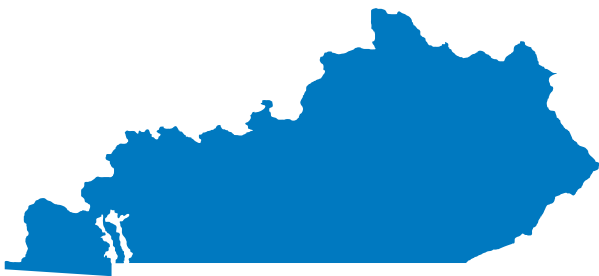


Open enrollment period runs
November 1, 2018 - December 15, 2018



How to choose and use your health plan

Get the answers you need
with this helpful guide



Kentucky

2019 Plan Year

Individual and Family

Bronze, Silver, Gold and Catastrophic plans

Certified by the Health Insurance Marketplace

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What you need to know to choose a plan that's right for you.

Your options for coverage



Medical plans: Our individual and family health insurance plans give you lots of options. You'll get preventive care, such as screenings and flu shots, for as low as \$0, with no copay from **network** doctors (doctors in your plan). Plus, you won't have to meet your deductible first. And you'll have the health insurance you need in case of an emergency or illness.



Dental/vision: With our health plans, you'll get pediatric essential health benefits for dental and vision. For extra coverage, Anthem offers stand-alone dental and vision insurance for you and your whole family, with great care from leading doctors. Whether it's dental or vision you're looking for, we've got a plan for you.



Term Life insurance: Anthem Life Insurance Company now offers low cost term life insurance coverage. Our Individual term life plans include two coverage options: \$25,000 and \$50,000. You can choose the coverage amount that fits your needs. Life insurance is an important decision, but it doesn't have to be a complicated one. Term Life Insurance underwritten by Anthem Life Insurance Company.



Pharmacy: Pharmacy is the most widely used benefit—4X more than medical—and often the first benefit members access.¹ Getting the most out of your pharmacy benefits can help keep you healthy and save you money.

- **Your covered medications:** To see if your drug is covered, go to anthem.com/pharmacyinformation and choose the link, **Kentucky Select Drug List (Searchable)** or **(PDF)**.
- **Retail Pharmacies:** Your pharmacy benefit includes nearly 70,000 retail pharmacies nationwide. To see if your preferred pharmacy is in the plan's network, visit anthem.com/pharmacyinformation/rxnetworks.html.
- **Home Delivery:** Get your medicine delivered right to your door. People who use home delivery pharmacy are more likely to follow their drug treatment plan and have better health outcomes.

To learn more, call your representative.

To learn more, call your Anthem representative. You can also view and compare plans online at anthem.com.

If you'd like a paper copy of this information by fax or mail, call your Anthem representative.

Our retail and home delivery networks are owned and operated by our pharmacy benefit manager, Express Scripts.

¹ Retail Prescription Drugs Filled at Pharmacies (Annual per Capita) (accessed 2/16/2017): kff.org; Ambulatory Care Use and Physician office visits, US Centers for Disease Control and Prevention (accessed 2/16/2017), <https://www.cdc.gov/nchs/fastats/physician-visits.htm>; <https://www.cdc.gov/nchs/fastats/drug-use-therapeutic.htm>; and <http://www.statista.com/chart/2689/americans-dont-like-visiting-the-doctor> (accessed June 17, 2015).

Answers to your questions

Why choose Anthem?

When you choose an individual or family insurance plan with Anthem, you'll have access to leading doctors and hospitals. It's important to us that you see the doctor you want and get the care you need.

You'll see the difference with Anthem. You can select great doctors, care centers and hospitals from our network of providers. You can also have a private video visit with a doctor or therapist on your smartphone, tablet or computer. It's one of the best ways for us to help support your health and the health of your family.

Access to preventive care

At Anthem, we believe that prevention is the best medicine. Preventive care is offered for as low as \$0 with no copay and no deductible to meet when received from doctors in your plan.

With us, you can also count on:

- Dedicated customer service.
- One source for all your benefits, including dental, vision and term life.
- A simple enrollment process.
- Resources to support your health care goals.

Why do I need coverage?

The short answer is ... life happens and it helps to be ready. No one plans to break an arm or catch pneumonia. That's why having a health care plan is so important. It helps you:

- Pay for those unexpected costs that come with a serious illness or injury.
- Get some important benefits like preventive care that can help you stay healthier and get more effective treatment.

Still not convinced? Here are three reasons why coverage is so important:

- 1 It's worth the price.** Have you ever thought about what the cost would be to have a major surgery without health insurance? Now picture adding that in with your mortgage/rent and monthly expenses. That's a case where monthly payments for coverage are small compared to footing the bill for a major unexpected cost.
- 2 It helps you stay on top of checkups.** When you have coverage, you'll be much more likely to use it to get your yearly checkups and tests that can catch issues early. Plans even include preventive care at no extra cost when you use doctors in your plan (network doctors).
- 3 It's an investment in you.** You insure your home and cars, so why would you put yourself at the bottom of the list? Think about how much it would cost to fix you if something serious were to happen.

Answers to your questions

What coverage do I need?

Choosing the right plan for you can be a challenge. We get that. So let's start with some questions to figure out what works best for you:

- **Does the plan meet your coverage needs?** How often do you see doctors and specialists? What prescription medications do you take regularly? Are you planning any procedures this year?
- **Is a Catastrophic plan an option?** If you're under age 30 (or are 30 or older with an approved hardship exemption from the Health Insurance Marketplace) you may qualify for a high-deductible, lower monthly payment, Catastrophic plan. Catastrophic plans can help protect you from worst-case scenarios like serious accidents or illnesses.

Plan choices

Metal Levels

- **Bronze:** You'll have lower monthly payments while being covered for check ups and preventive care. You could pay more out of pocket if you need more care, but if you don't expect to go to the doctor very much this year, Bronze may be a good bet. These health plans can be great for people who are younger with no dependents.
- **Silver:** You'll get health coverage that covers all the basics and more. You'll also get preventive care for \$0 with no copay and no deductible from network doctors. Silver plans on the Health Insurance Marketplace offer the greatest assistance for both tax credits and cost sharing subsidies if you qualify.
- **Gold:** You'll have higher monthly payments but lower out of pocket costs depending on the services you use. You'll also have a lower deductible to meet, and you can save on visits to doctors or specialists when you need them.

Can I afford it?

If you're thinking coverage might cost too much, you're not alone. But, what you might not know is that you may be able to get help paying for it. And a health insurance subsidy may be the answer. Don't know what a subsidy is? That's just a fancy word for getting financial help from the government to help you pay for your health care coverage.

You could be eligible for a subsidy, also called an advanced premium tax credit, to lower your monthly payment. You may also qualify for a plan where you'll pay less for your out-of-pocket costs.

Other ways to help save money:



Check if your favorite doctor, hospital or other health care provider is in your plan. That way you can make sure you get your care at the lower or negotiated network rate.



You can also save money by only using the emergency room (ER) for emergencies. Head straight to the ER or call 911 for serious health issues. Otherwise, save yourself money and time by visiting your primary care doctor, an urgent care center, or LiveHealth Online for minor medical issues.

Health savings account (HSA)



If you like the idea of lowering your health care costs and your taxes, a **health savings account (HSA)** could be a good option for you.

With a qualified high-deductible plan, you can set up the HSA through a bank and fund it with your post tax dollars. Before selecting an HSA plan, check with your tax advisor to see if an HSA plan is right for you.

Answers to your questions

How do I find a doctor or hospital?

You can find a network doctor, hospital, dentist, pharmacy and more by using our **Find a Doctor tool**. It's quick and easy. Plus, you'll get the most from your health care coverage (and save money), if you choose a doctor or hospital in your plan. Follow these simple steps:

- 1 Go to **anthem.com**.
- 2 Choose **Individual & Family** at the top of your screen. Then under **Care** select **Find a Doctor**.
- 3 Scroll past Search as a Member to **Search as Guest**.
- 4 Choose **Search by Selecting a Plan or Network** and complete the form.

The difference between doctors in the plan and doctors outside the plan

Doctors in the plan:	Doctors and other health care providers who contract with us to provide care at discounted rates.
Doctors outside the plan:	Doctors and other health care providers who are not contracted with the health plan.

What should I know about my network?

- **Health maintenance organization (HMO):** With an HMO, you should choose a primary care doctor to manage your care needs, but you don't need a referral from your primary care doctor to see other network doctors. HMOs don't offer non-network benefits, except for emergency care or when a service is preapproved. If you see a doctor not in the plan for any other reason, you'll have to pay 100% out of pocket.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford. Pathway Transition X HMO network plans only provide access to care through the following hospitals and their doctors: Carroll County Memorial Hospital, Hardin Memorial Hospital, University of Kentucky Hospital, and University of Louisville Hospital.

Anthem advantages

Making informed health care decisions for you and your family is simple with our website, mobile app and helpful tools, like Estimate Your Cost.

No matter which plan you choose, you can register at anthem.com or on the Anthem Anywhere mobile app to get personalized information about your health plan.



Use the self-service tools on our secure website to:

- See your claims and coverage details.
- Estimate your costs on common procedures, before you step into the doctor's office.
- Manage your prescription benefits and search the drug list that applies to your plan.
- Check the price of a drug or refill a prescription.
- Make your monthly payments online.



With our Anthem Anywhere mobile app, you can:

- Find a nearby doctor, specialist, urgent care center or hospital.
- Download a virtual member ID card.
- Manage your prescription drug benefits.

LiveHealth[®]
O N L I N E

You can also take advantage of resources like LiveHealth Online:

Talk to a doctor whenever, wherever with LiveHealth Online

Easy:

Connect to a doctor 24 hours a day, from a computer, tablet, or smartphone.

Face-to-face:

Chat by two-way video for common health issues.

Save:

On average members save up to \$201 for care, compared to ER, urgent care, or other health facilities.*

LiveHealth Online Psychology offers virtual counseling

Convenient:

Sessions go from 7 a.m. to 11 p.m., coast-to-coast.

Quick access:

Schedule a visit and be seen within four days, or on demand.

Similar cost:

Cost-share is the same as it is for in-office Mental Health/Substance Use therapy benefits.

*Results based on internal LiveHealth Online study during 2014 and first quarter, 2015.

Anthem advantages

Plans include other features to help you and your family stay healthy at no additional cost.

- **24/7 Nurseline:** Our registered nurses can answer your health questions wherever you are – any time, day or night. All you have to do is call.
- **Care Support:** If you need extra care for ongoing or complex health issues, a case manager may call you. Your case manager can answer your questions, set up care with different doctors and help you use your health benefits.
- **MyHealth Advantage:** Avoid health issues, stay healthy and save money. This program tracks your health information to see if there's anything you can do to improve your health. If so, you'll get a personalized and confidential MyHealth Note in the mail.

Peace of mind when you travel.

Travel a lot? Don't worry. You're covered.



Whether you're traveling for work or on vacation, going to the ER or urgent care is the last thing you want to worry about. The good news is you don't have to! All of our plans cover medically necessary emergency and urgent care in all 50 states, even when you're not using your plan's doctors and hospitals.

Simplified payments

We know life gets busy, so we're making it easier for you to pay your monthly payments.

- Set up electronic funds transfer (EFT) or bank draft.
- Enroll in WebPay to use with a Visa or MasterCard debit or credit card.
- Download our Anthem Anywhere app and pay with a credit card or your bank account. You can even set up autopay in the app.

You can set up automatic monthly payments with each option. Just make sure your card account information and expiration date stays up to date.

Plan benefit chart

The cost share information shown here is for network services only.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Bronze Pathway X HMO 6100 (36XB)	Anthem Bronze Pathway X HMO 6500 for HSA (36XE)	Anthem Bronze Pathway Transition X HMO 6500 for HSA (36YL)
Network name	Pathway X HMO	Pathway X HMO	Pathway X Transition HMO
Plan includes non-network coverage?	No	No	No
Individual deductible	\$6,100	\$6,500	\$6,500
Individual out-of-pocket limit	\$7,900	\$6,700	\$6,700
Coinsurance (percentage may vary for some covered services)	40%	0%	0%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	\$35 copay	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then \$400 copay and 50% coinsurance	Deductible, then \$200 copay	Deductible, then \$200 copay
Urgent care	\$75 copay	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then \$500 copay and 40% coinsurance	Deductible, then \$200 copay	Deductible, then \$200 copay
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies
Retail pharmacy tier 1⁴: Level 1 / Level 2	40% coinsurance / 50% coinsurance	0% coinsurance / 10% coinsurance	0% coinsurance / 10% coinsurance
Retail pharmacy tier 2⁴: Level 1 / Level 2	40% coinsurance / 50% coinsurance	0% coinsurance / 10% coinsurance	0% coinsurance / 10% coinsurance
Retail pharmacy tier 3: Level 1 / Level 2	40% coinsurance / 50% coinsurance	0% coinsurance / 50% coinsurance	0% coinsurance / 50% coinsurance
Retail pharmacy tier 4: Level 1 / Level 2	40% coinsurance / 50% coinsurance	0% coinsurance / 50% coinsurance	0% coinsurance / 50% coinsurance
Physical and occupational therapy (limits apply)	\$35 copay	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Speech therapy (limits apply)	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 40% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Plan benefit chart

The cost share information shown here is for network services only.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Bronze Pathway X Transition HMO 6750 (36XF)	Anthem Silver Pathway X HMO 2700 for HSA (36Y8)	Anthem Silver Pathway X HMO 3200 (36XT)
Network name	Pathway X Transition HMO	Pathway X HMO	Pathway X HMO
Plan includes non-network coverage?	No	No	No
Individual deductible	\$6,750	\$2,700	\$3,200
Individual out-of-pocket limit	\$7,900	\$6,350	\$6,550
Coinsurance (percentage may vary for some covered services)	40%	10%	25%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	\$25 copay	Deductible, then 10% coinsurance	\$30 copay
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 40% coinsurance	Deductible, then 10% coinsurance	\$50 copay
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 40% coinsurance	Deductible, then 10% coinsurance	Deductible, then 25% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then 40% coinsurance	Deductible, then 10% coinsurance	Deductible, then 25% coinsurance
Urgent care	\$75 copay	Deductible, then 10% coinsurance	\$90 copay
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then 40% coinsurance	Deductible, then 10% coinsurance	Deductible, then 25% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then 40% coinsurance	Deductible, then 10% coinsurance	Deductible, then 25% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 40% coinsurance	Deductible, then 10% coinsurance	Deductible, then 25% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tier 1: No deductible Tiers 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tier 1: No deductible Tiers 2, 3, 4: \$1,000 Combined pharmacy deductible
Retail pharmacy tier 1 ⁴ : Level 1 / Level 2	\$5 copay / \$25 copay	10% coinsurance / 20% coinsurance	\$5 copay / \$15 copay
Retail pharmacy tier 2 ⁴ : Level 1 / Level 2	35% coinsurance / 45% coinsurance	10% coinsurance / 20% coinsurance	\$40 copay / \$50 copay
Retail pharmacy tier 3 : Level 1 / Level 2	45% coinsurance / 50% coinsurance	10% coinsurance / 20% coinsurance	40% coinsurance / 50% coinsurance
Retail pharmacy tier 4 : Level 1 / Level 2	45% coinsurance / 50% coinsurance	10% coinsurance / 20% coinsurance	40% coinsurance / 50% coinsurance
Physical and occupational therapy (limits apply)	\$25 copay	Deductible, then 10% coinsurance	\$30 copay
Speech therapy (limits apply)	Deductible, then 40% coinsurance	Deductible, then 10% coinsurance	Deductible, then 25% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 40% coinsurance	Deductible, then 10% coinsurance	Deductible, then 25% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Plan benefit chart

The cost share information shown here is for network services only.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Silver Pathway X HMO 6700 (36YZ)	Anthem Silver Pathway Transition X HMO 3700 for HSA (378C)	Anthem Silver Pathway X Transition HMO 6700 (36YD)
Network name	Pathway X HMO	Pathway X Transition HMO	Pathway X Transition HMO
Plan includes non-network coverage?	No	No	No
Individual deductible	\$6,700	\$3,700	\$6,700
Individual out-of-pocket limit	\$7,900	\$6,700	\$7,900
Coinsurance (percentage may vary for some covered services)	25%	15%	25%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	\$20 copay	Deductible, then 15% coinsurance	\$20 copay
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 25% coinsurance	Deductible, then 15% coinsurance	Deductible, then 25% coinsurance
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 25% coinsurance	Deductible, then 15% coinsurance	Deductible, then 25% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$300 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance
Urgent care	Deductible, then \$50 copay	Deductible, then 15% coinsurance	Deductible, then \$50 copay
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then \$500 copay and 25% coinsurance	Deductible, then \$300 copay and 15% coinsurance	Deductible, then \$500 copay and 25% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 25% coinsurance	Deductible, then 15% coinsurance	Deductible, then 25% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies
Retail pharmacy tier 1 ⁴ : Level 1 / Level 2	\$25 copay / \$35 copay	\$10 copay / \$20 copay	\$25 copay / \$35 copay
Retail pharmacy tier 2 ⁴ : Level 1 / Level 2	\$55 copay / \$65 copay	\$40 copay / \$50 copay	\$55 copay / \$65 copay
Retail pharmacy tier 3 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Retail pharmacy tier 4 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Physical and occupational therapy (limits apply)	\$20 copay	Deductible, then 15% coinsurance	\$20 copay
Speech therapy (limits apply)	Deductible, then 25% coinsurance	Deductible, then 15% coinsurance	Deductible, then 25% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 25% coinsurance	Deductible, then 15% coinsurance	Deductible, then 25% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Plan benefit chart

The cost share information shown here is for network services only.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Gold Pathway X HMO 1500 (36XL)	Anthem Gold Pathway Transition X HMO 1500 (36YK)	Anthem Catastrophic Pathway X HMO 7900 (36XJ)
Network name	Pathway X HMO	Pathway X Transition HMO	Pathway X HMO
Plan includes non-network coverage?	No	No	No
Individual deductible	\$1,500	\$1,500	\$7,900
Individual out-of-pocket limit	\$6,250	\$6,250	\$7,900
Coinsurance (percentage may vary for some covered services)	20%	20%	0%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	\$20 copay	\$20 copay	\$40 copay per visit for the first 3 visits, then deductible and 0% coinsurance
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	\$50 copay	\$50 copay	Deductible, then 0% coinsurance
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then \$300 copay and 50% coinsurance	Deductible, then \$300 copay and 50% coinsurance	Deductible, then 0% coinsurance
Urgent care	\$90 copay	\$90 copay	Deductible, then 0% coinsurance
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then \$300 copay and 20% coinsurance	Deductible, then \$300 copay and 20% coinsurance	Deductible, then 0% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance	Deductible, then 0% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tier 1: No deductible Tiers 2, 3, 4: \$600 Combined pharmacy deductible	Level 1 / Level 2 Pharmacy Tier 1: No deductible Tiers 2, 3, 4: \$600 Combined pharmacy deductible	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies
Retail pharmacy tier 1 ⁴ : Level 1 / Level 2	\$5 copay / \$15 copay	\$5 copay / \$15 copay	0% coinsurance / 0% coinsurance
Retail pharmacy tier 2 ⁴ : Level 1 / Level 2	\$35 copay / \$45 copay	\$35 copay / \$45 copay	0% coinsurance / 0% coinsurance
Retail pharmacy tier 3 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	0% coinsurance / 0% coinsurance
Retail pharmacy tier 4 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	0% coinsurance / 0% coinsurance
Physical and occupational therapy (limits apply)	\$20 copay	\$20 copay	Deductible, then 0% coinsurance
Speech therapy (limits apply)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Plan benefit chart

The cost share information shown here is for network services only.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Catastrophic Pathway Transition X HMO 7900 (36YM)
Network name	Pathway X Transition HMO
Plan includes non-network coverage?	No
Individual deductible	\$7,900
Individual out-of-pocket limit	\$7,900
Coinsurance (percentage may vary for some covered services)	0%
Preventive care ¹	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	\$40 copay per visit for the first 3 visits, then deductible and 0% coinsurance
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 0% coinsurance
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 0% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then 0% coinsurance
Urgent care	Deductible, then 0% coinsurance
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then 0% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then 0% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 0% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies
Retail pharmacy tier 1 ⁴ : Level 1 / Level 2	0% coinsurance / 0% coinsurance
Retail pharmacy tier 2 ⁴ : Level 1 / Level 2	0% coinsurance / 0% coinsurance
Retail pharmacy tier 3 : Level 1 / Level 2	0% coinsurance / 0% coinsurance
Retail pharmacy tier 4 : Level 1 / Level 2	0% coinsurance / 0% coinsurance
Physical and occupational therapy (limits apply)	Deductible, then 0% coinsurance
Speech therapy (limits apply)	Deductible, then 0% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 0% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Silver cost-share reduction (CSR) plans

S04, S05 and S06 plans are available if you qualify for a tax credit subsidy or cost share reduction on Silver plans you buy through the Health Insurance Marketplace.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Silver Pathway X HMO 2700 for HSA (36Y8)	Anthem Silver Pathway X HMO 2700 S04 (36XW)	Anthem Silver Pathway X HMO 2700 S05 (36Y5)	Anthem Silver Pathway X HMO 2700 S06 (36YC)
Network name	Pathway X HMO	Pathway X HMO	Pathway X HMO	Pathway X HMO
Plan includes non-network coverage?	No	No	No	No
Individual deductible	\$2,700	\$2,625	\$650	\$200
Individual out-of-pocket limit	\$6,350	\$4,150	\$1,800	\$725
Coinsurance (percentage may vary for some covered services)	10%	10%	10%	10%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Urgent care	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies
Retail pharmacy tier 1⁴: Level 1 / Level 2	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance
Retail pharmacy tier 2⁴: Level 1 / Level 2	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance
Retail pharmacy tier 3: Level 1 / Level 2	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance
Retail pharmacy tier 4: Level 1 / Level 2	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance	10% coinsurance / 20% coinsurance
Physical and occupational therapy (limits apply)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Speech therapy (limits apply)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Silver cost-share reduction (CSR) plans

S04, S05 and S06 plans are available if you qualify for a tax credit subsidy or cost share reduction on Silver plans you buy through the Health Insurance Marketplace.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Silver Pathway X HMO 3200 (36XT)	Anthem Silver Pathway X HMO 3200 S04 (36XX)	Anthem Silver Pathway X HMO 3200 S05 (36Y6)	Anthem Silver Pathway X HMO 3200 S06 (36YF)
Network name	Pathway X HMO	Pathway X HMO	Pathway X HMO	Pathway X HMO
Plan includes non-network coverage?	No	No	No	No
Individual deductible	\$3,200	\$2,800	\$1,000	\$250
Individual out-of-pocket limit	\$6,550	\$6,000	\$2,300	\$700
Coinsurance (percentage may vary for some covered services)	25%	25%	25%	25%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	\$30 copay	\$25 copay	\$15 copay	\$10 copay
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	\$50 copay	\$25 copay	\$15 copay	\$10 copay
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Urgent care	\$90 copay	\$50 copay	\$40 copay	\$30 copay
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tier 1: No deductible Tiers 2, 3, 4: \$1,000 Combined pharmacy deductible	Level 1 / Level 2 Pharmacy Tier 1: No deductible Tiers 2, 3, 4: \$1,000 Combined pharmacy deductible	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: No deductible	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: No deductible
Retail pharmacy tier 1 ⁴ : Level 1 / Level 2	\$5 copay / \$15 copay	\$5 copay / \$15 copay	\$5 copay / \$15 copay	\$5 copay / \$15 copay
Retail pharmacy tier 2 ⁴ : Level 1 / Level 2	\$40 copay / \$50 copay	\$40 copay / \$50 copay	\$40 copay / \$50 copay	\$40 copay / \$50 copay
Retail pharmacy tier 3 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Retail pharmacy tier 4 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Physical and occupational therapy (limits apply)	\$30 copay	\$25 copay	\$15 copay	\$10 copay
Speech therapy (limits apply)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Silver cost-share reduction (CSR) plans

S04, S05 and S06 plans are available if you qualify for a tax credit subsidy or cost share reduction on Silver plans you buy through the Health Insurance Marketplace.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Silver Pathway X HMO 6700 (36YZ)	Anthem Silver Pathway X HMO 6700 S04 (36YW)	Anthem Silver Pathway X HMO 6700 S05 (36YX)	Anthem Silver Pathway X HMO 6700 S06 (36YY)
Network name	Pathway X HMO	Pathway X HMO	Pathway X HMO	Pathway X HMO
Plan includes non-network coverage?	No	No	No	No
Individual deductible	\$6,700	\$3,000	\$1,000	\$250
Individual out-of-pocket limit	\$7,900	\$5,700	\$2,300	\$700
Coinsurance (percentage may vary for some covered services)	25%	25%	25%	25%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	\$20 copay	\$20 copay	\$15 copay	\$10 copay
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	15% coinsurance	15% coinsurance
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Urgent care	Deductible, then \$50 copay	Deductible, then \$50 copay	\$40 copay	\$30 copay
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then \$500 copay and 25% coinsurance	Deductible, then \$500 copay and 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: No deductible	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: No deductible
Retail pharmacy tier 1 ⁴ : Level 1 / Level 2	\$25 copay / \$35 copay	\$25 copay / \$35 copay	\$5 copay / \$15 copay	\$5 copay / \$15 copay
Retail pharmacy tier 2 ⁴ : Level 1 / Level 2	\$55 copay / \$65 copay	\$55 copay / \$65 copay	\$40 copay / \$50 copay	\$40 copay / \$50 copay
Retail pharmacy tier 3 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Retail pharmacy tier 4 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Physical and occupational therapy (limits apply)	\$20 copay	\$20 copay	\$15 copay	\$10 copay
Speech therapy (limits apply)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Silver cost-share reduction (CSR) plans

S04, S05 and S06 plans are available if you qualify for a tax credit subsidy or cost share reduction on Silver plans you buy through the Health Insurance Marketplace.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Silver Pathway Transition X HMO 3700 for HSA (378C)	Anthem Silver Pathway Transition X HMO 3700 S04 (378J)	Anthem Silver Pathway Transition X HMO 3700 S05 (378K)	Anthem Silver Pathway Transition X HMO 3700 S06 (378L)
Network name	Pathway X Transition HMO	Pathway X Transition HMO	Pathway X Transition HMO	Pathway X Transition HMO
Plan includes non-network coverage?	No	No	No	No
Individual deductible	\$3,700	\$2,000	\$700	\$200
Individual out-of-pocket limit	\$6,700	\$5,500	\$1,700	\$750
Coinsurance (percentage may vary for some covered services)	15%	15%	15%	15%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then \$300 copay and 50% coinsurance	Deductible, then \$300 copay and 50% coinsurance	Deductible, then \$250 copay and 50% coinsurance	Deductible, then \$200 copay and 50% coinsurance
Urgent care	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then \$300 copay and 15% coinsurance	Deductible, then \$300 copay and 15% coinsurance	Deductible, then \$250 copay and 15% coinsurance	Deductible, then \$200 copay and 15% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$250 copay and 50% coinsurance	Deductible, then \$150 copay and 50% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2, 3, 4: Medical deductible applies
Retail pharmacy tier 1 ⁴ : Level 1 / Level 2	\$10 copay / \$20 copay	\$10 copay / \$20 copay	\$10 copay / \$20 copay	\$10 copay / \$20 copay
Retail pharmacy tier 2 ⁴ : Level 1 / Level 2	\$40 copay / \$50 copay	\$40 copay / \$50 copay	\$40 copay / \$50 copay	\$40 copay / \$50 copay
Retail pharmacy tier 3 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Retail pharmacy tier 4 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Physical and occupational therapy (limits apply)	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance
Speech therapy (limits apply)	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance	Deductible, then 15% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Silver cost-share reduction (CSR) plans

S04, S05 and S06 plans are available if you qualify for a tax credit subsidy or cost share reduction on Silver plans you buy through the Health Insurance Marketplace.

Pathway X HMO network plans are available in the following counties: Adair, Allen, Ballard, Barren, Bath, Bell, Boone, Boyd, Bracken, Breathitt, Breckinridge, Butler, Caldwell, Calloway, Campbell, Carlisle, Carter, Christian, Clinton, Crittenden, Cumberland, Daviess, Edmonson, Elliot, Fleming, Fulton, Gallatin, Grant, Graves, Grayson, Green, Greenup, Hancock, Hardin, Harlan, Hart, Henderson, Hickman, Hopkins, Johnson, Kenton, Knott, Lawrence, Lee, Leslie, Letcher, Lewis, Livingston, Logan, Lyon, Magoffin, Marshall, Martin, Mason, McCracken, McCreary, McLean, Meade, Menifee, Metcalfe, Monroe, Morgan, Muhlenberg, Ohio, Owsley, Pendleton, Pike, Robertson, Rowan, Russell, Simpson, Todd, Trigg, Union, Warren, Wayne, and Webster.

Pathway Transition X HMO network plans are available in the following counties: Bourbon, Bullitt, Carroll, Clark, Fayette, Hardin, Henry, Jefferson, Jessamine, Larue, Nelson, Oldham, Scott, Shelby, Spencer, Trimble, and Woodford.

	Anthem Silver Pathway X Transition HMO 6700 (36YD)	Anthem Silver Pathway X Transition HMO 6700 S04 (36Y1)	Anthem Silver Pathway X Transition HMO 6700 S05 (36YA)	Anthem Silver Pathway X Transition HMO 6700 S06 (36YH)
Network name	Pathway X Transition HMO	Pathway X Transition HMO	Pathway X Transition HMO	Pathway X Transition HMO
Plan includes non-network coverage?	No	No	No	No
Individual deductible	\$6,700	\$3,600	\$1,000	\$150
Individual out-of-pocket limit	\$7,900	\$5,600	\$1,700	\$750
Coinsurance (percentage may vary for some covered services)	25%	25%	25%	25%
Preventive care ¹	No additional cost to you.	No additional cost to you.	No additional cost to you.	No additional cost to you.
Office visit: primary care physician (PCP) ² (Other office services may be subject to deductible and plan coinsurance)	\$20 copay	\$10 copay	\$10 copay	\$10 copay
Office visit: specialist (Other office services may be subject to deductible and plan coinsurance)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Outpatient diagnostic tests (Ex. X-ray, EKG)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Outpatient advanced diagnostic tests (Ex. MRI, CT scan)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$250 copay and 50% coinsurance	Deductible, then \$150 copay and 50% coinsurance
Urgent care	Deductible, then \$50 copay	Deductible, then \$50 copay	Deductible, then \$50 copay	Deductible, then \$50 copay
Emergency room care (Copay, if applicable, waived if admitted into the hospital from the emergency room.)	Deductible, then \$500 copay and 25% coinsurance	Deductible, then \$500 copay and 25% coinsurance	Deductible, then \$350 copay and 25% coinsurance	Deductible, then \$250 copay and 25% coinsurance
Hospital: inpatient admission (includes maternity, mental health / substance use)	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$500 copay and 50% coinsurance	Deductible, then \$250 copay and 50% coinsurance	Deductible, then \$150 copay and 50% coinsurance
Hospital: outpatient surgery hospital facility (includes maternity, mental health / substance use)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Pharmacy deductible ³ (for tiers with deductible, cost share applies after deductible)	Level 1 / Level 2 Pharmacy Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies	Level 1 / Level 2 Pharmacy Tiers 1, 2: No deductible Tiers 3, 4: Medical deductible applies
Retail pharmacy tier 1 ⁴ : Level 1 / Level 2	\$25 copay / \$35 copay	\$15 copay / \$25 copay	\$10 copay / \$20 copay	\$10 copay / \$20 copay
Retail pharmacy tier 2 ⁴ : Level 1 / Level 2	\$55 copay / \$65 copay	\$45 copay / \$55 copay	\$35 copay / \$45 copay	\$35 copay / \$45 copay
Retail pharmacy tier 3 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Retail pharmacy tier 4 : Level 1 / Level 2	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance	40% coinsurance / 50% coinsurance
Physical and occupational therapy (limits apply)	\$20 copay	\$10 copay	\$10 copay	\$10 copay
Speech therapy (limits apply)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance
Manipulation therapy (chiropractic) (limits apply)	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance	Deductible, then 25% coinsurance

Please see Medical and Silver cost-share reduction plans footnotes on page 19.

Medical and Silver cost-share reduction plans benefit footnotes

1 Nationally recommended **preventive care services** from network providers have no copay, no coinsurance and no deductible requirement. Preventive and wellness services consist of certain services, including well-child care, immunizations, prostate-specific antigen (PSA) screenings, Pap tests, mammograms and more, recommended by the United States Preventive Services Task Force.

2 **LiveHealth Online** web visits have the same PCP office visit cost share listed in the chart.









3 For plans with a **Pharmacy deductible**, the pharmacy deductible is separate from the medical deductible. The family deductible is 2 times the individual amount.

4 **Home delivery pharmacy** cost shares are 2.5 times the retail copay for Tier 1 drugs and 3 times the retail copay for Tier 2 drugs when the plan has retail pharmacy copays.

Understanding insurance terms

Let's take a look at some common insurance terms you probably see a lot.

Here's what they mean:


-  **Coinsurance:** Your percentage of the costs. After you meet your deductible, this is your percentage of costs each time you get care and then your plan covers the rest up to the maximum allowed amount. Network providers agree to accept Anthem's maximum allowed amount as their charge.
-  **Copay:** This is a set dollar amount you pay for covered services, such as doctor visits. The amount can vary based on covered service. It's listed in your medical plan charts.
-  **Deductible:** This is the set dollar amount you pay before we begin paying for most covered health services you receive. It's listed in your benefit plan. **Network** covered preventive services don't require a deductible. Your deductible applies to the calendar year (January 1 through December 31), even if your effective date (the date coverage begins) is later than January 1.
-  **Drug tiers:** Drugs on a drug list or formulary are typically arranged in tiers. Your cost depends on which drug tier your drug is in.
-  **Network coverage:** This refers to doctors, hospitals, dentists, pharmacies and other care providers who are part of the plan's network or are in the plan. HMO plans only include coverage for network benefits, except for emergency and urgent care, ambulance services, or when a service is pre-approved.
-  **Non-network coverage:** This refers to doctors, hospitals, dentists, pharmacies and other care providers who don't participate in the plan or network. HMO plans don't offer non-network benefits, except for emergency and urgent care, ambulance services, or when a service is pre-approved.
-  **Out-of-pocket limit:** This is the maximum amount you can pay out of your pocket for covered services each year. Once you reach that limit, which varies by plan, we cover the rest up to the maximum allowed amount. Network providers agree to accept Anthem's maximum allowed amount as their charge.
-  **Plan name:** Plan name and contract code are found on the first row of the medical plan charts. Look for this when you're applying for a plan. The contract code is in parentheses after the plan name.

Ready to enroll? Let's get started.

Help is close at hand:

 **Call your Anthem representative** to enroll or learn more about our health care plans; or

 **Visit our website at [anthem.com](https://www.anthem.com) and apply online;** or

 **Find our plans** through Health Insurance Marketplace at **healthcare.gov**.

You can buy health care plans once a year through an open enrollment period. This year, the open enrollment period runs from **November 1, 2018 - December 15, 2018**. Be sure to enroll by December 15, 2018, to start coverage effective January 1, 2019.

You may be able to change your health coverage outside of this open enrollment period if there are special qualifying events. Check with your Anthem representative to see if you qualify or if you have other questions about open enrollment.

We want you to be satisfied

After you enroll in one of our plans, you'll have access to your *Contract* that explains the terms and conditions of coverage, including exclusions and limitations. You'll have 10 days to examine your *Contract's* features. If you're not fully satisfied during that time, you may cancel your coverage and your premium will be refunded, minus any claims that were already paid.

Summary of benefits and services

This document is only a brief summary of benefits and services. Our plans have exclusions, limitations and terms under which the *Contract* may be continued in force or discontinued. For more complete details on what's covered and what isn't:



Review the Contract.



Call your broker or Anthem representative



Go to anthem.com.

To access a **Summary of Benefits and Coverage (SBC)**, please visit **sbc.anthem.com** and select **NEXT** for Summaries in English or Spanish. Other languages can also be selected.

Anthem Health Plans of Kentucky, Inc., dba Anthem Blue Cross and Blue Shield, is a Qualified Health Plan issuer that offers individual health plans through the Health Insurance Marketplace.

In compliance with the Affordable Care Act (ACA), the following plan changes may occur annually on January 1:

- Benefits
- Premiums (monthly payments)
- Deductibles, copays, coinsurance and out-of-pocket-limits

There may also be changes to our pharmacy and provider networks and prescription formulary/drug list during the year.

Important legal information

Before choosing a health benefit plan, please review the following information along with the other materials enclosed.

Eligibility

You can apply for coverage for yourself or with your family. You must be a United States citizen or a lawfully present non-citizen and a legal resident of the Commonwealth of Kentucky and not entitled to or enrolled in Medicare. Family health coverage includes you, your spouse or domestic partner and any dependent children. Children are covered to the end of the month in which they turn age 26.

Eligibility for a catastrophic plan

You are eligible for this plan if you:

- are also under age 30 before the plan's effective date; or
- have received certification from the Health Insurance Marketplace that you are exempt from the individual mandate because you qualify for a hardship exemption or don't have an affordable coverage option

Open enrollment

As established by the rules of the Health Insurance Marketplace, individuals are only permitted to enroll in a Qualified Health Plan (QHP), or as an enrollee to change QHPs, during the annual open enrollment period or a special enrollment period.

American Indians are authorized to move from one QHP to another QHP once per month.

Special enrollment and changes affecting eligibility

In addition to open enrollment, an individual can enroll during the special enrollment period. This is a period of time in which eligible individuals or their dependents can enroll after the open enrollment, typically due to an event such as marriage, birth, adoption, or other qualifying events as defined by law.

Depending on the event which triggered the special enrollment period, coverage may be effective as of the date of the qualifying event.

Effective date of coverage

The earliest effective date for the annual open enrollment period is the first day of the following benefit year for a Qualified Individual who has made a QHP selection during the annual open enrollment period. A subscriber's effective date is determined by the Health Insurance Marketplace based on the receipt of the completed enrollment form.

Managing your care if you need to go to a hospital or get certain medical treatment

If you or a family member need certain types of medical care (for example: surgery, treatment in a doctor's office, physical therapy, etc.), you may want to know more about these programs and terms. They may help you better understand your benefits and how your health plan manages these types of care.

Utilization review

Utilization review is a program that is part of your health plan. It lets us make sure you're getting the right care at the right time. Our utilization review team, made up of licensed health care professionals such as nurses and doctors, does medical reviews. The team goes over the information your doctor has sent us to see if the requested surgery, treatment or other type of care is medically necessary. The utilization review team checks to make sure the treatment meets certain clinical guidelines set by your health plan. After reviewing the records and information, the team will approve (cover) or deny (not cover) the treatment. The utilization review team will let you and your doctor know as soon as possible. Decisions not to approve are put in writing. The written notice will include information on how to appeal the decision and about your rights to an independent medical review.

Reviewing where services are provided

A service must be medically necessary to be a covered service. The utilization review may include a review of the level of care, type of setting or place of service where services can be safely given to you. If services are given in a higher level of care or cost setting when they could be safely given in a lower level place of care or cost setting, they will not be determined to be medically necessary. The service(s), in that case, are being denied based on the review of where they are provided. When this happens the service(s) can be requested again in another setting or place of care and will be reviewed again for medical necessity. At times, a different type of provider or facility may need to be used in order for the service to be considered medically necessary.

Examples include, but are not limited to:

- A service may be denied on an inpatient basis at a hospital but may be approved if provided on an outpatient basis in a Hospital setting.
- A service may be denied on an outpatient basis if taking place in a hospital setting but may be approved at a free-standing imaging center, infusion center, ambulatory surgical center/facility, or in a physician's office.
- A service may be denied at a skilled nursing facility but may be approved in a home setting.

We can do medical reviews like this before, during and after a member's treatment. Here's an explanation of each type of review:

The pre-service review (done before you get medical care)

We may do a pre-service review before a member goes to the hospital or has other types of services or treatment. Here are some types of medical treatments that might call for a pre-service review:

- An inpatient hospital visit;
- An outpatient procedure;

Important legal information

- Tests to find the cause of an illness, like magnetic resonance imaging (MRI) and computed tomography (CT) scans;
- Certain types of outpatient therapy
- Durable medical equipment (DME), like wheelchairs, walkers, crutches, hospital beds and more

The concurrent review (done during medical care and recovery)

We do a concurrent review when you are in the hospital or are released and need more care related to the hospital stay. This could mean services or treatment, such as physical therapy or durable medical equipment. The utilization review team looks at the member's medical information at the time of the review to see if the treatment is medically necessary.

The post-service review (done after you get medical care)

We do a post-service review when you have already had surgery or another type of medical care. When the utilization review team learns about the treatment, they look at the medical information the doctor or provider had about you at the time the medical care was given. The team then can see if the treatment was medically necessary.

Case management

Case management is conducted by a licensed health care professional, who works with you and your doctor to help you learn about and manage your health conditions. They also help you better understand your health benefits.

Precertification

Precertification is the process of getting approval from your health plan before you get services. This process lets you know if we will cover a service, supply, therapy or drug. We approve services that meet our standards for needed and appropriate treatment. The guidelines we use to approve treatment are based on standards of care in medical policies, clinical guidelines and the terms of your plan. As these may change, we review our precertification guidelines regularly. Precertification is a type of pre-service review.

Here's how getting precertification can help you out:

Saving time. Preauthorizing services is a process of verifying, in advance, whether a proposed treatment, service or supply is medically necessary and/or medically appropriate. The doctors in our network ask for prior authorization for our members.

Saving money. Paying only for medically necessary services helps everyone save. Choosing a doctor who's in our network can help you get the most for your health care dollar.

What can you do? Choose a network doctor. Talk to your doctor about your conditions and treatment options. Ask your doctor which covered services need precertification or call us to ask. The doctor's office will ask for precertification for you. Plus, costs are usually lower with a network doctor. If you choose a non-network provider, be sure to call us to get

precertification. Non-network providers may not do that for you. Once you're a member, if you have a question about precertification, you can call the Member Service number on the back of your ID card.

Our appeal rights policy

If we deny a claim or request for benefits completely or partially, we will notify you in writing. The notice will explain why we denied the claim/request and describe the appeals process. You can appeal decisions that deny or reduce benefits. We encourage you to file appeal right away when you first get an initial decision from us, but we require that you file within six months of getting one. You should send additional information that supports your appeal and state all the reasons why you feel the appeal request should be granted. We will review your appeal and let you know our decision in writing within 30 days of receiving your first appeal.

If you are denied coverage based on medical necessity or experimental/investigative exclusions, you can request that a board-eligible or board-certified specialist review your appeal.

If we deny coverage for reasons other than medical necessity or experimental/investigative reasons, you can also appeal. Please call Customer Service or check the Contract for more information on our internal appeal and external review processes. Unless our notice of decision includes a different address, send requests for a review of appeal to:

Anthem Blue Cross and Blue Shield

Appeals Coordinator

P.O. Box 105568

Atlanta, GA 30348-5568

If we uphold our decisions throughout the appeals process, you can request a review by the Kentucky Department of Insurance.

Network providers

Network providers are the key to providing and coordinating your health care services. The broadest benefits are provided for services obtained from a primary care doctor (PCP), specialty care doctor (SCP), or other network providers.

With our health maintenance organization (HMO) plans, you choose one of our network PCPs who helps to coordinate your care. When you need to see other network doctors, a referral from your PCP is not required.

Services you obtain from any provider other than a PCP, SCP or another network provider are considered a non-network service, except for emergency care or and ambulance services related to an emergency for transportation to a hospital or urgent care services received at an urgent care center, or as an authorized service.

Important legal information

If a non-network provider meets Anthem's enrollment criteria and is willing to meet the terms and conditions for participation, that provider has the right to become a network provider for the product associated with the Contract.

Non-network providers

For HMO plans, services will only be covered if rendered by network providers unless:

- The services are for emergency care and ambulance services related to an emergency for transportation to a hospital or urgent care services received at an urgent care center, as specified in the Contract; or
- The services are approved in advance by Anthem.

Covered services which are not obtained from a PCP, SCP or another network provider or not an authorized service will be considered a non-network service. The only exceptions are emergency care and ambulance services as specified in the Contract. In addition, certain services are not covered unless obtained from a network provider. See your Schedule of Cost Shares and Benefits.

Network or non-network providers

HMO plans

Anthem will not provide any reimbursement for non-covered services. You may be responsible for the total amount billed by your provider for non-covered services, regardless of whether such services are performed by a network/ participating or non-network/nonparticipating provider. Both services specifically excluded by the terms of the Contract, and those received after benefits have been exhausted are non-covered services. Benefits may be exhausted by exceeding, for example, the benefit caps or day/visit limits.

In some instances, you may only be asked to pay the lower network cost sharing amount when you use a non-network provider. For example, if you go to a network/participating hospital or provider facility and receive covered services from a non-network provider such as a radiologist, anesthesiologist or pathologist who is employed by or contracted with a network hospital or facility, you will pay the network cost-share amounts for those covered services. However, you also may be liable for the difference between the maximum allowed amount and the non-network provider's charge.

Laws and rights that protect you

As a member, you have rights and responsibilities. You have the right to expect the privacy of your personal health information to be protected, consistent with state and federal laws and our policies. You also have certain rights and responsibilities when receiving your health care. Visit this link to find more information on our website:
<http://www.anthem.com/health-insurance/customer-care/faq>.

Limitations

The specific limitations are spelled out in the terms of the particular plan, but some of the more common services limited by these plans are:

- Ambulance services (non-emergency transportation) – \$50,000 per occurrence if a non-network provider is used. For HMO plans, non-emergency ambulance/transportation out of network is not covered unless authorized.
- Hearing aids – 1 per hearing-impaired ear per 36 months
- Home health care – 100 visits per member per year
- Manipulation therapy – 20 visits for manipulation per member per year
- Private duty nursing in home – 2000 hours per member per year
- Rehabilitation
 - Cardiac – 36 visits per member per year; when rendered in the home, Home health care limits apply
 - Pulmonary – 25 visits per member per year; when rendered in the home, Home health care limits apply
 - Inpatient physical medicine and rehabilitation – 60 days per member per year
- Skilled nursing facility – 90 days per member per year
- Surgical bras – 4 per member, per calendar year
- Therapy services – outpatient habilitative and rehabilitative (limits on physical, occupational and speech therapy services listed below are not combined but separate based on determination of habilitative service or rehabilitative service)
 - Physical therapy – 25 visits per member per year
 - Occupational therapy – 25 visits per member per year
 - Speech therapy – 25 visits per member per year
 - Cognitive rehabilitation therapy – 20 visits per member per year
 - Post-cochlear implant aural therapy – 30 visits per member per year
- Wigs – 1 per member, per calendar year after cancer treatment

Exclusions

This list includes some of the more common services not covered by these plans:

- Acupuncture
- Alternative or complementary medicine
- Artificial and mechanical hearts
- Bariatric surgery
- Benefits covered by Medicare or a governmental program
- Breast reduction or augmentation
- Care provided by a member of your family

Important legal information

- Care received in an emergency room that is not emergency care, except as specified in the Contract
- Charges incurred prior to the effective date of coverage or after the termination date of coverage
- Charges greater than the maximum allowable amount (charges exceeding the amount Anthem recognizes for services)
- Comfort and/or convenience items
- Compound drugs except as described in the Contract
- Cosmetic surgery and/or treatment that's primarily intended to improve your appearance
- Custodial care
- Dental, except as described in the Contract
- Educational services, except as described in the Contract
- Experimental or investigative treatment
- Infertility testing and treatment
- In-vitro fertilization (IVF) as described in the Contract's exclusions
- Non-chemical addictions such as gambling, spending, religious
- Nutritional and dietary supplements
- Over-the-counter drugs, devices or products
- Pharmacy, except as described in the Contract
- Routine foot care
- Sclerotherapy (a medical procedure used to eliminate varicose veins and spider veins)
- Services we determine aren't medically necessary
- Vision, except as described in the Contract
- Weight loss programs or treatment of obesity except as mandated
- Workers' compensation

A high-deductible health plan is not a health savings account (HSA). An HSA is a separate arrangement between an individual and a qualified financial institution. To take advantage of tax benefits, an HSA needs to be established. This brochure provides general information only and is not intended to be a substitute for the advice of a qualified tax professional.

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop

VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

If you need assistance to understand this document in an alternate language, you may request it at no additional cost by calling the Member Services number (1-855-738-6671). (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the Member Services telephone number listed above.

Spanish

Si necesita ayuda para entender este documento en otro idioma, puede solicitarla sin costo adicional llamando al número de Servicios para Miembros (1-855-738-6671). (TTY/TDD: 711)

Arabic

إذا احتجت إلى المساعدة لفهم هذا المستند بلغة أخرى، فيمكنك طلب المساعدة. (1-855-738-6671) دون تكلفة إضافية من خلال الاتصال برقم خدمات الأعضاء (TTY/TDD: 711)

Chinese

如果您需要協助以便以另一種語言理解本文件，您可以撥打成員服務號碼(1-855-738-6671)請求免費協助。(TTY/TDD: 711)

French

Si vous avez besoin d'aide pour comprendre ce document dans une autre langue, vous pouvez en faire la demande gratuitement en appelant les Services destinés aux membres au numéro suivant : 1-855-738-6671. (TTY/TDD: 711)

German

Falls Sie Hilfe in einer anderen Sprache benötigen, um dieses Dokument zu verstehen, können Sie diese kostenlos anfordern, indem Sie die Servicenummer für Mitglieder anrufen (1-855-738-6671). (TTY/TDD: 711)

Japanese

この書面を他の言語で理解するための支援が必要な場合には、メンバーサービス番号 (1-855-738-6671) に電話して支援を求めることができます。追加費用はかかりません。(TTY/TDD: 711)

Kirundi

Nimba ukeneye gufashwa kwumva iyi nyandiko mu rundi rurimi, urashobora Kubisaba atayandi mahera urishe wakura kuri (1-855-738-6671). (TTY/TDD: 711)

Korean

다른 언어로 본 문서를 이해하기 위해 도움이 필요하실 경우, 추가 비용 없이 회원 서비스 번호(1-855-738-6671)로 전화를 걸어 도움을 요청할 수 있습니다. (TTY/TDD: 711)

Nepali

यदि तपाईंलाई यो कागजात कुनै अर्को भाषामा बुझ्न सहायता चाहिएमा, तपाईंले सदस्य सेवा नम्बर (1-855-738-6671) मा कल गरेर कुनै अतिरिक्त खर्च बिना यसको लागि अनुरोध गर्न सक्नुहुन्छ। (TTY/TDD: 711)

Oromo

Sanada kana afaan kan biroota hubachuuf yoo gargaarsa barbaadde lakkoofsa bilbilaa tajaajila miseensaa (Member Services) (1-855-738-6671) waraqaa eenyummaa kee irra jiru irratti bilbiluudhaan kaffaltii dabalataa malee gaafachuu dandeessa. (TTY/TDD: 711)

Pennsylvania Dutch

Wann du Hilfe brauchsch um selle Document zu verschtehe in en annere Schprooch, du kannsch fer sell frooge um nix zu bezaahle. Ruff Member Services Nummer (1-855-738-6671) aa. (TTY/TDD: 711)

Russian

Если вам нужна помощь, чтобы понять содержание настоящего документа на другом языке, вы можете бесплатно запросить ее, позвонив в отдел обслуживания участников (1-855-738-6671). (TTY/TDD: 711)

Get help in your language

Serbian

Ukoliko vam je potrebna pomoć da biste razumeli ovaj dokument na nekom drugom jeziku, možete je zatražiti tako što ćete bez dodatnih troškova pozvati broj Centra za podršku članovima (1-855-738-6671). (TTY/TDD: 711)

Tagalog

Kung kailangan ninyo ng tulong upang maunawaan ang dokumentong ito sa ibang wika, maaari ninyo itong hilingin nang walang karagdagang bayad sa pamamagitan ng pagtawag sa Member Services sa numerong (1-855-738-6671). (TTY/TDD: 711)

Vietnamese

Nếu quý vị cần hỗ trợ để hiểu được tài liệu này bằng một ngôn ngữ thay thế, quý vị có thể yêu cầu mà không tốn thêm chi phí bằng cách gọi số của Dịch Vụ Thành Viên (1-855-738-6671). (TTY/TDD: 711)



So that's how it all works.

Still have questions? Just ask. We're here to help.

To learn more, call Anthem or your representative. You can also view and compare plans online at [anthem.com](https://www.anthem.com).

If you'd like a paper copy of this information by fax or mail, call Anthem or your representative.

Your HSA:

*Enjoy the advantages of opening
a Health Savings Account (HSA)
from BenefitWallet®*

A Health Savings Account can help you pay for health care expenses including prescriptions. Plus, you can claim your HSA contributions as tax deductions, earn interest on your money and roll over the year-end balance.

To realize your plan's full power, consider selecting a qualified high-deductible health plan with an HSA. Our partner, BenefitWallet, administers our HSA solution with The Bank of New York Mellon as the custodian. Setting up your account with BenefitWallet is easy and it comes with built-in advantages and conveniences like:

- A single Customer Service contact for the health plan and your HSA
- A single online health site to access your plan benefit information and account details
- Several payment and deposit options, including debit cards, checks and automatic fund transfers
- Ability to save your receipt images online
- Competitive interest rates and investment opportunities for the funds in your account
- iPhone®, iPad® and Android™ apps for access anywhere
- Health Topics encyclopedia of more than 1,500 ailments
- Medication Advisor for drugs and pharmacy identifier
- Treatment Cost Advisor for common medical conditions
- FDIC-insured checking account with the custodian, The Bank of New York Mellon (BNY Mellon)

Note: You also have the option of using a different financial institution to set up your Health Savings Account.

Set up is easy

Simply make the selection on your application form and we'll send you welcome materials to get you started. Account registration instructions are included. It's that simple.



A closer look at your BenefitWallet HSA

BenefitWallet Welcome Materials

If you make the selection on your application form, your HSA will automatically be set up - no set-up fee required. You'll soon receive HSA welcome materials with all of the instructions for opening and using your account. A separate application for your account is only required if you choose an HSA administrator other than BenefitWallet.

Interest and investments

You'll earn interest on your HSA funds and have the chance to invest your funds as long as you keep a minimum \$1,000 HSA balance. Investment options include a number of mutual fund families. Once you're ready to invest, log in to your account and select "Investments" from the Quick Links menu or contact the BenefitWallet Service Center at **1-866-686-4798** or **1-855-545-4168** (for TDD callers) Mon - Fri 8 a.m. to 11 p.m. (ET); Sat - Sun 9 a.m. to 6 p.m. (ET).

Debit cards, checkbooks and online bill pay

Use your VISA debit card, your HSA checkbook or online bill pay (provided by BenefitWallet) to pay your doctor or pharmacy directly for eligible medical expenses — or to reimburse yourself for qualified medical expenses paid out of pocket.

Deposits to your account

You can make your deposits online or with a mobile app. You can also send a check and deposit slip to the address printed on your deposit slip. Deposit slips can be found at the back of the checkbook, online through the Help Center or through the BenefitWallet Service Center. In addition, you can set up an electronic funds transfer between your bank and BenefitWallet for one-time or recurring account contributions.

Account activity statement

Regularly, you'll receive an electronic statement from BenefitWallet that shows all your account activity. Your monthly statement is free if you open your account electronically. You can receive a paper statement for an additional fee of \$1.25 per month. Visit anthem.com or call your dedicated Customer Service line to learn how to elect this option. You'll also receive *IRS 1099* and *IRS 5498* forms from BNY Mellon near tax time to help with tax preparation.

BenefitWallet HSA fee and rate schedule

A *Deposit Agreement* and *Disclosure Statement*, along with a *Rate and Fee Sheet* will be made available to you by BenefitWallet. Please refer to those documents for the complete terms and conditions related to your account.

As appealing as these options may sound, you should still talk to your tax advisor when trying to maximize financial benefits for your personal situation.

Banking fees	
Monthly account fee	\$2.95
First two debit cards, debit card transactions, first checkbook, check writing, online bill pay, electronic transfers	no charge
ATM transactions	\$2
Card replacement Duplicate check	\$5
Check reorder	\$10
Nonsufficient funds	\$25
Stop-check service	\$25
Periodic paper statement	\$1.25

This is what the IRS requires if you want to open a Health Savings Account:

- You must be covered by an HSA-compatible, high-deductible health plan.
- You must be a U.S. resident, and not a resident of Puerto Rico or American Samoa.
- You cannot be covered by any other medical plan that is not an HSA-compatible, high-deductible health plan.
- You cannot be enrolled in Medicare.
- You cannot be claimed as a dependent on another individual's tax return.
- If you are a veteran, you may not have received veteran's benefits within the last three months.
- You cannot be active military.
- Your spouse cannot be enrolled in an FSA plan.

Xerox HR Solutions, LLC an independent corporate entity, provides the BenefitWallet product and related banking administration on behalf of Anthem.

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 Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, 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 Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield of Virginia, and its 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.

Peace of mind made easy

**Anthem individual term life insurance —
affordable and no exam needed**



Life insurance is an important decision, but it doesn't have to be a complicated one.

You want your loved ones to be taken care of — even if you're not here to provide for them. That's why it's important to have life insurance to help your family with expenses when the unexpected happens. Anthem individual term life insurance plans can give your family peace of mind for their future. While you may not want to think about it, there's actually no better time than now to protect your family.

To make things even better, we've made it simpler to get coverage:

- There's no medical exam required.
- If you also have a health plan with us, you'll only get one bill for health and life coverage.
- Life insurance is available with Anthem's health coverage or without — it's your choice.

Our individual term life plans include two coverage options: \$25,000 and \$50,000.

You can choose the coverage amount that fits your needs. Individuals between the ages of 18 and 64 are eligible to apply.

Take a look at how much each plan would cost you:

Anthem individual term life monthly rates

Age	\$25,000	\$50,000
1-18	\$2.50	\$5.00
19-29	\$4.75	\$9.50
30-39	\$5.50	\$11.00
40-49	\$12.50	\$25.00
50-59	\$34.75	\$69.50
60-64	\$49.00	\$98.00

Want to know more?

Go to [anthem.com](https://www.anthem.com) for more information or to apply for life insurance. Or call 1-877-212-1793 with any questions.



The initial rates for term life insurance are based on your age at the time the policy is issued and are subject to change in accordance with the published rate table. The policy is issued for a one-year term, renewable at the policyholder's option. Term life insurance is subject to the written provisions of the policy. The policy contains exclusions and limitations, including the exclusion for death due to suicide for the first two years (first year in Missouri) the policy is in force. The policy will terminate at age 65.

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

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Your prescription drug benefits

Anthem plans help keep you healthy and lower your health care costs

Your medications — covered

All of our pharmacy plans have a drug list that includes hundreds of covered brand-name and generic drugs in every category and class, meeting or exceeding Affordable Care Act (ACA) requirements. Individual and family plans use the Select Drug List.

To view the Select Drug List and see if your drug is covered, go to [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation) and choose the Kentucky **Individual Select Drug List**.

Filling your prescriptions

It's simple. Choose the way that works best for you to get the medicines you need, when you need them.

Home delivery pharmacy – your medicine delivered right to your door

We offer home delivery to make it easier for you to get your medicine quickly and safely. People who use home delivery pharmacy are more likely to follow their drug treatment plan, resulting in increased medication adherence. That means fewer doctor visits and hospital stays — and lower health care costs for you.¹

Retail pharmacies in your network

The **Rx Choice Tiered Network** offers two levels of pharmacies — giving you choices, convenience and savings:

Level 1	Get the lowest cost for your prescriptions when you use one of nearly 25,000 Level 1 network pharmacies, including CVS, Target, Wal-Mart, Kroger and Costco .
Level 2	You can also use one of the 45,000+ Level 2 network pharmacies. Your prescriptions will be covered, but you'll pay an additional copay or coinsurance.

Our **National Pharmacy Network** includes nearly 70,000 retail pharmacies — making it easy for you to get prescriptions filled near your home or work, or even when you travel.





Your pharmacy benefits — easy to manage at [anthem.com](https://www.anthem.com)

Manage all your prescription benefits in one place. It's easy. It's convenient. And you can do things like:

- Find out if your drug is covered. Go to [anthem.com/pharmacyinformation](https://www.anthem.com/pharmacyinformation) and choose the **Individual Select Drug List** for your state.
- See if your preferred pharmacy is in the plan's network.
Visit [anthem.com/pharmacyinformation/rxnetworks.html](https://www.anthem.com/pharmacyinformation/rxnetworks.html) to see all of the pharmacies in our networks, including Level 1 pharmacies where you can save the most money.
- Learn more about your pharmacy benefits — including why some drugs need preapproval to be covered — by going to our frequently asked questions (FAQs) at [anthem.com/faqs/kentucky/pharmacy](https://www.anthem.com/faqs/kentucky/pharmacy).

On the go, too! Most of the same helpful tools are available on your cell phone or other mobile device with the Anthem Anywhere app. You can manage your drug benefits wherever you are, whenever you need to.

Medical + pharmacy — better and easier than ever

With our combined medical and pharmacy benefits, your doctor can see the whole picture of your health.

For you, this means:

- Better overall health.
- A smoother experience.
- Fewer hospital stays and lower medical costs.²
- Saving more on prescription drugs.²

¹ Examination of the Link Between Medication Adherence and Use of Mail-Order Pharmacies in Chronic Disease States. Journal of Managed Care & Specialty Pharmacy, Nov. 2016.

² Integrating pharmacy with medical benefits can help your bottom line. Smart Business Online (sbonline.com), Apr. 2015.

This document is only a brief summary of benefits and services. Our plans have exclusions, limitations and terms under which the <enter contract name> may be continued in force or discontinued. For more information, review the <enter contract name>, call your Anthem Sales representative or go to [anthem.com](https://www.anthem.com).