

Choosing and using your Anthem plan

Your guide to your LACERS 2023
Open Enrollment and being
confident in your benefit choices

October 20, 2022



Agenda

- Blue Vision Plan
- 65 and Under PPO and HMO Retiree Plan
- Medicare Part B only PPO and HMO Prescription Drug Plan
- Out-of-Country Plan
- Anthem Medicare Preferred (PPO) with Senior RX
- Resources



Blue View Vision

- **More doctors**
- **More options**
- **More freedom**

Choose from one of the many independent eye doctors in your plan's network.

Schedule appointments when it is convenient for you, including evenings and weekends.

Order eyeglass frames or contact lenses online or in a store.

INDEPENDENT
PROVIDER
NETWORK

LENSCRAFTERS

PEARLE
EST. 1961
VISION

OPTICAL

GLASSES.COM

contactsdirect

1800contacts



Vision Benefit Highlights

Anthem Blue View Vision (Non-Kaiser Permanente Plan Members)

Vision plans

Routine eye exam (once every 12 mos)	<ul style="list-style-type: none">• \$20 for a comprehensive Eye Exam at In Network providers. Up to \$49 allowance for out of network providers.
Eyeglass frames (once every 24 mos)	<ul style="list-style-type: none">• \$150 allowance for one pair of eyeglass frames
Eyeglass lenses (once every 12 mos)	<ul style="list-style-type: none">• Single, bifocal, trifocal, & lenticular lenses are covered in full at in network providers• \$30 for progressive lenses at in network providers• \$0 copay for eyeglass lens enhancements such as Transition lenses, scratch coating, tint, and standard polycarbonate lenses
Contacts (once every 12 mos)	<ul style="list-style-type: none">• \$120 allowance on elective conventional & disposable contacts at in network providers• Non-elective (medically necessary) contacts are covered in full at in network providers



Vision Benefit Highlights

- 20% off any balance over your allowance on eyeglass frames.
- 40% savings on an extra pair of complete eyeglasses.
- 20% off retail on some eyeglass lens upgrades & eyewear accessories such as non-prescription sunglasses, lens cleaning supplies, eyeglass cases, etc.
- 15% off retail price for conventional contact lenses



Plans at a glance

All plans include:



Access to one of the nation's largest networks of doctors and hospitals.



A prescription drug plan with convenient home delivery



Convenient digital access to your plan details, online and on your phone.



Benefits for urgent and emergency care, wherever you are



Coverage for preventive care, like regular checkups, screenings, and shots



Health and wellness tools that help you stay healthy and reach your health goals





Retired Members, Dependents and Survivors under Age 65

Summary of Benefits	Anthem Blue Cross PPO		Anthem Blue Cross HMO
	Network Benefits	Non-Network Benefits	
Calendar Year Deductible			
Individual	\$750		Not applicable
Family	\$1,500; at least one family member must satisfy the \$750 per individual deductible		
Annual Out-of-Pocket Maximum			
Individual	Deductible excluded		\$500
Family	Not applicable		\$1,500
Lifetime Maximum			
	Unlimited		Unlimited
Preventive Care			
Routine Physical Examination	No charge (may include lab & X-ray)		\$20 copay
Pap Smear, Pelvic & Breast Annual Exam	No charge	Anthem pays 70% UCR ¹ after deductible	No charge after \$20 office visit copay
Mammography	Anthem pays 100% after deductible		
Physician Services			
Office Visit	\$20 copay	Anthem pays 70% UCR ¹ after deductible	\$20 copay
Specialist Care	Anthem pays 90% after deductible		No charge
Inpatient Surgery		Anthem pays 70% UCR ¹ after deductible	\$0 copay
Outpatient Surgery	\$20 copay		\$0 copay
Telehealth/Virtual Visits	\$20 copay	Anthem pays 70% UCR ¹ after deductible	\$0 copay
Inpatient Hospital Room & Board			
	Anthem pays 90% after deductible	Anthem pays 80% UCR ¹ after deductible	No charge

Summary of Benefits	Anthem Blue Cross PPO		Anthem Blue Cross HMO
	Network Benefits	Non-Network Benefits	
Other Health Services			
Allergy Tests & Treatments	Anthem pays 90% after deductible	Anthem pays 70% UCR ¹ after deductible	\$20 copay
Lab & X-ray			No charge
Physical & Speech Therapy			\$20 copay
Dialysis & ESRD Services			No charge
Skilled Nursing Facility (<i>limit 100 days/calendar year</i>)			Anthem pays 90% after deductible; limit up to 60 visits/calendar year
Home Health Care	Anthem pays 80% after deductible; contact Anthem Blue Cross member services for details		No charge; limits apply
Hospice Services	Anthem pays 90% after deductible		No charge
Ambulance	Anthem pays 70% UCR ¹ after deductible	Anthem pays 70% UCR ¹ after deductible	\$20 copay
Durable Medical Equipment			\$20 copay
Chiropractic Services (<i>limit 30 visits/calendar year</i>)			\$20 copay
Acupuncture Services (<i>limit 30 visits/calendar year</i>)	\$20 copay		\$20 copay
Emergency Services			
Emergency Room Visit	Anthem pays 90% after deductible	Anthem pays 90% after deductible	\$100 copay; waived if admitted
Urgent Care Visit			\$20 copay



Retired Members, Dependents and Survivors under Age 65

Summary of Benefits	Anthem Blue Cross PPO		Anthem Blue Cross HMO
	Network Benefits	Non-Network Benefits	
Mental Health (MH)²/Chemical Dependency (CD)²			
Inpatient	Anthem pays 90% after deductible (MH/CD)	Anthem pays 80% UCR ¹ after deductible (MH/CD)	No charge (MH/CD)
Outpatient	\$20 copay	Anthem pays 70% UCR ¹ after deductible	\$20 office visit copay (MD & CD); No Charge Facility (MD & CD)
Hearing Services			
Hearing Exam	Covered under your Routine Physical Examination Benefit		\$20 copay
Medically Necessary Hearing Aid (every 3 calendar years)	No deductible: up to \$2,000 per ear every 36 months		Up to \$2,000 per ear every 36 months
Retail Prescription Drugs⁵	<i>Up to 30-day supply⁶</i>		<i>Up to 30-day supply⁶</i>
Generic	\$10 copay	Anthem pays 80%; deductible does not apply	\$10 copay
Brand	\$30 copay		\$30 copay
Non-formulary	\$50 copay		\$50 copay
Mail Order⁴ Prescription Drugs	<i>Up to 90-day supply⁶</i>		<i>Up to 90-day supply⁶</i>
Generic	\$20 copay	Not covered	\$20 copay
Brand	\$60 copay		\$60 copay
Non-formulary	\$100 copay		\$100 copay



Retired Members, Dependents and Survivors Age 65 or Older with Medicare Part B only

Summary of Benefits	Anthem Blue Cross PPO (Medicare)		Anthem Blue Cross HMO (Medicare)
	Network Benefits	Non-Network Benefits	
Calendar Year Deductible			
Individual/Family	Medicare Part B deductible		Not applicable
Annual Out-of-Pocket Maximum	Deductible excluded		
Individual	\$5,000		\$500
Family	Not applicable		\$1,500
Lifetime Maximum	Unlimited		Unlimited
Preventive Care			
Routine Physical Examination	No charge (may include lab & X-ray)		\$20 copay
Annual Pap Smear, Pelvic & Breast Exam	Anthem pays 20% after deductible		No charge after \$20 office visit copay
Mammography			
Physician Services			
Office Visit	Anthem pays 20% after deductible		\$20 copay
Specialist Care			
Inpatient Surgery			
Outpatient Surgery			No charge
Telehealth/Virtual Visits	Anthem pays 20% after deductible	Anthem pays 70% UCR ¹ after deductible	\$0 copay
Inpatient Hospital Room & Board			
	Anthem pays 90% after deductible	Anthem pays 80% UCR ¹ after deductible	No charge

Summary of Benefits	Anthem Blue Cross PPO (Medicare)		Anthem Blue Cross HMO (Medicare)
	Network Benefits	Non-Network Benefits	
Other Health Services			
Allergy Tests & Treatments	Anthem pays 100%		\$20 copay
Lab & X-ray			No charge
Physical & Speech Therapy	Anthem pays 20% after deductible		\$20 copay
Dialysis & ESRD Services			
Skilled Nursing Facility <i>(limit 100 days/calendar year)</i>	Anthem pays 90% after deductible	Anthem pays 70% UCR ¹ after deductible	No charge
Home Health Care	Anthem pays 20% after deductible		No charge; limit up to 100 visits/calendar year
Hospice Services	Contact Anthem Blue Cross Member services – Benefits are case specific		No charge; limits apply
Ambulance	Anthem pays 20% after deductible		No charge
Durable Medical Equipment			
Transportation to medical appointments/pharmacy	Not applicable		Not applicable
Chiropractic Services <i>(limit 30 visits/calendar year)</i>	Medicare authorized visits: \$10 copay	Medicare authorized visits: Anthem Pays 70% UCR ¹ after deductible	\$20 copay
Acupuncture Services <i>(limit 30 visits/calendar year)</i>	Medicare authorized visits: \$10 copay	Medicare authorized visits: Anthem Pays 70% UCR ¹ after deductible	\$20 copay
Emergency Services			
Emergency Room Visit	Anthem pays 20% after deductible if admitted – 90% for hospital services, Anthem pays 20% after deductible ² for professional services		\$100 copay; waived if admitted
Urgent Care Visit	Anthem pays 20% after deductible		\$20 copay



Retired Members, Dependents and Survivors Age 65 or Older with Medicare Part B only

Summary of Benefits	Anthem Blue Cross PPO (Medicare)		Anthem Blue Cross HMO (Medicare)
	Network Benefits	Non-Network Benefits	
Mental Health (MH)²/Chemical Dependency (CD)²			
Inpatient	Anthem pays 90% after deductible (MH/CD)	Anthem pays 80% UCR ¹ after deductible (MH/CD)	No charge (MH/CD)
Outpatient	Anthem pays 50% after deductible (MH/CD)	Anthem pays 50% after deductible (MH/CD)	\$20 office visit copay (MD & CD); No Charge Facility (MD & CD)
Hearing Services			
Hearing Exam	Covered under your Routine Physical Examination Benefit		\$20 copay
Medically Necessary Hearing Aid (every 3 calendar years)	No deductible: up to \$2,000 per ear every 36 months		up to \$2,000 per ear every 36 months
Retail Prescription Drugs⁴	<i>Up to 30-day supply^{4,5}</i>		<i>Up to 30-day supply^{4,5}</i>
Generic	\$0 copay for select generics/ \$5 copay generics	See Evidence of Coverage	\$10 copay
Preferred Brand	\$25 copay		\$30 copay
Non-Preferred Brands/ Non-Formulary	\$50 copay		\$50 copay
Mail Order^{3,4} Prescription Drugs			<i>Up to 90-day supply^{3,4,5}</i>
Generic	\$0 copay for select generics/ \$10 copay generics ⁷	Not covered	\$20 copay ⁷
Preferred Brand	\$50 copay		\$60 copay
Non-Preferred Brands/ Non-Formulary	\$100 copay		\$100 copay
Specialty Tier	Copay of 20% coinsurance with a maximum copay of \$100	Copay of 20% coinsurance with a maximum copay of \$100	Copay of 20% coinsurance with a maximum copay of \$100

Part B - Blue Cross MedicareRx (PDP) with Senior Rx Plus plan

Retail services (30-day supply)	Standard network pharmacy
Generics	\$5
Preferred brands	\$25
Nonpreferred brands	\$50
Mail-order services (90-day supply)	Mail order pharmacy
Generics	\$10
Preferred brands	\$50
Nonpreferred brands	\$100



Anthem Blue Cross PPO Out-of-Country

\$500 Deductible/person

70% reimbursement of the Usual and Customary charges

Up to \$10,000 out-of-pocket maximum per calendar year

\$10 Copay for per 30-day supply (All Anthem Blue Cross approved drugs)

*Member submitted claims only



Behavioral Health Resource

Licensed mental health professionals
available 24/7 to help with:

- Stress
- Anxiety
- Depression
- Substance use
- Eating disorders





ConditionCare

A dedicated nurse team that offers support if you're living with:



Asthma



Diabetes



Heart disease or heart failure



Chronic obstructive pulmonary disease (COPD)



You also have additional support from dietitians, health educators, and pharmacists.



Diabetes Prevention Program

16-week weight loss program that includes:

- Access to a health coach
- Meal planner
- Small group support
- Weekly lessons
- Wireless scale or activity tracker



Use the Sydney Health mobile app to complete the Lark prediabetes survey by going to **My Health Dashboard** and searching for **Lark Diabetes Prevention Program** under *Programs*.



Anthem's Medicare Advantage: benefits summary

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

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

Additional benefits

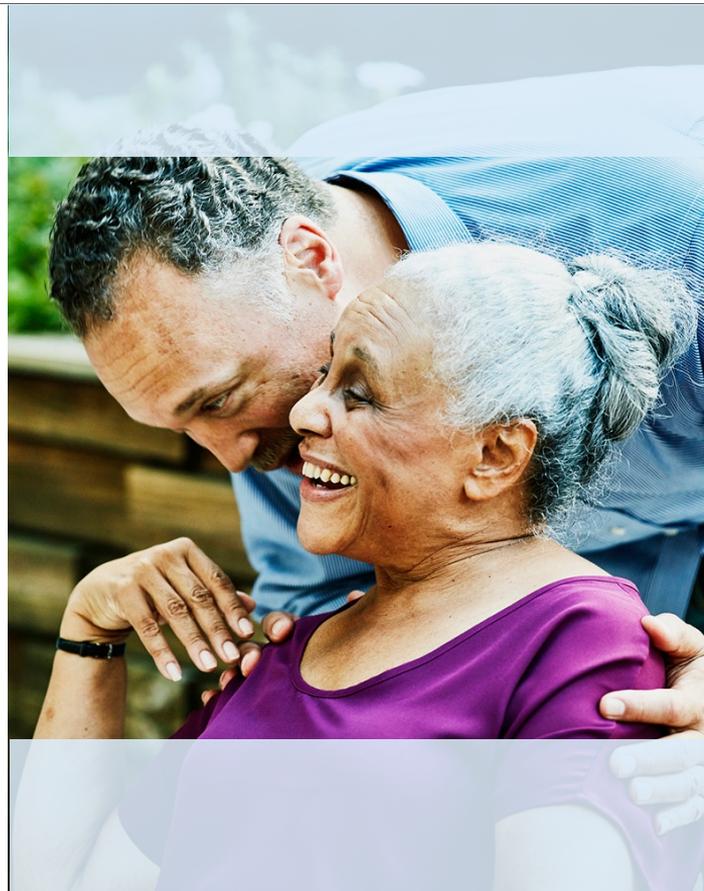
- Single ID card
- SilverSneakers® fitness program
- Simpler retiree experience
- Routine vision and hearing care
- Custom benefit match
- Telehealth services at no extra cost
- National network platform
- Preventive care at no extra cost
- Routine foot care
- Behavioral health services
- Additional annual physical exam
- Outstanding quality metrics and results
- Plan sponsor control
- Comprehensive support

Your access to providers explained

With this plan you can:

- Continue to see your current doctor, and your doctor will keep filing your claims
- Use any doctor or care provider who that accepts Medicare and the plan without a referral
- Choose either **in- or out-of-network** care providers. The cost shares are the same.

Please check with your provider to see if they accept Medicare.
This plan can only pay providers who accept Medicare.





What you will need ...



Will I need a preapproval?

- Some services will need preapprovals; in-network providers will obtain the approval from the plan for you. Services that require a preapproval are marked with an asterisk(*) in your benefits chart in the *Evidence of Coverage* document.
- We also encourage out-of-network providers to seek approval from the plan for you.



Will I need a referral?

- No referrals needed.

Anthem Medicare Preferred (PPO) with Senior RX Plus

BENEFITS AT A GLANCE

What You Pay

COVERED SERVICES	In Network	Out of Network*
Deductible	\$0	\$0
Annual Maximum Out-of-Pocket	\$0	\$0
Outpatient Visits		
*Primary Care visits (PCP)	\$0	\$0
*Specialist visits	\$0	\$0
Urgent Care	\$0	\$0
Emergency Room	\$0	\$0
Lab/X-ray	\$0	\$0
Chiropractic coverage beyond Medicare	\$0	\$0
Acupuncture	\$0	\$0
Durable Medical Equipment (DME)	\$0	\$0
Ambulance	\$0	\$0
Inpatient Benefits		
Inpatient Hospital Benefits	\$0	\$0
Skilled Nursing Facility days 1 - 100	\$0	\$0
Home Health Agency Care	\$0	\$0

Rx Benefits	
<i>Retail</i>	
Select Generics	\$0
Generics	\$5
Preferred Brand	\$25
Non-Preferred Brand/Specialty	\$50
<i>Mail Order</i>	
Select Generics	\$0
Generics	\$10
Preferred Brand	\$50
Non-Preferred Brand/Specialty	\$100

*Provider needs to be willing to accept Medicare

Anthem Medicare Preferred (PPO) with Senior RX Plus Hearing/Vision/Foot Care Benefits

<i>Routine hearing services</i>	In Network	Out of Network
Routine exams * <i>Maximum benefit \$70 per year</i>	\$0	\$0
Hearing aids * <i>Maximum benefit \$2,000 every 3 years</i>	\$0	N/A
<i>Routine vision services</i>	In Network	Out of Network
Routine exams * <i>Maximum benefit \$70 per year</i>	\$0	\$0
Eyewear allowance * <i>Maximum benefit \$100 every 2 years</i>	\$0	\$0
<i>Routine Foot Care</i>	In Network	Out of Network
Routine Foot Care * <i>Up to 12 covered visits per year</i>	\$0	\$0

The support and resources you need for overall well-being



SilverSneakers



Routine vision care



Extra Covered Drugs



Telehealth with LiveHealth Online



Healthy Meals



Healthy Pantry



Assistive Devices



ER/urgent care when traveling



Personal Emergency Response System



24/7 NurseLine



Routine hearing care



Medicare Community Resource Support



Routine foot care



Health and Fitness Tracker



Community care coordination



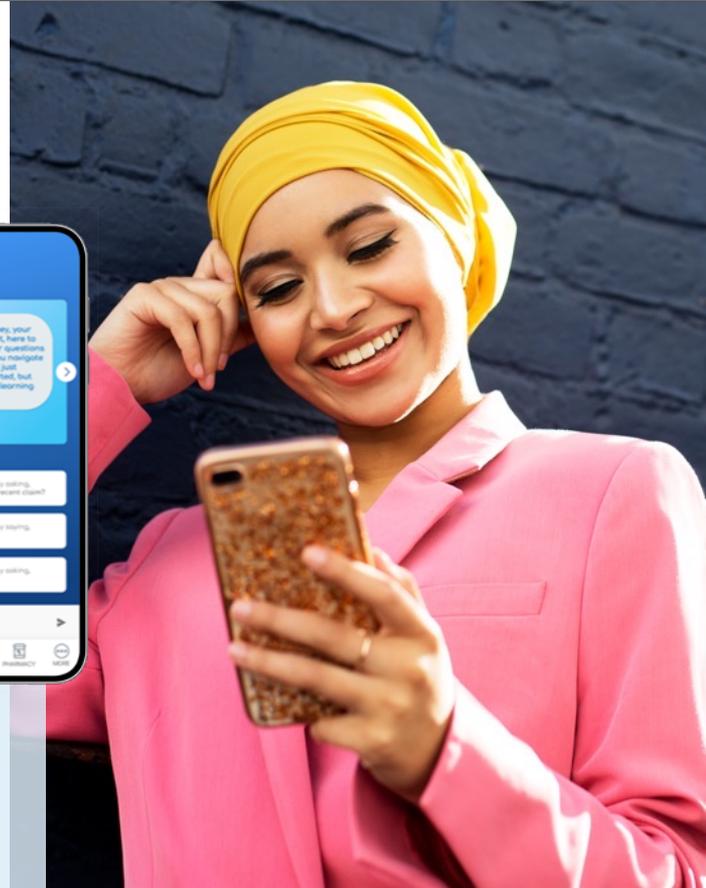
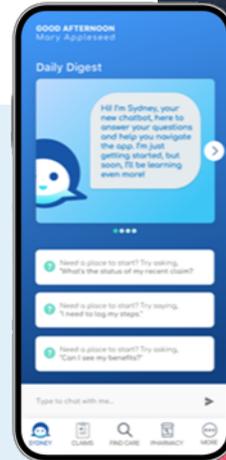
Anthem Blue Cross Member Resources

Sydney Health mobile app

Download Sydney Health and register on the app to take full advantage of your Anthem plan.

Use it to:

- Find care and check costs.
- See all benefits.
- View claims and payment information.
- View and use digital ID cards.
- Manage prescription orders and refills.
- Get answers quickly with the interactive chat feature.
- Access virtual care.
- Access wellness resources and rewards.
- Sync with your fitness tracker.
- Reach Member Services for support.



My Family Health Record

Get a holistic view of your entire health history

With My Family Record you can:

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



MyHealth Advantage

Stay on top of your health

MyHealth Advantage:

- Helps you keep track of your health and progress.
- Includes reminders to make preventive care appointments.
- Checks your health claims, routine tests, and checkups on a regular basis.
- Includes recent claims, receive personalized messages, and money-saving tips.



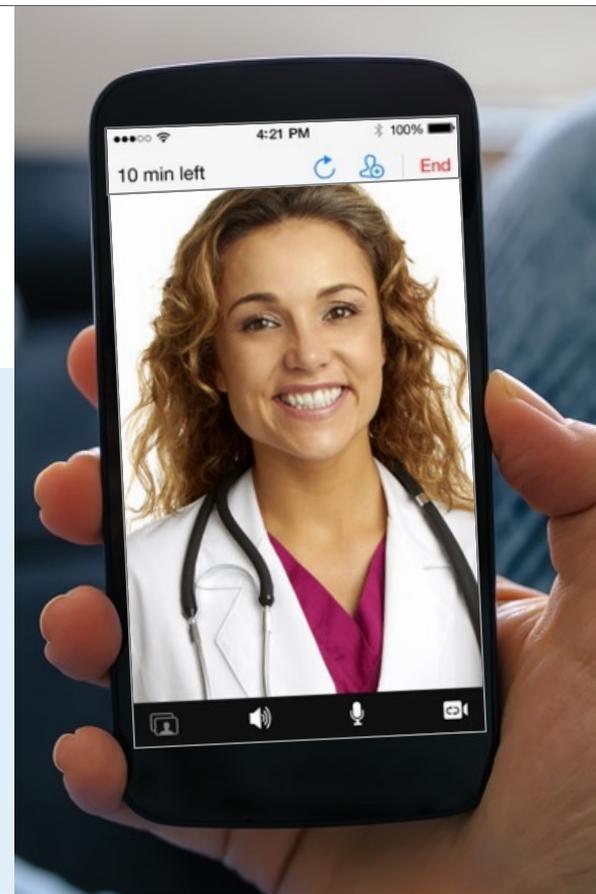
LiveHealth Online

Convenient care from home

Whether you're dealing with a cold or managing anxiety, you can have a video visit with a health care professional to help with a wide range of issues using a smartphone, tablet, or computer with a camera.

With LiveHealth Online* you can:

- Access a board-certified doctor in the comfort of your home, 24/7.
- Have a doctor video visit with common conditions, like the flu, colds, sinus infections, and skin rashes – this even includes having prescriptions sent to the pharmacy, if needed.
- Set up a counseling session with a licensed therapist or psychologist, to find help when you feel depressed, anxious, or stressed.





24/7 NurseLine

Registered nurses can:

- Answer health questions.
- Help you decide where to go for care.
- Find doctors or other healthcare professionals near you.

Special offers

Take advantage of savings and discounts at SpecialOffers@AnthemSM

Here are some of the retailers with special offers for Anthem's Medicare Advantage members:*





Contacting Member Services



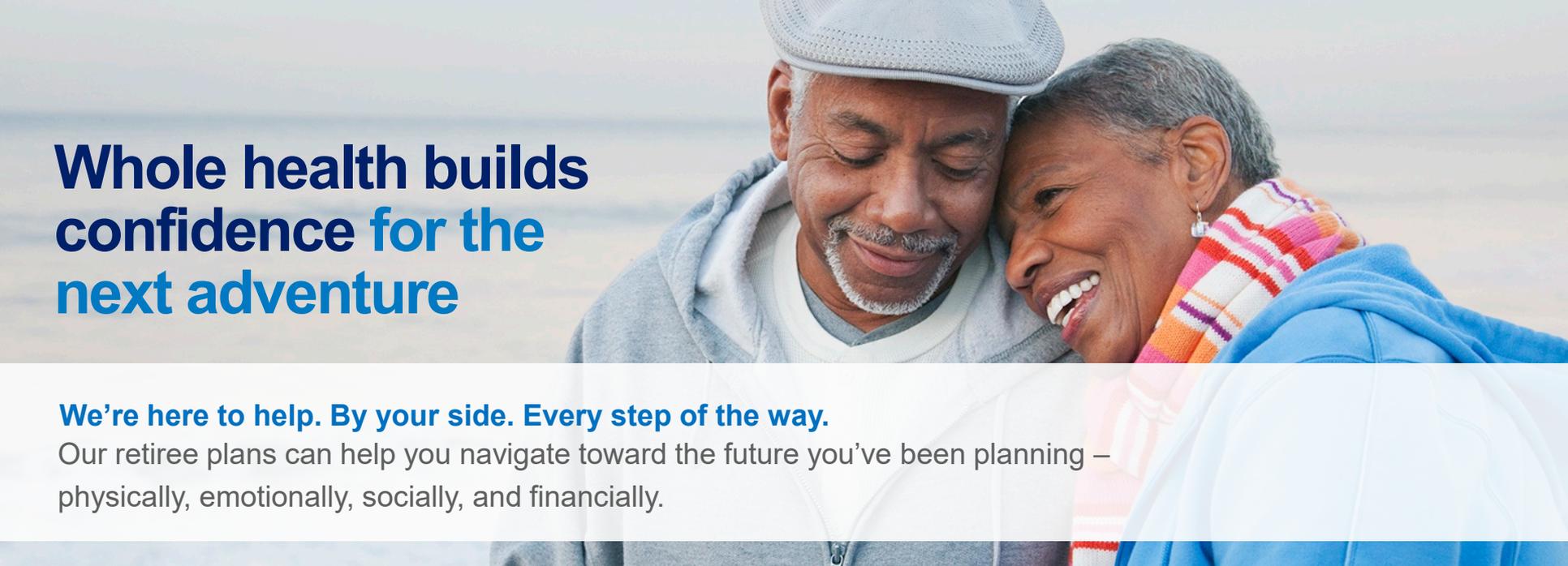
Phone:

Call the Member Services number on your ID card.



Online:

Register at **[anthem.com](https://www.anthem.com)** or download the Sydney Health mobile app to chat with a team member.



Whole health builds confidence for the next adventure

We're here to help. By your side. Every step of the way.

Our retiree plans can help you navigate toward the future you've been planning – physically, emotionally, socially, and financially.



Anthem Blue Cross is an HMO & LPPO plan with a Medicare contract. Anthem Blue Cross Life and Health Insurance Company is an LPPO plan with a Medicare contract. Anthem BC Health Insurance Company is an LPPO plan with a Medicare contract. Enrollment in Anthem Blue Cross, Anthem BC Health Insurance Company and Anthem Blue Cross Life and Health Insurance Company depends on contract renewal. Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross, Anthem BC Health Insurance Company and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost-sharing that applies to out-of-network services," and must be included whenever materials reference out-of-network/non-contracted providers.

Appendix

Your drug plan includes select generic benefits

Select generic drugs with proven effectiveness and value are offered at no or low cost.

Examples:

Cardiovascular



- 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

Cholesterol



- Atorvastatin tablet
- Lovastatin tablet
- Pravastatin sodium tablet
- Simvastatin tablet

Diabetes



- Glimepiride tablet
- Pioglitazone tablet
- Metformin tablet

Understanding Part D – IRMAA

An income-related monthly adjusted amount (IRMAA) is a surcharge added to monthly Medicare Part B and Part D premiums, based on yearly income. The Social Security Administration will notify you if you are affected by Part D IRMAA.

Income limit for beneficiary filing an individual income tax return or filing separately from spouse:

>\$97,000

Income limit for a beneficiary filing a joint tax return:

>\$194,000

Two ways to pay the IRMAA:

1

Deduct the amount from Social Security

2

Pay Centers for Medicare and Medicaid Services (CMS) directly

Extra prescription drug help for those who need it

The Medicare Extra Help program helps people with limited resources pay for their prescription drugs.

Eligibility

If you qualify and are enrolled in a Part D plan, Medicare can pay up to 100% of your prescribed drug costs.

Costs

Costs covered can include help toward your drug plan's monthly premium, yearly deductible, coinsurance, and copays for covered prescription drugs.

Program benefits

Other benefits of the program include no coverage gap and no late-enrollment penalty.

