



2017 Anthem Small Group portfolio

for businesses with 2-100 employees

Design a custom portfolio with benefits that work for you and your employees

EmployeeElect from Anthem Blue Cross and Blue Shield and HMO Colorado (Anthem) offers you more choice — and more control — when it comes to benefits and budget.

Plans change. People change. What worked for you last year may not work this year. Maybe you need to cut costs, adjust coverage or just get more value from your benefit investment. Whatever you need, Anthem's EmployeeElect offers a solution.

Find out more

Call your Anthem broker or 1-866-308-6424.



Our Value Plans offer low-cost options with new benefit designs on our popular Pathway and Mountain Enhanced Networks.

You deserve more in 2017





























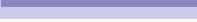


- Zero-dollar copay on many lowest-tiered prescriptions
- Gym membership reimbursement and online incentives now offered on all plans
- Additional benefits for chiropractic, acupuncture and massage therapy benefits
- Vision benefits include exam and glasses and contacts for adults and children
- Our statewide Pathway Network offers more high-quality, low-cost plans including new HSA plans
- Expanded Mountain Enhanced Network (MEN) plans created for Colorado's mountain communities
- LiveHealth Online® medical and psychology visits available on your smart phone, tablet or computer with a webcam

EmployeeElect quick reference guide

New! Anthem Balanced Funding plan designs – ask for details.

EmployeeElect product suite for small businesses

Per-member, in-network costs are shown here.

	Plan names		2017 contract code	Annual deductible	Coinsurance	Annual out-of-pocket maximum ¹	Primary care physician (PCP)	Specialist	Urgent care	Emergency room	Inpatient hospital (after deductible)	Drug list	Prescriptions	Prescription deductible	Relative price ²
Pathway Plans	Anthem Gold Pathway HMO 1500/20%/4000		2H5S	\$1,500	20%	\$4,000	\$10	\$35	\$35	Deductible, \$250	Deductible, 20%	Select	\$0/\$20/\$40/\$80/\$375		
	Anthem Silver Pathway HMO 4750/20%/7150		2H6Q	\$4,750	20%	\$7,150	\$45	\$65	\$65	Deductible, \$750	Deductible, 20%	Full	\$0/\$20/\$40/\$80/\$375		
	Anthem Silver Pathway HMO 5000/20%/7000	Bestseller	2H5N	\$5,000	20%	\$7,000	\$40	\$80	\$80	Deductible, \$300	Deductible, 20%	Select	\$0/\$20/\$40/\$80/\$375	\$250 Tiers 3-5	
	Anthem Gold Pathway HMO 1500/0%/7150	New value plan	2H7B	\$1,500	0%	\$7,150	\$25	Deductible; \$50	Deductible; \$50	Deductible, \$300	Deductible, \$500	Select ³	\$0/\$20/\$40/\$80/\$375 Deductible first for Tiers 3-5		
	Anthem Silver Pathway HMO 3000/20%/7150	New value plan	2H71	\$3,000	20%	\$7,150	\$25	Deductible; \$50	Deductible; \$50	Deductible, \$250	Deductible, \$750	Select ³	\$0/\$20/\$40/\$80/\$375 Deductible first for Tiers 3-5		
	Anthem Bronze Pathway HMO 6650/30%/7150	New value plan	2H73	\$6,650	30%	\$7,150	\$45	Deductible; \$90	Deductible; \$90	Deductible, \$500	Deductible, \$1000	Select ³	\$0/\$20/\$40/\$80/\$375 Deductible first for Tiers 3-5		
	Anthem Silver Pathway HMO 3575/0%/3575 w/HSA ⁴	New HSA plan	2H77	\$3,575	0%	\$3,575	0%	0%	0%	Deductible, 0%	Deductible, 0%	Select	Deductible/0%		
	Anthem Bronze Pathway HMO 6500/0%/6500 w/HSA	New HSA plan	2H75	\$6,500	0%	\$6,500	0%	0%	0%	Deductible, 0%	Deductible, 0%	Select	Deductible/0%		
Mountain Enhanced Plans ⁴	Anthem Gold Mountain Enhanced HMO 1500/20%/4000		2H5U	\$1,500	20%	\$4,000	\$10	\$35	\$35	Deductible, \$250	Deductible, 20%	Select	\$0/\$20/\$40/\$80/\$375		
	Anthem Silver Mountain Enhanced HMO 4750/20%/7150		2H6Z	\$4,750	20%	\$7,150	\$45	\$65	\$65	Deductible, \$750	Deductible, 20%	Full	\$0/\$20/\$40/\$80/\$375		
	Anthem Silver Mountain Enhanced HMO 5000/20%/7000	Bestseller	2H6Y	\$5,000	20%	\$7,000	\$40	\$80	\$80	Deductible, \$300	Deductible, 20%	Select	\$0/\$20/\$40/\$80/\$375	\$250 Tiers 3-5	
	Anthem Gold Mountain Enhanced HMO 1500/0%/7150	New value plan	2H7C	\$1,500	0%	\$7,150	\$25	Deductible, \$50	Deductible, \$50	Deductible, \$300	Deductible, \$500	Select ³	\$0/\$20/\$40/\$80/\$375 Deductible first for Tiers 3-5		
	Anthem Silver Mountain Enhanced HMO 3000/20%/7150	New value plan	2H72	\$3,000	20%	\$7,150	\$25	Deductible, \$50	Deductible, \$50	Deductible, \$250	Deductible, \$750	Select ³	\$0/\$20/\$40/\$80/\$375 Deductible first for Tiers 3-5		
	Anthem Bronze Mountain Enhanced HMO 6650/30%/7150	New value plan	2H74	\$6,650	30%	\$7,150	\$45	Deductible; \$90	Deductible; \$90	Deductible, \$500	Deductible, \$1000	Select ³	\$0/\$20/\$40/\$80/\$375 Deductible first for Tiers 3-5		
	Anthem Silver Mountain Enhanced HMO 3575/0%/3575 w/HSA ⁴	New HSA plan	2H78	\$3,575	0%	\$3,575	0%	0%	0%	Deductible, 0%	Deductible, 0%	Select	Deductible/0%		
	Anthem Bronze Mountain Enhanced HMO 6500/0%/6500 w/HSA	New HSA plan	2H76	\$6,500	0%	\$6,500	0%	0%	0%	Deductible, 0%	Deductible, 0%	Select	Deductible/0%		
PPO Plans	Anthem Gold PPO 500/20%/4500		2H6A	\$500	20%	\$4,500	\$20 then 20% (3 visits before deductible/coinsurance)	\$20 then 20%	20%	Deductible, 20%	Deductible, 20%	Select	\$0/\$20/\$40/\$80/\$375		
	Anthem Silver PPO 2000/30%/5500		2H6B	\$2,000	30%	\$5,500	\$35 then 30% (3 visits before deductible/coinsurance)	\$35 then 30%	30%	Deductible, 30%	Deductible, 30%	Select	\$0/\$20/\$40/\$80/\$375		
	Anthem Silver PPO 2500/30%/5000		2H6C	\$2,500	30%	\$5,000	\$50 then 30% (3 visits before deductible/coinsurance)	\$50 then 30%	30%	Deductible, 30%	Deductible, 30%	Select	\$0/\$20/\$40/\$80/\$375	\$250 Tiers 3-5	
	Anthem Silver PPO 3000/30%/5000	Bestseller	2H62	\$3,000	30%	\$5,000	\$35 then 30% (3 visits before deductible/coinsurance)	\$35 then 30%	30%	Deductible, 30%	Deductible, 30%	Select	\$0/\$20/\$40/\$80/\$375	\$250 Tiers 3-5	
	Anthem Bronze PPO 6350/30%/7150		2H5X	\$6,350	30%	\$7,150	\$35 then 30% (3 visits before deductible/coinsurance)	\$35 then 30%	30%	Deductible, 30%	Deductible, 30%	Select	\$5/\$30/\$40/\$80/\$375	\$250 Tiers 3-5	
	Anthem Gold PPO 500/20%/5000		2H6J	\$500	20%	\$5,000	\$25	\$50	\$50	Deductible, \$250	Deductible, 20%	Full	\$0/\$20/\$40/\$80/\$375		
	Anthem Gold PPO 1000/20%/4000		2H6L	\$1,000	20%	\$4,000	\$25	\$50	\$50	Deductible, \$250	Deductible, 20%	Full	\$0/\$20/\$40/\$80/\$375		
	Anthem Gold PPO 1500/20%/4000		2H6M	\$1,500	20%	\$4,000	\$25	\$50	\$50	Deductible, \$250	Deductible, 20%	Full	\$0/\$20/\$40/\$80/\$375		
	Anthem Silver PPO 2000/50%/6700		2H6P	\$2,000	50%	\$6,700	\$50	\$75	\$75	Deductible, \$500	Deductible, 50%	Full	\$0/\$20/\$40/\$80/\$375		
	Anthem Silver PPO 4500/30%/7150		2H6X	\$4,500	30%	\$7,150	\$40	\$60	\$60	Deductible, \$300	Deductible, 30%	Select	\$0/\$20/\$40/\$80/\$375	\$250 Tiers 3-5	
	Anthem Gold PPO 2250/0%/2250 w/HSA ⁴		2H6W	\$2,250	0%	\$2,250	0%	0%	0%	Deductible, 0%	Deductible, 0%	Full	Deductible/0%		
	Anthem Silver PPO 2600/20%/4500 w/HSA		2H5K	\$2,600	20%	\$4,500	20%	20%	20%	Deductible, 20%	Deductible, 20%	Full	Deductible/20%		
	Anthem Silver PPO 3575/0%/3575 w/HSA ⁴	Bestseller	2H5L	\$3,575	0%	\$3,575	0%	0%	0%	Deductible, 0%	Deductible, 0%	Full	Deductible/0%		
	Anthem Bronze PPO 4400/50%/6550 w/HSA		2H5F	\$4,400	50%	\$6,550	50%	50%	50%	Deductible, 50%	Deductible, 50%	Select	Deductible/50%		
Anthem Bronze PPO 6500/0%/6500 w/HSA	Bestseller	2H5J	\$6,500	0%	\$6,500	0%	0%	0%	Deductible, 0%	Deductible, 0%	Full	Deductible/0%			

Important: This chart is designed to help employers begin the selection process. It does not contain adequate information to make a final decision. Do not submit an application until you review each plan's Summary of Benefits and Coverage.

¹ Out-of-pocket maximum includes deductible, coinsurance and copays.

² Relative price is for general use in comparing plans within a particular product line.

³ Use pharmacies in the Rx Choice Tiered network for the lowest possible cost.

⁴ Available in Archuleta, Eagle, La Plata, Montezuma and Summit counties.

⁵ Nonembedded plan.

Choose from a complete suite of affordable health plans all loaded with local support, tools and resources

Get the selection and coverage you want for your employees in a plan that gives you options.* Plus, you can choose a fixed employer contribution level — giving you more choice without increasing your costs.

Help your employees live healthy

Our health and wellness programs are designed to support the different needs of your employees, whether they're in good health, need a little help or are managing a difficult health issue. We'll help you offer them the tools and encouragement they need to get on the road to living their best.

Plans with even more value

All of Anthem's Small Group plans offer reimbursement for gym membership and our Get Active package with these incentives:

- Rewards for quitting smoking and other healthy living activities
- Health tracking with online tools and resources
- One-on-one support and health coaching

Let's build a benefits package that makes sense for you and your business.

Call us at 1-866-308-6424 or contact your Anthem broker.

Affordability and choice with EmployeeElect:

- Embedded and nonembedded deductible options
- Gym membership reimbursement
- Community-based solutions
- Enhanced vision benefits and much more



* Now offering up to 5 plan options to groups with 4 or more enrolling employees.

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

Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

You have to see this:

Vision coverage is included with your health plan!

Your plan includes Blue View VisionSM at no extra cost

When you have an Anthem Blue Cross and Blue Shield (Anthem) health plan, you also get Blue View Vision, at no additional cost! This is great news and not just for your eyes only. Since regular eye exams help detect serious health conditions like diabetes and cardiovascular disease, your vision care can play a big role in keeping tabs on your overall health.

Here's just a glimpse of what you get with Blue View Vision when you use an in-network provider:

- For adults: one routine eye exam per benefit period for just the cost of your copay
- Eyeglass lenses and frames are covered once every other benefit period (contact lenses are covered only if your eyeglass lens benefit isn't used)
- Discounts of 35-40% off extra pairs of glasses anytime, from any network provider¹
- High-quality progressive lenses and anti-reflective coatings at different price levels
- Savings on other popular lens options and treatments
- 20% off other upgrades, accessories and nonprescription sunglasses
- For dependents younger than 19: one yearly routine eye exam with no copay plus one pair of glasses or contacts at no extra cost when choosing from a provider-based collection

Where can you get your vision care? Just about everywhere.

Access and convenience are what Blue View Vision is all about. Your plan includes in-network benefits that include a large, national network of more than 50,000 providers and provider locations. That includes independent optometrists and ophthalmologists, as well as national retail stores like:

INDEPENDENT
PROVIDERS

1800CONTACTS

LENSCRAFTERS

GLASSES.com

PEARLE
VISION

OPTICAL

sears
optical

JCP
optical

Many of these locations have night-time and weekend hours, so you can go when it makes sense for you. And there's a dedicated call center available for members seven days a week. To find an in-network provider near you, use the Find a Doctor tool at anthem.com.

Vision benefits too good to miss

For more details about your vision benefits, see the back of this page.

Anthem
BlueCross BlueShield

Health · Pharmacy · Dental · Vision · Life · Disability



¹ Discounts are subject to change without notice. Laws in some states prohibit network providers from discounting products and services that are not covered benefits under the plan.

Blue View Vision benefits at a glance

Benefits	Adult vision (age 19 and older)	
	In-network	Out-of-network*
Routine eye exam	\$20 copay	\$30 reimbursement
Exam frequency	Once every benefit period	Once every benefit period
Lenses — single, bifocal, trifocal	\$20 copay	\$25, \$40, \$55 reimbursement
Lens frequency	Once every other benefit period	Once every other benefit period
Lens treatments		
UV coating	\$15 discounted member cost	
Standard factory scratch coating	Covered in full	
Standard polycarbonate	\$40 discounted member cost adult	
Standard transitions	\$75 discounted member cost adult	
Standard progressive lenses	\$65 discounted member cost	
Frames	\$0 copay, \$130 allowance	\$45 reimbursement
Frames frequency	Once every other benefit period	Once every other benefit period
Elective contact lenses — disposable	\$0 copay, \$80 allowance	\$60 reimbursement
Elective contact lenses — conventional	\$0 copay, \$80 allowance	\$60 reimbursement
Nonelective contact lenses	Covered in full	\$210 reimbursement
Contact lens frequency	Once every other benefit period	Once every other benefit period
	Contacts or eyeglass lenses	Contacts or eyeglass lenses

*OON Benefits will only apply to Medical plans that have out-of-network coverage.



Health · Pharmacy · Dental · Vision · Life · Disability