



Welcome to Anthem Medicare Advantage

Getting to know your plan and benefits

CLEVELAND-CLIFFS

Anthem Medicare Preferred (PPO) with Senior Rx Plus
January 1, 2025–December 31, 2025



CLIFFS

We're so glad you're here

You've made a great choice for healthcare. Now that you're enrolled in the Anthem Blue Cross and Blue Shield Anthem Medicare Preferred (PPO) with Senior Rx Plus plan, you'll always be supported so you can make the most of your benefits.

This guide is here to help explain your health plan and benefits, and direct you to the right places for more information. Read on to learn how to reach us, how to get care, and where to find programs and services to support your health and well-being.

Here's a checklist to help you get started

- ☐ **Register** for your secure online account by visiting **www.anthem.com** or download the **SydneySM Health** app.¹ If you already have an account, use your current username and password to sign in.
- ☐ **View** your *Evidence of Coverage* to learn what is covered by your health plan and what you will pay.
- ☐ **Complete** your health assessment. Within your first 90 days, we will call you to answer a simple health survey to help keep your care and services up to date.
- ☐ **Fill out** your *Member Authorization Form* at **www.anthem.com/forms** to give people that you choose access to your health records. You can also contact Member Services to request this form.
- ☐ **Schedule** your Annual Wellness or House Call visit to help keep you healthy. Don't forget to schedule other preventive care, too.
- ☐ **Sign up** to have your maintenance medications delivered right to your door by calling the CarelonRx Pharmacy Contact Center at **1-833-396-0309**.²



Three simple ways to keep your plan information handy



1. Register on our secure website

Visit **www.anthem.com** and use the ID number on your health plan ID card to register:

- Under *Select Identification Type*, choose **HCID/Member ID**.
- Enter your identification number from your ID card.
- Enter your first and last name, date of birth, and ZIP code.
- Select **Next** to create your new account.



2. Download the Sydney Health app

The Sydney Health app gives you on-the-go access to your plan benefits through your smartphone or tablet.

Scan this QR code with your phone's camera to download the Sydney Health app.



3. Call Member Services

If you need help, have questions, or would like a printed copy of your *Evidence of Coverage*, Provider and Pharmacy Directory, and/or drug lists mailed to you, please call Member Services at **1-833-812-1797**, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays.

The 2025 directory will be available to request after December 20, 2024.

Understanding your plan and benefits

Log in to www.anthem.com or use the Sydney Health app to:

- Search for a doctor, pharmacy, or specialist in your plan.
 - Select **Care**.
 - Choose **Find Care**.
 - Type the name in the search.
- View your *Evidence of Coverage* to find complete details about your coverage and costs:
 - Select **My Plans**.
 - Choose **Medical Benefits**.
 - Scroll to **Plan Documents**.
- Check your Drug List (formulary) or the list of prescriptions that are covered under your plan:
 - Select **Prescriptions**.
 - Then choose **Price a Medication**.

You can also:

- Have a video visit with a doctor without an appointment.
- Find a primary care provider.
- Learn about health and wellness programs.
- Check your claims status and history.
- View and use your digital ID card.
- Chat with a Member Services representative.

Understanding your PPO health plan coverage

Your preferred provider organization (PPO) plan offers a wide network of expert care providers to choose from. You can see any doctor, specialist, or other care provider in or out of your plan's network who accepts both Medicare and your plan.*

You'll also benefit from:

- Paying the same copay or coinsurance amount, whether you see a care provider in or out of your plan's network.
- Having your benefits and coverage stay the same, no matter where you travel in the country.

What if a doctor says they don't accept this plan?

Ask the doctor or care provider to call the phone number on the back of your ID card. We'll explain to them how they can submit a claim for your visit.



**For more information,
view your *Evidence
of Coverage* or call
our Member Services
number on the back
of your ID card.**

* Out-of-network or noncontracted care providers are not obligated to treat plan members except in emergency situations. Contact Member Services or see your *Evidence of Coverage* for more information.

How to get care



1. Talk to your doctor

If you're injured, not feeling well, or have a health issue, call your primary care doctor first. If you need care right away and your primary care doctor isn't available, you still have choices to receive the care you need.



2. Use LiveHealth Online

Have a virtual doctor visit for a \$0 copay with LiveHealth Online, available 24/7. Go to **www.livehealthonline.com** or use the Sydney Health app to schedule your virtual visit.^{3,4}



3. Call 24/7 NurseLine

Call 24/7 NurseLine at the number on your ID card when you have health questions or need advice. A registered nurse is there anytime, day or night, and can help you decide where to go for care.



4. Visit an urgent care center

Most urgent care centers have late and weekend hours to help with conditions that need to be treated right away.



5. Get emergency care

If you are experiencing an emergency health situation or have severe symptoms like chest pain, trouble breathing, or bleeding that won't stop, call 911 or go to the nearest emergency room.

Filling your prescriptions

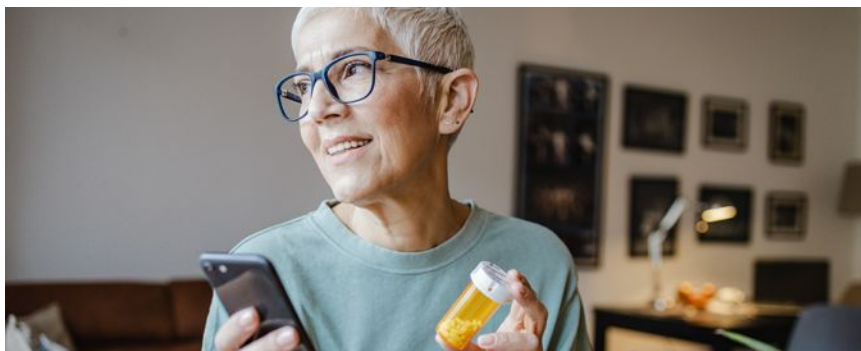
With CarelonRx, you have access to more than 64,000 pharmacies and can even save money when you use a preferred pharmacy. Your plan covers generic and brand-name drugs, as well as high-cost specialty drugs, beyond Medicare's minimum requirements. Check your Drug List (formulary) for a list of covered prescriptions.

How to receive your prescriptions

In store at a network pharmacy: Take your written prescription and ID card to a network pharmacy or ask your doctor to call it in.

CarelonRx Pharmacy home delivery: Save time and money by having 90-day supplies of your maintenance medications delivered. You can also set up automatic refills, speak with a pharmacist 24/7, and track your order. To sign up, you can either:

- Call the CarelonRx Pharmacy Contact Center at **1-833-396-0309**.
- Log in to your secure online account and go to the **Prescriptions Home** page from the *Prescriptions* tab or log in to the Sydney Health app and select **Pharmacy**. Then, go to **View Prescriptions** and follow the guided steps to switch to CarelonRx Pharmacy.



Take care of yourself with preventive health benefits

Complete your health assessment

The more we know about your health history, the better we can guide you to helpful benefits and services. That's why we call you within your first 90 days to answer a simple health survey.

Schedule preventive care services

Protect your health by getting your annual checkups and recommended screenings and shots, all covered by your plan. Talk to your doctor about what is right for you.

- Annual Wellness Visit and Annual Routine Physical⁵
- Vaccinations, like the flu shot
- Cancer screenings, including colon, lung, breast, or prostate
- Other services, such as screening for diabetes and bone-density testing

Take advantage of the House Call program⁶

You can also meet with a licensed clinician in person at your home or virtually. They can answer your questions; check your body mass index, blood pressure, and vital signs; and review prescriptions.

You will receive a telephone call and a mailer from your House Call vendor to help schedule your visit.

Your plan also includes other health benefits

Vision care — eye exam and eyewear allowance.

Hearing care — routine hearing exam and hearing aid allowance.

Dental care — dental benefits, like routine oral exams, teeth cleanings, and X-rays.

Learn about additional health and wellness programs

Keep moving with SilverSneakers

Stay energized with the SilverSneakers®⁷ fitness program to boost your mood and health. Visit **www.silversneakers.com**.

MyHealth Advantage¹⁰

MyHealth Advantage sends you mailed reminders about ways to protect your health. You'll also have access to health specialists who can answer your questions.

Carelon Health Solutions and Palliative Care²

Get extra support if you are facing a serious illness or a terminal diagnosis. A clinical team is available 24/7 to offer extra care and attention — as well as education about your condition, plan of care, and medications — through virtual or home visits. Your primary care doctor can sign you up for this program.

Medicare community resource support

Connect with social workers for support from community resources, like food pantries, home maintenance, transportation assistance, and social activities. Call Member Services and ask to speak with a Medicare Community Resource Support social worker.

Healthy Meals⁸

You can have nutritious, balanced meals delivered to your home after a hospital stay, if you have a chronic illness, or live with diabetes. For more information, see Chapter 4 of your *Evidence of Coverage* or call the Member Services number listed at the back of this guide.

Learn about additional health and wellness programs

NationsBenefits Prepaid Mastercard®

Use our Benefits Prepaid card, administered by NationsBenefits, to conveniently manage your allowance for:⁹

- Assistive devices

Additional benefits

View your *Evidence of Coverage* to learn more about these extra benefits included in your plan:

- Nonemergency transportation

For more details about your benefits, you can:

- Review your *Evidence of Coverage*.
- Visit the member website at **www.anthem.com**.
- Call us at the Member Services number listed at the back of this guide.

We're here to help

Log in to your secure online account at **www.anthem.com** or the Sydney Health app for more information about your plan.

For pharmacy-related questions, call:

1-833-360-3662 (TTY 711)

24 hours a day, 7 days a week

For questions about your hearing benefits, call: 1-855-312-2545

For questions about your dental benefits, call: 1-888-700-0992

For all other questions, call:

1-833-812-1797 (TTY 711)

Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays

1 Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

2 The Caredon companies are separate companies providing behavioral health, care pathways, pharmacy, and value-based care delivery solutions through our digital platforms and technology services and research on behalf of Anthem Blue Cross and Blue Shield.

3 LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

4 Other telehealth services may be available, but copays or additional charges may apply.

5 Some plans may not include this benefit; check your *Evidence of Coverage* for details.

6 The House Call program is administered by either Matrix Medical Network or Signify Health, independent companies.

7 The SilverSneakers fitness program is provided by Tivity Health, an independent company. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2024 Tivity Health, Inc. All rights reserved.

8 The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in your plan's *Evidence of Coverage*.

9 Assistive devices benefits are administered by NationsBenefits.

10 Caredon Health, Inc. is a separate company providing care management services on behalf of Anthem Blue Cross and Blue Shield.

Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensee of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.