Finding a doctor online at [anthem.com/ca](https://www.anthem.com/ca) or on the mobile app is fast and easy.





Getting care

Choose care options that save you time and money.

Find a doctor you trust

Whether you visit the doctor rarely or often, you should find a primary care doctor in your plan that you like and trust.

A primary care doctor is your main doctor you see regularly and your first stop for non-emergency medical care. Your doctor helps you stay healthy with checkups and focuses on your whole health — not just your symptoms. They'll also work with other doctors and specialists when you need more care.

To find a doctor in your plan, visit [anthem.com/ca](https://www.anthem.com/ca) or download the mobile app.

Know what's covered

Visit [anthem.com/ca](https://www.anthem.com/ca) to find out what's covered by your plan and how much you'll pay for health care services and common procedures before visiting your doctor.

Done driving to the doctor?

Using LiveHealth Online, you can have a video visit with a board-certified doctor or therapist, 24/7, on your smartphone, tablet or computer with a webcam. You don't even have to leave your home.

It's quick and easy to sign up and get started. Just go to [livehealthonline.com](https://www.livehealthonline.com) or download the mobile app.

Bright idea:

Save emergency room visits for emergencies only.

If you have a real emergency, head straight to the ER or call 911. Otherwise, save yourself money and time by visiting your primary care doctor or an urgent care center for minor medical issues.



ER

OR



Urgent care



More information about what your plan offers



Take care of yourself today

Put your health first.

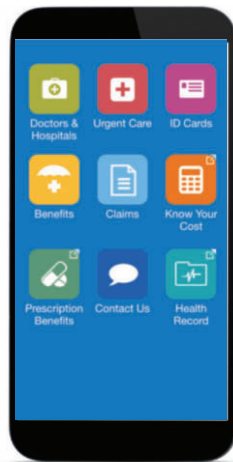
When was your last checkup?

When you go to the doctor for preventive care (like regular checkups and screenings), it can help you avoid health problems down the road.

It's important to get preventive care. Your plan covers these services at little or no extra cost to you when you see a doctor in your plan. Examples of preventive care include:

- Yearly physicals
- Immunizations (shots)
- Screenings (tests)

To find out what preventive care is covered on your plan, check out your plan benefits on [anthem.com/ca](https://www.anthem.com/ca).



Bright idea:

Use your mobile device to show your ID card.

Keep a version of your ID card handy. When you download the Anthem app, you can show it, fax it or email it right from your mobile device.



Your plan details

In this next section, you'll find more information about your plan.



Notes



Notes



If you're feeling
overwhelmed, just ask

We're here to help.

Here are two easy ways to reach us:

- Call us at the number on your ID card.
- Email us by logging in at [anthem.com/ca](https://www.anthem.com/ca), selecting Customer Service and choosing **Message Center**.

This brochure is intended to be a brief overview and is not intended to be a legal contract. Please refer to your benefit summary or certificate booklet for details concerning benefits, procedures and exclusions.

Life products underwritten by Anthem Blue Cross Life and Health Insurance Company. Disability products underwritten by Anthem Life Insurance Company.

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Express Scripts, Inc. is a separate company that provides pharmacy services and pharmacy benefit management services on behalf of health plan members.

The Healthy Lifestyles programs are administered by Healthways, Inc., an independent company.

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