



**GCIC** Greater Cincinnati  
Insurance Consortium

**2024/2025 Benefit Guide**  
(effective 7/1/2024-6/30/2025)

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This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

# Benefits Overview

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**Greater Cincinnati Insurance Consortium** is proud to offer a comprehensive benefits package to eligible, full-time employees. The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

You share the costs of some benefits (medical and dental), and Greater Cincinnati Insurance Consortium provides other benefits at no cost to you (life, accidental death & dismemberment). In addition, there are voluntary benefits with reasonable group rates that you can purchase through Greater Cincinnati Insurance Consortium payroll deductions.

## Benefit Plans Offered

- Medical
- Dental
- Vision
- Employee Assistance Program
- Wellness Program

## Eligibility

You and your dependents are eligible for Greater Cincinnati Insurance Consortium benefits.

Eligible dependents are your spouse, children under age 26, disabled dependents of any age, or Greater Cincinnati Insurance Consortium eligible dependents.

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact Human Resources within 30 days.



# Medical Benefits

Administered by Anthem

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Greater Cincinnati Insurance Consortium.

Greater Cincinnati Insurance Consortium offers you a PPO medical plan.

With the PPO, you may select where you receive your medical services. If you use in-network providers, your costs will be less.



PPO Plan 1		
	In-Network	Out-of-Network
<b>Annual Deductible</b>	\$600 per person / \$1,200 per family	\$1,200 per person / \$2,400 per family
<b>Annual Out-of-Pocket Maximum</b> (deductible)	\$3,600 per person / \$7,200 per family	\$6,200 per person / \$12,400 per family
<b>Coinsurance</b>	20% coinsurance	40% coinsurance
<b>Doctor's Office</b>		
Office Visits	\$25 primary / \$50 Specialist	40% coinsurance
Wellness Care (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	No Charge	40% coinsurance
<b>Hospital Services</b>		
Emergency Room	\$200 per visit	Covered as In-Network
Urgent Care	\$75 per visit	40% coinsurance
Ambulance Service	20% coinsurance	20% coinsurance
<b>Mental Health Services</b>		
Inpatient Services	20% coinsurance	40% coinsurance
Outpatient Services	\$25/visit	40% coinsurance
<b>Substance Abuse Services</b>		
Inpatient Services	20% coinsurance	40% coinsurance
Outpatient Services	\$25 Office/visit 20% co-insurance	40% coinsurance
<b>Other Services</b>		
<b>Maternity Services</b>	\$25 1st office visit then 20% coinsurance	40% coinsurance
All other maternity hospital/physician services	20% coinsurance	40% coinsurance
<b>Prescription Drugs</b>		
Retail— Generic Drug 30-day supply	\$10	N/A
Retail— Formulary Drug 30-day supply	\$40	N/A
Retail— Nonformulary Drug 30-day supply	\$60	N/A
Mail Order— Generic Drug 90-day supply	\$10	N/A
Mail Order— Formulary Drug 90-day supply	\$100	N/A
Mail Order— Nonformulary Drug 90-day supply	\$180	N/A



# A caring team to help guide you

Anthem Health Guide is a concierge service for your health and health care



Health care benefits can seem complicated or confusing at times. To make the most of your benefits, you need to understand them. That is why you have a team of concierge-level customer service experts — ready to answer questions, advocate for your health and explain how to use your benefits. You can call a health guide or chat from your mobile device using our Sydney Health app.

## Anthem health guides are here to help

Health guides are team members hand-picked for their kindness and understanding, their ability to listen and find a solution, all while also helping you feel less overwhelmed. They are experts at:

- **One-call resolution.** Our guides use advanced technology to see your whole health care picture while talking to you or advocating for you. They understand you are busy and may not have time for multiple conversations so they find the solution in the first call. Health guides take a comprehensive and personal approach, not only to help with your immediate needs but also anticipate future questions.
- **Advocating for you.** Health guides bring knowledge and experience to help make sure you are receiving the care you need. They will help break down barriers and eliminate “homework” for you, like calling providers about billing discrepancies, so you can focus on your health. If you need help finding a provider, guides can match you with an in-network provider that suits your needs. They can also help you save money by comparing costs for care at different hospitals and save on your prescription drugs, by switching to generic from brand-name, if available.
- **Coordinating care for better health.** Many people see more than one doctor. Health guides can connect you to health professionals who will help coordinate with doctors and other members of your care team. They can remind you of important preventive care, and even help schedule appointments for you, when possible. They also have in-depth knowledge about the programs and preventive care services that are part of your benefits, and they work closely with nurses, health coaches and social workers to provide support uniquely suited to you.

**Anthem Health Guide is here to give you personalized help when you need it most. That way you can focus on what is most important: your health.**

Sydney Care is offered through an arrangement with CareMarket, Inc. Sydney Health and Sydney Care are service marks of CareMarket Inc. ©2020.  
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. Copies of Colorado network access policies are available on request from member services or can be obtained by going to [anthem.com/network/access](http://anthem.com/network/access). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan 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. (RMC), Healthy Alliance® Life Insurance Company (HALIC) and HMO Missouri, Inc. RIT and certain affiliates administer only 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. aka 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 Thurnheit Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in 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 full set of network benefits in PPO policies offered by Corporate Health Services Insurance Corporation (Corporate) or Wisconsin Collaborative Insurance Corporation (WCIC). Corporate 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.

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## Reach out to an Anthem Health Guide

Connect from your Anthem Blue Cross and Blue Shield Sydney Health mobile app or by logging in at [anthem.com](http://anthem.com). Then choose **Customer Support**, then **Contact Us**

Call us at 844-995-1752, Monday to Friday.

# Dental Insurance

Administered by Delta Dental

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Greater Cincinnati Insurance Consortium dental benefit plan.

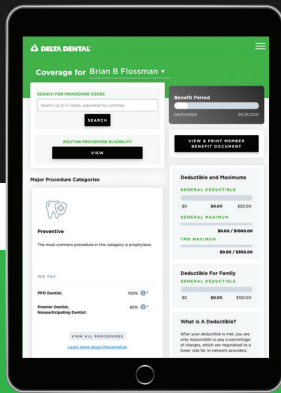
	In-Network PPO	Out-of-Network PPO
<b>Annual Deductible</b>	\$50 per member / \$100 per family	\$50 per member / \$100 per family
<b>Annual Benefit Maximum</b>	2,500 per member	2,500 per member
<b>Preventive Dental Services</b> (cleanings, exams, x-rays)	100%	100%
<b>Basic Dental Services</b> (fillings, root canal therapy, oral surgery)	80%	80%
<b>Major Dental Services</b> (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	60%	60%
<b>Orthodontic Services</b> Dependent children to age 26	60% up to 1,500 lifetime benefit	60% up to 1,500 lifetime benefit





GROUP PLAN

# Stay Informed About Your Dental Benefits With Member Portal



## Member Portal gives you 24/7 access to important information about your dental benefits.

With Member Portal, you can:

- See which members are covered on your plan, now and in the future
- Find an in-network dentist
- See common procedures
- Access an online ID card
- View the status of all claims and toggle between different family member claims
- View and print Explanation of Benefits (EOBs)

NOTE: Member Portal has replaced Consumer Toolkit.

## Get started today

Visit [www.memberportal.com](http://www.memberportal.com)

Log in using your existing Consumer Toolkit® credentials

OR

If you do not have existing credentials, click “Sign up”

Complete the required fields and follow the on-screen instructions to register as a new user

NOTE: You will need the subscriber’s ID (the person whose name is on the benefit package). The member ID is an assigned number unique to the subscriber. In many cases, the member ID is the same as the subscriber’s Social Security number.

Questions? Call Toolkit Support at 866-356-0301

*Privacy of your online benefit information is assured through highly secure encryption technology.*



Scan the QR code to access Member Portal.

# Vision Benefits

Administered by The Standard/VSP

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

	In-Network VSP	Out-of-Network (any qualified non-network provider of your choice)
<b>Eye Exam</b> — once every 12 months	\$10 copay	Up to \$50
<b>Lenses</b> — once every 12 months		
Polycarbonate lenses for children (once every 12 months)	\$10 copay	Not covered
Single Vision Lenses	\$10 copay	Up to \$50
Lined Bifocal Lenses	\$10 copay	Up to \$75
Lined Trifocal Lenses	\$10 copay	Up to \$100
Lenticular	\$10 copay	Up to \$125
<b>Frames</b> — once every 24 months	\$10 copay \$150 allowance 20% off remaining balance	Up to \$70
<b>Contact Lenses</b> — once every 12 months if you elect contacts instead of lenses/frames	\$130 allowance (Elective) Medically Necessary covered in full	Up to \$120 Up to \$210





# Freedom to Choose



## See Healthy and Live Happy

Finding the right eye care provider is important for your eye health and overall wellness. See healthy and live happy with help from VSP® Vision Care. Enroll in VSP to get personalized care from a VSP network doctor at low out-of-pocket costs.



## Value and Savings You Love

Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings. Maximize your benefits with exclusive offers and savings at a Premier Program location, including private practice doctors and Visionworks® locations nationwide.

	Preferred private practice and retail in-network choices
	private practice doctors
	Visionworks

## Using your benefit is easy!

Create an account on [vsp.com](http://vsp.com) to view your in-network coverage, find a VSP network doctor, and discover savings with Exclusive Member Extras. At your appointment, just tell them you have VSP.

## Prefer to Shop Online?

Use your vision benefits on Eyeconic®—the VSP preferred online retailer. With the widest selection of quality eyewear, you're sure to find the eyewear you love at a price that's right for you.

### Additional VSP Network Provider Choices



## Quality Vision Care You Need

You'll get great care from a VSP network doctor, including a WellVision Exam®—an eye exam designed to detect signs of vision and health conditions.



Find a provider: [vsp.com](http://vsp.com) | 800.877.7195

To learn about your HIPAA privacy rights, see the VSP Notice of Privacy Practices on [vsp.com](http://vsp.com).

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Classification: Public

# Employee Assistance Program (EAP)

GuidanceResources®

## Your Life. Your Work. Your Best.



Dear Employee:

We are pleased to announce ComPsych® GuidanceResources® as the new provider of our Employee Assistance Program services. The GuidanceResources® program provides confidential counselling, expert guidance and valuable resources to help you and your household members handle any of life's challenges, big or small. These services are provided at no charge and include:

### Confidential Emotional Support

Life can be stressful. Your EAP provides short-term counselling services for you and your dependents to help you handle concerns constructively, before they become serious issues. Call anytime about topics such as marital, relationship and family problems; stress, anxiety and depression; grief and loss, job pressures and substance misuse disorders.

### Work and Lifestyle Support

Too much to do, and too little time to get it all done? Work-life experts can do the research for you and provide qualified referrals and customized resources for topics such as child and elder care, moving, pet care, college planning, home repair, buying a car, planning an event, selling a house and more.

### Legal Guidance

With your GuidanceResources® program, you have an attorney "on call" whenever you have questions. They can help with legal concerns such as divorce, custody, adoption, real estate, debt and bankruptcy, landlord or tenant issues, civil and criminal actions and more. If you require representation, you can be referred to a qualified attorney for a free 30-minute consultation and a 25 percent reduction in customary legal fees.

### Financial Information

Everyone has financial questions. Get answers about budgeting, debt management, tax issues and other money concerns from on-staff accounts, financial planners and other experts, simply by calling the toll-free number.

### Digital Support

Go to GuidanceResources® Online to connect to counselling, work and lifestyle support and other services, such as child care and legal services search tools. Tap into an array of articles podcasts, videos and slideshows on thousands of topics or improve your skills with On-Demand trainings, self-assessments and more.

**Assistance is available 24 hours a day, 7 days a week.**

To access GuidanceResources® services:

- Call your toll-free number. You'll speak to a counselling professional who can listen to your concerns and guide you to the appropriate services you require.
- Visit GuidanceResources® Online at [www.guidanceresources.com](http://www.guidanceresources.com) and enter your company ID.

Remember, assistance from the GuidanceResources® program is strictly confidential. We hope you will take some time to explore all the benefits it has to offer.

NEW PDF BEING SENT

COMPSYCH®  
GuidanceResources® Worldwide



24/7 Live Assistance:  
Call: 855.435.4333  
TRS: Dial 711



Online: [guidanceresources.com](http://guidanceresources.com)  
App: GuidanceNow<sup>SM</sup>  
Web ID: GCICEAP



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## Contact Us... Anytime, Anywhere

No-cost, confidential solutions to life's challenges.



### Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



### Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

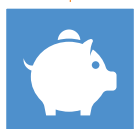
- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



### Legal Guidance

Talk to our lawyers for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more
- Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



### Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



### Online Support

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

Your ComPsych® GuidanceResources® program offers someone to talk to and resources to consult whenever and wherever you need them.

Call:  
TDD: 877.373.4763

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant™, who will answer your questions and, if needed, refer you to a counsellor or other resources.

Online: [guidanceresources.com](http://guidanceresources.com)  
App: GuidanceResources® Now  
Web ID:

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

## 24/7 Support, Resources & Information

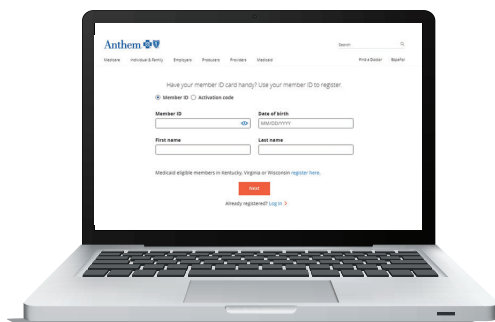
### Contact Your GuidanceResources® Program

Call:  
TDD: 877.373.4763  
Online: [guidanceresources.com](http://guidanceresources.com)  
App: GuidanceResources® Now  
Web ID:

# Sydney Mobile App

## You've got quick access to your health care!

Register on [anthem.com](https://www.anthem.com) or the Sydney mobile app.\* Have your member ID card handy to register



### From your computer

- 1 Go to [anthem.com/register](https://www.anthem.com/register)
- 2 Provide the information requested
- 3 Create a username and password
- 4 Set your email preferences
- 5 Follow the prompts to complete your registration

### From your mobile device

- 1 Download the free Sydney mobile app and select **Register**
- 2 Confirm your identity
- 3 Create a username and password
- 4 Confirm your email preferences
- 5 Follow the prompts to complete your registration

It's easy. Everything you need to know about your plan — including medical, pharmacy, dental, vision, life insurance — in one place. Making your health care journey simple, personal — all about you.

**Need help signing up?**  
Call us at **1-866-755-2680**.



\* You must be 18 years or older to register your own account.

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. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://www.anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan 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. (RMT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-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. 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 in 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.

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## Price check on your medical care!

Costs for the same medical test or procedure can vary dramatically between in-network providers. SmartShopper compares providers so you can choose the best one for you or your family member – at the best price – without compromising quality.

### SmartShopper = know before you go

SmartShopper does the legwork to provide you with the information you need to avoid overpaying for care. And you can even earn cash back, too. So remember, check the price before you go to save money and earn cash back!

#### Turn on SmartShopper!



**Compare** providers at **SmartShopper.com** or call the Personal Assistant Team at **866-285-7078**.



**Schedule** your appointment or let the Personal Assistant Team do it for you.



**Earn** cash back by having your appointment within the year.



The Personal Assistant Team is ready to support you. From selecting to scheduling to prior authorizations, they make next steps = no sweat. Call today!

**Go Green by going paperless! Scan the QR code or contact us to register your email today.**



The Personal Assistant Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.\*



\*Summer hours: The Personal Assistant Team closes at 3 p.m. ET on Fridays from May 26 to September 1, 2023.

The SmartShopper program is offered by MDX Medical, LLC dba Sapphire Digital, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. Sapphire Digital does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Members with primary coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program. Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company, Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

# The Christ Hospital

## ARE YOU IN NEED OF ORTHOPEDIC CARE?

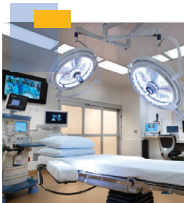
Greater Cincinnati Insurance Consortium (GCIC) has partnered with The Christ Hospital to offer world class orthopedic and heart care through The Center of Excellence programs.



CENTER of EXCELLENCE



GCIC has partnered with The Christ Hospital to offer The Center of Excellence program for both Orthopedic and Heart care. The programs offer access to some of the best surgeons in the region and nurse navigators to assist patients with questions, scheduling and education through a concierge's experience. Patients experience world class care and experiences as well as an all-inclusive episode of care all while **saving money**. GCIC waives all deductibles, coinsurance, and copayments for having a procedure in the Center of Excellence program saving health plan members potentially hundreds of dollars per service.



### Your COE Benefit

#### ORTHOPEDIC CARE

The Orthopedic Center of Excellence includes procedures such as knee and hip replacements, spine procedures and shoulder procedures.

For information regarding knee and hip replacements as well as shoulder procedures please call our Joint Navigator at **513-557-4882**. For information on spine procedures please call our Spine Navigator at **513-557-4881**.

#### HEART CARE

The Cardiac Center of Excellence includes a wide variety of procedures and care.

For information regarding Heart care in this program please contact our Cardiac Navigator at **513-263-9194**.



**GCIC plan members have their deductibles, coinsurance, and copayments waived for eligible procedures in the Christ Hospital Excellence programs.**



2139 Auburn Avenue | Cincinnati, OH 45219

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PERMIT #5489

#### Questions about the programs? Ready to get started?

- Please call **513-557-4882** for knee, hip or shoulder.
- Please call **513-557-4881** for spine.
- Please call **513-263-9194** for heart.
- [thechristhospital.com/gcic](http://thechristhospital.com/gcic)
- Or scan the QR code to get started.





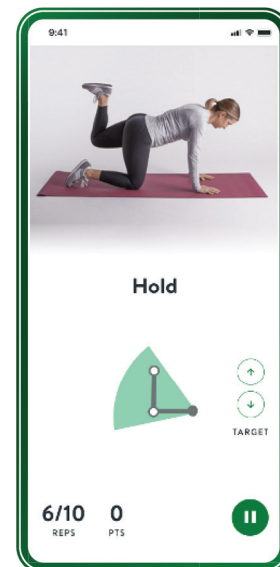
## Conquer back and joint pain without drugs or surgery

We provide all the tools you need to get moving again from the comfort of your home. You'll get exercise therapy tailored to your needs, technology for instant feedback in the app, personal coach and physical therapist. Best of all, **it's free** — 100% covered by Greater Cincinnati Insurance Consortium for you and eligible family members.

Sign up today for help with any of the following:

- Conquer pain or limited movement
- Recover from a past injury
- Reduce stiffness in achy joints

Join for your **back, knee, hip, neck, or shoulder**. On average, participants cut their pain as much as 68%\*!



Scan the QR code to learn more or join the waitlist at [hinge.health/gcinsurance-oe](https://hinge.health/gcinsurance-oe) or call (855) 902-2777

Eligibility: Employees and dependents 18+ enrolled in an Anthem medical plan through Greater Cincinnati Insurance Consortium are eligible. \*Participants with chronic knee and back pain after 12 weeks. Bailey, et al. Digital Care for Chronic Musculoskeletal Pain: 10,000 Participant Longitudinal Cohort Study. JMIR. (2020).



**Kick-start  
your wellbeing!**

## User Guide

Getting healthier is easier when you do it with friends.

Participate in fun challenges with your [coworkers, friends and family] to help you build healthy habits and experience the rewards of better health. Are you ready? Brace yourself for some serious cheering, competition and fun along the way!

NEW PDF BEING SENT

**Have questions? We're here to help.**

- Check out [support.virginpulse.com](https://support.virginpulse.com)
- Send us an email: [support@virginpulse.com](mailto:support@virginpulse.com)



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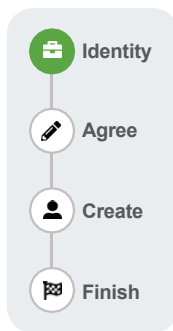
## Sign up and get started



### Step 1

Visit [join.virginpulse.com](https://join.virginpulse.com) or open the app and select **Create Account**.

Follow the progress bar as you complete these easy steps:



**Tell us who you are.** We'll ask for a few details about you and your sponsor organization to check your eligibility. Some of the fields may already be filled.

**Legal and privacy.** Review and agree to the rules, data collection and privacy policy.

**Create your account.** Add your email, make a password and give us some additional details to customize your experience.

**You're all set.** Your account is ready. Click **Take Me There** to sign in.

### Step 2

**Connect a device or app** to get credit for your wellbeing activities like steps, nutrition and sleep. We sync with many trackers, such as Max Buzz, Apple Watch, Fitbit and MyFitnessPal, just to name a few.

### Step 3

**Upload a profile picture** and add some friends.

### Step 4

**Set your interests** to get personalized daily tips to help you eat healthy, get active, reduce stress, sleep well and more!

### Step 5

**Download the Virgin Pulse mobile app** for iOS or Android. Access your account and track your activity anywhere, anytime. Turn on your notifications to stay motivated and get friendly reminders.



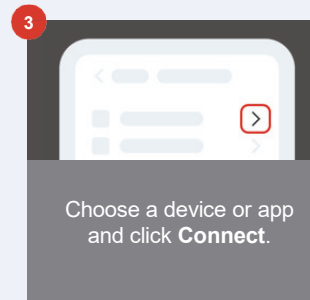
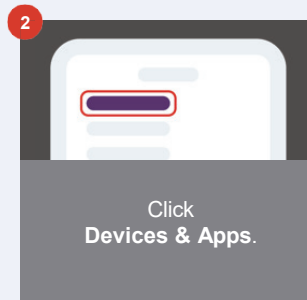
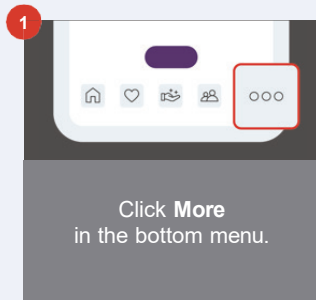
Syncing is the simple process of uploading information from your fitness tracker to the mobile app, so it's all in one place. Be sure to sign in to your Virgin Pulse app **at least once every 14 days** so your data syncs and counts toward your activity goals. Activity tracking varies by device. Please consult your device instructions to learn more about available tracking features.

Scan the QR code to download the app.



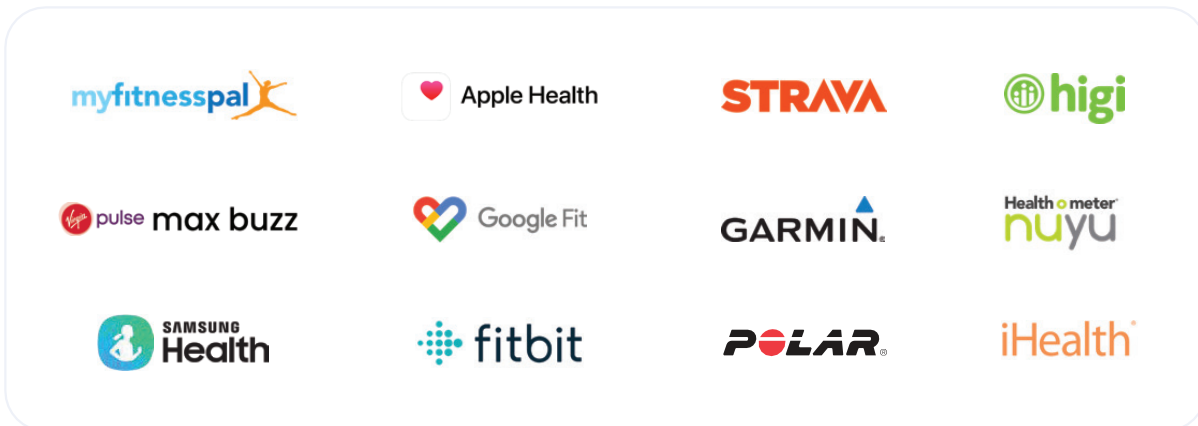
## Connect a device or app

Download the Virgin Pulse app, then follow these easy steps:



### Compatible devices and apps

Virgin Pulse supports a variety of tracking devices and apps that will help you get credit for validated steps, active minutes, sleep, meditation sessions and more. So, pick your favorites, connect them to your account and start tracking your activity. Sign in to your account to see all of the options available to you. Here are just a few:



# Ways to engage

## Engage in activities that fit your interests

Learn easy ways to get more active, eat well, and manage life's ups and downs—every day!

### Challenges

Rally your coworkers for the latest company step challenge! Or gather a small group of coworkers or friends, and challenge one another to start a new healthy habit.

### Daily Cards

Every day we'll send you two new tips to help you live well. Plus, we'll make sure they're about the areas that interest you the most.

### Friends and Family

Add your work friends so you can encourage and motivate one another. You can also invite up to 10 friends and family members outside of work!

### Health Check

This short, confidential survey assesses your health across seven factors, from mental health to fitness. You'll receive a personalized report and recommended actions you can take to start improving your wellbeing

### Healthy Habits

Healthy Habits offer you bite-size ways to build a healthy routine and improve your wellbeing. Your Healthy Habits will be customized based on your Health Check results and the interests you set in your profile.

### Journeys®

Want to exercise more? Better manage a health issue? Now you can use our digital coaching tool to make simple changes to your health, one small step at a time.

### Media Library

The Media Library offers interactive videos led by our team of trainers and coaches on a variety of topics. There's something for everyone.

### My Care Checklist

My Care Checklist is a handy healthcare tracker that assists you in managing your health by keeping track of well visits, screenings and vaccinations—all in one place.

### Pillars

Get straight to the information that matters to you the most. Pillars make it easy to find content that is important to you and provide quick access to many helpful tools and resources.

### Shoutouts

Support a colleague or friend with a message of thanks or appreciation using the Shoutout feature.

### Social Groups

Getting healthier and learning something new is easier with friends. Join a group to stay motivated, chat with others and achieve goals together.

# Create a challenge

## About challenges:

### Personal Challenges

Create a personal step challenge to increase your activity for one, two or five days in a week. Make sure your fitness tracking device or app is connected to your account and start stepping. Invite your [coworkers and friends] for some friendly competition and see who comes out on top.

### Healthy Habit Challenges

You can create a challenge for a Healthy Habit you're currently tracking, or try out one of the many other habits from topics like Sleeping Well, Being Productive, Managing My Finances and more. Simply track it every day in order to reach your goal.

## How to start a challenge:

### Step 1

From the home page, go to the **Social** tab, select **Challenges** and then select **Create**. Once you're in this section, choose **Personal Challenge** or **Healthy Habit Challenge**.

For Personal Challenges, you'll choose the duration of the challenge and start it up.

For Healthy Habit Challenges, you'll select the habit you want to work on, write a personal message and get it started.

### Step 2

Now that your challenge is set up, invite others to join! Select **Invite Players**, and you'll have the option to invite from your friends list, search for friends, or invite a Group. You can also add an email list of up to 250 people.

## Things to explore:

### Chat

If you invited others to join your challenge, connect and share images or tips on how to build habits and stay active via the challenge Chat feature.



### Leaderboard

If you're in a group challenge and are competitively motivated, take a look at the Leaderboard in the app to see who's in the lead. If you're falling behind, put the pedal to the metal and aim for that #1 spot.



# Try Journeys<sup>®</sup>

## How to get started:

### Step 1

Open the Virgin Pulse mobile app or go to the website and find **Journeys** in the **Health** menu.

### Step 2

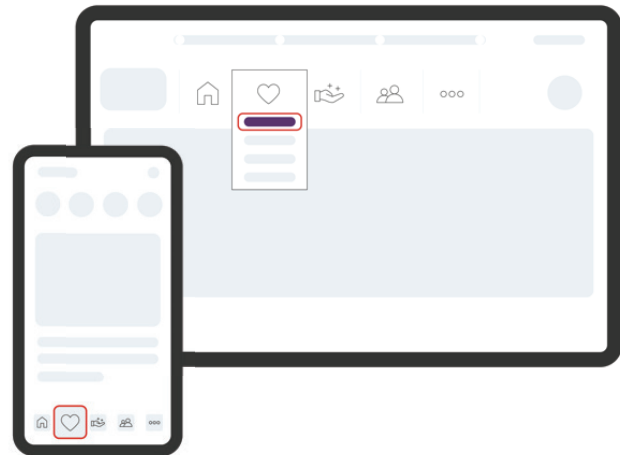
Find the Journey that's right for you. If you would like to view all the available Journeys in a topic, click **View All**.

### Step 3

Click on the Journey you would like to learn more about. Click **Start** to begin your Journey.

## Journeys can help you:

- Reduce stress
- Embrace diversity, equity and inclusion
- Increase your healthy nutrition knowledge
- Add more physical activity throughout the day
- Improve sleep



# Max Buzz™

## Ready to get started? Follow these easy steps:

### Step 1

Plug your Max Buzz device into a USB port to make sure it is charged. Wait to see the battery symbol before unplugging it. This takes about six seconds, and your device should vibrate twice.

### Step 2

Sign in to your app. Tip: Make sure you're signed up and that you've downloaded the Virgin Pulse app.

### Step 3

Go to **More** and select **Devices & Apps**. Click on **Virgin Pulse Max Buzz** in the **Available Devices & Apps** section.

### Step 4

Make sure Bluetooth and location settings on your mobile device are turned on and click **Set Up a Max Buzz**. Follow the on-screen, step-by-step instructions to "wake up" your device and pair it to your wellbeing program.

### Step 5

In the final step, your Max Buzz will vibrate and display a four-digit code. Enter that number into your mobile app.

**Note:** The Max Buzz™ is **only** compatible with smartphones that have the Virgin Pulse mobile app installed, specifically Android 7.0 and iOS 14.0 and above.



0623

## Max Buzz can help you:

### Reach your step goal

When you hit your step goal, Max Buzz will vibrate (giving you a little high five)! You can also turn on call and text notifications by going to the settings section of the Virgin Pulse mobile app.

### Track your sleep

Max Buzz tracks your sleep when you wear it to bed (say hello to your new sleep buddy).



## What to expect:

Your Max Buzz has five different on-screen options that show information about your daily activity. The home screen shows the time and battery life. If you need to recharge your device, just plug it into a USB port (on your computer or phone charger, for example). By tapping through the screens, you can also view your steps, calories, distance traveled and active minutes achieved for the day. You'll earn active minutes when you take more than 135 steps per minute (roughly a jogging or running pace).

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# Contact Information

Carrier	Contact
<b>Anthem</b> Medical Plan or Prescription Drug Assistance	Anthem Health Guide 1.844.995.1752
<b>Delta Dental</b> Dental Plan	1.800.524.0149 <a href="http://www.memberportal.com">www.memberportal.com</a>
<b>The Standard</b> Vision Plan	1.800.877.7195 <a href="http://vsp.com">vsp.com</a>
<b>The Standard</b> Life Insurance	1.800.368.1135 <a href="http://www.standard.com">www.standard.com</a>
<b>ComPsych</b> Employee Assistance Program	1.877.373.4763 <a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
<b>SmartShopper</b> Earn cash rewards for shopping and using high quality, appropriately priced providers	1.866.285.7078 <a href="http://www.SmartShopper.com">www.SmartShopper.com</a>



# Frequently Asked Questions

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# Frequently Asked Questions

## Help! I am traveling and need care.

When you travel and need care due to an emergency, call 911 or seek treatment at the closest Emergency Room. This includes life threatening conditions, severe bleeding or severe pain. You are covered anywhere in an emergency situation.

For non-emergencies, use the phone number on the back of your ID card. You can call this number to assist in finding a network provider and/or facility for non-emergent/urgent care in your area of travel.

You also have access to care across the country through the BlueCard PPO Program. If you are outside the country, you can use the BCBS Global Core Program.

**For the BCBS Global Care Flyer, see page 28 .**

## How do I register for Anthem.com or download the Sidney App?

From your computer:

1. Go to **Anthem.com** and register
2. Provide the information requested
3. Create a username and password
4. Set your email preferences
5. Follow the prompts to complete the registration

From your mobile device:

1. Download the free Sydney App from the App store
2. Follow steps 2-5 listed above

**For further instruction, see page 12.**

## How do I find a provider that participates in the network?

You can search for network providers by using the Find Care Tool on **Anthem.com** or the Sydney Health Mobile App.

Follow the instructions listed in the preceding question and select FIND CARE.

**For more information on how to find appropriate care, see page 29 .**

## I want to schedule my preventive care over the summer. What is covered at 100%?

Your Anthem health plan offers preventive care services as outlined in the Affordable Care Act (ACA) at no cost to you. As long as you use a network provider, approved services will be covered at 100%. If you use providers that are not participating in the network, you may have out-of-pocket costs.

To find which services are covered at 100%, it is best to call Anthem in advance of obtaining the service. They can provide you with a list of services for adults and children.

Preventive care is very important to your long term health. So we encourage you to talk to your doctor about the screenings that are appropriate for you.

**For more information, see pages 30-33.**

## I can never locate my ID card. Where can I easily find it?

You can use **Anthem.com** or the Sydney Mobile App to download your ID card.

Go to **Anthem.com** and from the member home page, click on MyPlan at the top of the page and select ID Card from the drop down menu.

Using the Sydney App on your phone – log in and your ID Card is available.

While you are logged into the Sydney App, set your ID card preferences to “digital” and download your ID card. This way, it will always be with you as long as you have your phone!

You can also request a new card by calling the Anthem Health Guide at **844.995.1752**.

## Am I getting any new ID cards for the new plan year beginning 7/1/2024?

New Anthem ID cards will not be mailed out. Your current cards are still active.

You do not need an ID card to obtain dental services but be sure to tell your dental provider that you are now a member of Delta Dental.

# Frequently Asked Questions

## I would like to see a provider virtually rather than in person, is that covered? For medical and behavioral health?

Yes, your Anthem plan includes benefits for video visits using LiveHealth Online. With LiveHealth Online, you can see a board-certified physician 24/7, visit with a licensed therapist or consult a board-certified psychiatrist.

To schedule a therapist or psychiatric visit, you can schedule on-line at [Anthem.com](https://www.anthem.com) or through the Sydney app from 8am to 8pm, seven days a week.

## I heard that I can get bonus dollars if I shop for care?

SmartShopper is a program that helps you save money by allowing you to shop for lower cost options for certain covered services while earning cash incentives in return.

To get started, when your doctor recommends a medical test, procedure or lab work, call SmartShopper at **866.285.7078** or visit [Smartshopper.com](https://www.smartshopper.com). Price and quality of care varies greatly depending on the provider that you use. SmartShopper will research high quality, appropriately priced providers. If you use a provider they recommend, you will get a cash reward.

It is completely voluntary. Rewards range from \$25 to \$500.

**For more information, see page 13.**

## I'm confused and need someone to help me figure out my healthcare bills.

You have access to the Anthem Health Guide who can assist you with any questions on claims. They make it easy to understand your plan and provide easy steps when dealing with a health issue.

You can reach an Anthem Health Guide at **844.995.1752**.

**For information on the Anthem Health Guide, see page 5.**

## How do I find Urgent Care or Convenience Care locations?

You can search for participating network providers by using the Find Care Tool on [Anthem.com](https://www.anthem.com) or by using the Sydney App. This will allow you to find facilities in the area where you live or work.

## Can I get a 90-day supply of medication at my retail pharmacy?

Yes, you may obtain a 90-day supply of maintenance drugs at a retail pharmacy. Keep in mind, if you are being prescribed a prescription for the first time, ask if there is a generic equivalent. You will save money!

Also, try the medication for a shorter timeframe to ensure it works before filling a 90-day supply. Be sure that your provider prescribes drugs on the Anthem Formulary (preferred list) or you will pay more.

Use the Sydney App while in the provider's office to check drug tiers and cost!

## I need to go to the dentist – how do I find an In-Network provider?

Utilizing providers in the Delta Dental plan will obtain the most affordable care. There are two networks to choose from, the PPO and the Premier Network.

Offering both networks provides our members with the choice of many dental providers. Providers in the PPO network are more cost effective so you will pay less for care. To find a dental provider visit [www.deltadental.com/findadentist](https://www.deltadental.com/findadentist). Select Delta Dental PPO and Delta Dental Premier.

Be sure to register or log-in to the member portal. [www.memberportal.com](https://www.memberportal.com). Please Note: all deductibles, maximums and benefit limits will start over on July 1.

You do not need an ID to seek service.

**For more information, see page 7 .**

# Frequently Asked Questions

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## How do I find an In-Network vision provider?

You can search for a provider by going to [www.vsp.com](http://www.vsp.com).

**For more information, see page 9.**

You will not receive an ID card for vision benefits. Simply provide your name and social security number to a participating provider and they will be able to check your eligibility in their system.

## Is there a program to help me when I am overwhelmed or just need some support?

Yes! Support is available via our Employee Assistance Program, Compsych. This is a free program for you and anyone who lives in your household whether they are covered on your benefits or not. It is for anything that stresses you! Not only did we increase the number of visits per issue to 6 but we are offering a program that has experts in so many fields to assist with financial questions, legal assistance, stress or anxiety, family concerns, and so much more.

Their service is comprehensive offering FamilySource – for Family and Personal Convenience Services

LegalConnect – lawyers who will provide insightful coaching and guidance FinancialConnect – unlimited telephone access to CPAs, certified financial planners to help with everything from budgeting to investing

Plus a host of online tools to assist with all aspects of life's daily challenges.

**For more information, see page 11.**



Core

## KNOW BEFORE YOU GO

### HEALTHCARE COVERAGE WHEN YOU ARE TRAVELING ABROAD

As a BCBS member, you may have the ability to take your healthcare benefits with you when you go abroad.<sup>1</sup> Through the Blue Cross Blue Shield Global<sup>®</sup> Core program, you have access to doctors, hospitals, support tools, and resources around the world.

#### To take advantage of the program:

- Always carry your current BCBS member ID card and convenient access to supporting tools and resources which are also available through the BCBS Global Core program app.
- Before you go, contact your BCBS Plan at the number on the back of your BCBS member ID card for benefits and coverage details because they may be different outside the United States.
- If you need to locate a doctor or hospital, call the BCBS Global Core Service Center (see numbers below). An assistance coordinator, in conjunction with a medical professional, will arrange a physician appointment or hospitalization if necessary.
- If you need inpatient care, call the BCBS Global Core Service Center (see numbers below) to arrange direct billing. In most cases, you should not need to pay upfront for inpatient care except for the out-of-pocket expenses (noncovered services, deductible, copayment and coinsurance) you normally pay. The hospital should submit the claim on your behalf.
- In addition to contacting the BCBS Global Core Service Center, call your BCBS Plan for precertification or preauthorization. Refer to the phone number on the back of your BCBS member ID card. *Note: This is a different phone number than those listed below.*
- If direct payment has not been arranged or your local BCBS Plan is unable to verify your benefit coverage at time of service, you may need to pay upfront and submit a claim for reimbursement. Complete a BCBS Global Core international claim form and send it with the bill(s) and proof of payment to the BCBS Global Core Service Center (the address is on the form). You can also submit your claim online or through the BCBS Global Core mobile app. The claim form is available from your BCBS Plan or online at [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com).

In an emergency, go directly to the nearest hospital.

#### To learn more about Blue Cross Blue Shield Global<sup>®</sup> Core:

- Visit [www.bcbsglobalcore.com](http://www.bcbsglobalcore.com).
- Call your BCBS Plan at the phone number on the back of your member ID card
- Call the BCBS Global Core Service Center at one of the toll-free numbers; **1.800.810.BLUE (2583)** / **1.877.547.2903** or collect at **1.804.673.1177**.
- Download the BCBS Global Core program app for Apple and Android devices at [www.bcbsglobalcore.com/Home/MobileApp/](http://www.bcbsglobalcore.com/Home/MobileApp/) (rates from your wireless provider may apply)..



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1. Based on your domestic policy, exclusions may apply and coverage may differ (co-pays, deductibles, co-insurance, etc.)

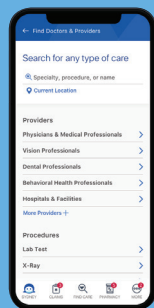
# Connect with the care that's right for you

## The Find Care tool helps you search for doctors/dentists and compare costs

Choosing a provider you trust is important — and choosing one in your plan's network can help keep your costs down. Finding high-quality, cost-effective care is simple when you use the Find Care tool on the Sydney Health mobile app or [anthem.com](https://www.anthem.com).

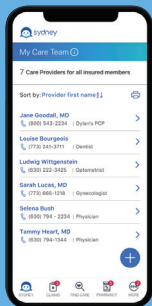
### How to use Find Care

The Find Care tool brings together details about doctors, dentists, hospitals, labs, and healthcare facilities in your plan's network. You can easily compare information such as costs, location, and office hours. You can:



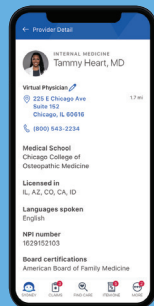
1

Search for providers and facilities in your plan's network by name, specialty, or procedure.



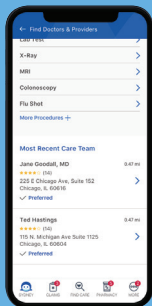
2

Customize the list of providers you see in your search based on factors that are most important to you, such as languages spoken, affiliated hospitals, and location.



3

Review details about doctors/dentists such as their specialties, gender, educational background, and contact information.



4

Choose a doctor/dentist from the list to review their patient ratings and compare costs for services.

### Choose with confidence

You can start using **Find Care** by downloading the Sydney Health app to your mobile device or logging in to [anthem.com](https://www.anthem.com). Select **Find Care** and the Find Care tool will guide you through the steps.

### We're ready to help you

The Find Care tool empowers you to take control of your healthcare by helping you connect with high-quality care options. If you have questions, you can reach us using the interactive chat feature on the Sydney Health app or through the Message Center on [anthem.com](https://www.anthem.com).



Download Sydney Health today to find a provider that's right for you



Use your smartphone camera to scan this QR code.



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## ACA Preventive Care Drug List



Preventive care can help keep you healthy and may even save your life. Getting routine health exams and screenings can help catch problems early, when they're easier to treat. And getting the right preventive care services can help you manage your health conditions and stay healthy.

Under the Affordable Care Act (ACA), pharmacy benefits must cover certain categories of preventive care drugs and products at 100%. That means you don't have to pay a share of the cost — no copay, deductible or percentage of the cost (coinsurance).

### How do I get these drugs at no cost?

Talk with your doctor about choosing the medication or product that's right for you. To get these preventive drugs, including over-the-counter (OTC) drugs or products:

- They must be right for your age and condition.
- You'll need to get a prescription from your doctor (even for OTC products).
- Remember, only you and your doctor can decide on the medications you need and what's best for your health.

### Preventive drugs and products, by category

Here's a list of medications Anthem plans will cover with no cost-share for you under the ACA. Keep in mind that this list can change. Brand-name drugs are listed with a first capital letter. Non-brand drugs (generics) are in lowercase letters.

#### ASPIRIN

Coverage includes generic over-the-counter 81mg and 325mg aspirin products to prevent preeclampsia in pregnant women and to prevent cardiovascular disease and colorectal cancer in adults 60-69 years old.

Aspirin 81mg, 325mg (tab, ec tab, chew)

#### BOWEL PREP

Coverage includes generic prescription and over-the-counter products and are limited to two (2) bowel prep kits per year for adults 45 - 75 years old.

bisacodyl  
bisacodyl-peg 3350-pot chloride-sod bicarb-sod chloride  
magnesium citrate, hydroxide  
peg 3350-potassium chloride-sod bicarbonate-sod chloride (generic Nulytely)

peg 3350-kcl-sod bicarb-sod chloride-sod sulfate (generic Golytely)  
peg 3350-kcl-nacl-na sulfate-na ascorbate-ascorbic acid (generic Moviprep)  
polyethylene glycol 3350  
na sulfate-k sulfate-mg sulf (generic Suprep)

#### BREAST CANCER

You may be required to get preapproval for the services associated with the drugs in this category

anastrozole 1mg  
exemestane 25mg  
letrozole 2.5 mg  
raloxifene 60mg  
Soltamox  
tamoxifen 10mg, 20mg

#### CARDIOVASCULAR

Full coverage for low-to-moderate dose generic statins will be limited to members 40-75 years old with one or more cardiovascular risk

factor such as dyslipidemia, diabetes, hypertension, or smoking but who have not experienced a cardiovascular disease event.

atorvastatin (10 - 20 mg)  
fluvastatin (20 - 80 mg)  
lovastatin (10 - 40mg)  
pravastatin (10 - 80mg)  
rosuvastatin (5 - 10mg)  
simvastatin (5 - 40mg)

#### CONTRACEPTION

This benefit also applies to those younger than age 19. A cost share may apply for other prescription contraceptives, based on your drug benefits. Your cost share may be waived if your doctor decides that using the multisource brand is medically necessary.

#### Oral Contraceptives

afirmelle 0.1-0.02  
altavera  
alyacen 7/7/7  
amethia  
amethia lo

amethyst 90-20mcg  
apri  
aranelle  
ashlyna  
aubra 0.1-0.02  
aubra eq 0.1-0.02  
aurovela 1.5/30  
aurovela 1/20  
aurovela 24 fe 1/20  
aurovela fe 1.5/30  
aurovela fe 1/20  
aviane  
ayuna  
azurette 28  
balziva  
bekyree  
blisovi 24 fe 1/20  
blisovi fe 1.5/30  
blisovi fe 1/20  
briellyn  
camila 0.35mg  
camrese  
camrese lo  
caziant  
chateal 0.15/30  
chateal eq 0.15/30  
cryselle-28  
cyclafem 1/35  
cyclafem 7/7/7  
cyred  
cyred eq  
dasetta 1/35

dasetta 7/7/7  
daysee  
deblitane 0.35mg  
delyla 0.1-0.02  
deso/ethinyl estradio  
dros/eth est levomefo  
drospir/ethi 3-0.03mg  
drospire/eth/estr/lev  
drospirenone ethy est  
elinest  
emoquette  
enpresse-28  
enskyce  
errin 0.35mg  
estarylla 0.25-35  
ethy eth est 1-35  
ethynodiol 1-50  
falmina  
fayosim  
femynor 0.25-35  
gemmily 1/20  
gianvi 3-0.02mg  
hailey 1.5/30  
hailey 24 fe  
heather 0.35mg  
incassia 0.35mg  
introvale  
isibloom  
isibloom 0.15-30  
jaimiess  
jasmiel 3-0.02mg  
jencycla 0.35mg

## ACA Preventive Care Drug List



jolessa  
jolvette 0.35mg  
juleber  
junel 1.5/30  
junel 1/20  
junel fe 1.5/30  
junel fe 1/20  
junel fe 24 1/20  
kaitlib fe  
kalliga  
kariva 28  
kelnor 1/35  
kelnor 1/50  
kimidess  
kurvelo 0.15/30  
larin 1.5/30  
larin 1/20  
larin 24 fe 1/20  
larin fe 1.5/30  
larin fe 1/20  
larissia  
layolis fe  
leena  
lessina  
levo-eth est 90-20mcg  
levonest  
levonor/ethi  
levonor/ethi 0.1-0.02  
levonor/ethi estradio  
levora-28 0.15/30  
lillow 0.15/30  
lojaimiess  
loryna 3-0.02mg  
low-ogestrel  
lo-zumandimi 3-0.02mg  
lutura  
lyza 0.35mg  
marlissa 0.15/30  
melodetta 24 fe  
merzee 1/20  
mibelas 24 fe  
microgestin 1.5/30  
microgestin 1/20  
microgestin fe 1/20  
microgestin fe1.5/30  
mili 0.25/35  
mircette 28 day  
mono-linyah 0.25-35  
mononessa  
myzilra  
necon 0.5/35

necon 7/7/7  
nikki 3-0.02mg  
nor/est/ff 1.5/30  
nora-be 0.35mg  
nore/eth/fer 0.4mg-35  
noreth/ethin fe  
noreth/ethin fe 1/20  
noreth/ethin 1.5/30  
noreth/ethin 1/20  
noreth/ethin fe 1/20  
nore/eth/fer 1/20  
norethindron 0.35mg  
norgest/ethi 0.25/35  
norgest/ethi/estradio  
norlyroc 0.35mg  
nortrel 0.5/35  
nortrel 1/35  
nortrel 7/7/7  
ocella 3-0.03mg  
ogestrel  
orsythia  
philith 0.4-35  
pimtree  
pirmella 1/35  
pirmella 7/7/7  
portia-28  
previfem  
quasense  
rajani  
reclipsen  
rivelsa  
setlakin  
sharobel 0.35mg  
simliya 28  
simpesse  
sprintec 28  
sronyx  
syeda 3-0.03mg  
tarina 24 fe  
tarina fe 1/20  
tarina fe 1/20 eq  
taysofy 1/20  
tilia fe  
tri femynor  
tri-estaryl  
tri-legest fe  
tri-linyah  
tri-lo estaryl  
tri-lo marzia  
tri-lo-sprintec  
tri-lo-mili

tri-mili  
trinessa  
trinessa lo  
tri-previfem  
tri-sprintec  
trivora-28  
tri-vyibra  
tri-vyibra lo  
tulana 0.35mg  
tydemy  
velivet  
vestura 3-0.02mg  
vienna 0.1-20  
viorele  
volnea  
vyfemla 0.4-35  
vyibra 0.25-35  
wera 0.5/35  
wymzya fe chw 0.4mg-35  
zarah 3-0.03mg  
zenchent  
zovia 1/35e  
zumandimine 3-0.03mg  
Cervical Caps (Rx)  
Femcap mis 22-30mm  
Diaphragms  
Caya dpr  
Omniflex  
Wide-seal dpr kit 60-95  
Emergency Contraception (Rx or OTC)  
aftera tab 1.5mg  
econtra ez tab 1.5mg  
Ella tab 30mg  
levonorgestr tab 1.5mg  
my choice tab 1.5mg  
my way tab 1.5mg  
new day tab 1.5mg  
next choice tab 1.5mg  
opcicon 1.5mg  
prevenza tab 1.5mg  
react tab 1.5mg  
take action tab 1.5mg  
Female Condoms (OTC)  
Fc2 female mis condom  
Injectables (Rx)  
depo-sq prov inj  
medroxypr ac inj  
150mg/ml

Intrauterine Devices and Vaginal Rings  
eluryng mis  
etonogestere mis ethy est  
Spermicides (OTC)  
conceptrol gel 4%  
encare sup 100mg  
gynol ii gel 3%  
Shur-Seal gel 2%  
VCF vaginal aer gel,mis  
contracp  
Transdermal  
xulane dis 150-35  
Vaginal Sponge  
Today sponge mis

### FLUORIDE (GENERIC ONLY)

*Coverage for children age 6 months to 16 years.*

sodium fluoride chew 0.25mg, 0.5mg, 1mg, 2.2mg  
sodium fluoride tab 0.5mg, 1mg  
sodium fluoride soln 0.25mg 0.5mg 0.125mg  
pediatric multivitamin/fluoride chew, tab, soln 0.25mg, 0.5mg, 1mg, 0.125mg, 1.1mg, 2.2mg

### FOLIC ACID

*Coverage for generic only, prescription and over-the-counter included for women ages 55 or younger who are planning and able to get pregnant.*

folic acid tab,cap 400mcg, 800mcg  
Prenatal and multivitamins w/ folic acid (generic OTC only)

### HIV PRE-EXPOSURE PROPHYLAXIS

emtricitabine 200mg

tenofovir 300mg  
emtricitabine-tenofovir 200-300mg

### PREDIABETES

*Full coverage of metformin 850mg is limited to members 35-70 years old who have prediabetes.*

metformin 850mg

### SMOKING CESSATION

*Coverage includes prescription and over-the-counter, brand and generic for members greater than 18 years old.*

OTC (Brand and Generic)  
Nicotine Replacement Gum, Lozenge and Patch (Prescription)  
Nicotrol Inhaler  
Nicotrol Nasal Spray  
varenicline

### VACCINES

BCG  
COVID-19  
Diphtheria, Tetanus, Pertussis  
Haemophilus B Polysac Conj  
Hepatitis A  
Hepatitis B  
Human Papillomavirus (HPV)  
Influenza Virus  
Measles, Mumps & Rubella Virus  
Meningococcal Menkeypox  
Pneumococcal  
Poliovirus, IPV  
Rotavirus, Oral  
Varicella Virus  
Zoster (shingles)

*This list may change without notice which may affect your benefit coverage. To be sure your medication is covered under the PreventiveRx benefit, call the member services number located on your ID card.*

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. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan 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<sup>SM</sup> Managed Care, Inc. (RIT), Healthy Alliance<sup>SM</sup> 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 in 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. 6108BMUMENABS Rev. 9/1/2022

## Get help in your language

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

You have the right to get this information and help in your language for free. Call the Member Services number on your ID card for help. (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 customer service telephone number on the back of your ID card.

### Spanish

Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda. (TTY/TDD: 711)

### Chinese

您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。(TTY/TDD: 711)

### Vietnamese

Quý vị có quyền nhận miễn phí thông tin này và sự trợ giúp bằng ngôn ngữ của quý vị. Hãy gọi cho số Dịch Vụ Thành Viên trên thẻ ID của quý vị để được giúp đỡ. (TTY/TDD: 711)

### Korean

귀하에게는 무료로 이 정보를 얻고 귀하의 언어로 도움을 받을 권리가 있습니다. 도움을 얻으려면 귀하의 ID 카드에 있는 회원 서비스 번호로 전화하십시오. (TTY/TDD: 711)

### Tagalog

May karapatan kayong makuha ang impormasyon at tulong na ito sa ginagamit ninyong wika nang walang bayad. Tumawag sa numero ng Member Services na nasa inyong ID card para sa tulong. (TTY/TDD: 711)

### Russian

Вы имеете право получить данную информацию и помощь на вашем языке бесплатно. Для получения помощи звоните в отдел обслуживания участников по номеру, указанному на вашей идентификационной карте. (TTY/TDD: 711)

### Arabic

يحق لك الحصول على هذه المعلومات والمساعدة بلغتك مجاناً. اتصل برقم خدمات الأعضاء الموجود على بطاقة التعريف الخاصة بك للمساعدة. (TTY/TDD: 711)

### Armenian

Դուք իրավունք ունեք Ձեր լեզվով անվճար ստանալ այս տեղեկատվությունը և ցանկացած օգնություն: Օգնություն ստանալու համար զանգահարեք Անդամների սպասարկման կենտրոն՝ Ձեր ID քարտի վրա նշված համարով: (TTY/TDD: 711)

### Farsi

شما این حق را دارید که این اطلاعات و کمکی را به صورت رایگان به زبان خودتان دریافت کنید. برای دریافت کمک به شماره مرکز خدمات اعضاء که بر روی کارت شناساییتان درج شده است، تماس بگیرید. (TTY/TDD: 711)

### French

Vous avez le droit d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour cela, veuillez appeler le numéro des Services destinés aux membres qui figure sur votre carte d'identification. (TTY/TDD: 711)

05178WPMENMUB 06/16 General



Japanese

この情報と支援を希望する言語で無料で受けることができます。支援を受けるには、IDカードに記載されているメンバーサービス番号に電話してください。(TTY/TDD: 711)

Haitian

Ou gen dwa pou resevwa enfòmasyon sa a ak asistans nan lang ou pou gratis. Rele nimewo Manm Sèvis la ki sou kat idantifikasyon ou a pou jwenn èd. (TTY/TDD: 711)

Italian

Ha il diritto di ricevere queste informazioni ed eventuale assistenza nella sua lingua senza alcun costo aggiuntivo. Per assistenza, chiami il numero dedicato ai Servizi per i membri riportato sul suo libretto. (TTY/TDD: 711)

Polish

Masz prawo do bezpłatnego otrzymania niniejszych informacji oraz uzyskania pomocy w swoim języku. W tym celu skontaktuj się z Działem Obsługi Klienta pod numerem telefonu podanym na karcie identyfikacyjnej. (TTY/TDD: 711)

Punjabi

ਤੁਹਾਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਇਹ ਜਾਣਕਾਰੀ ਅਤੇ ਮਦਦ ਮੁਫਤ ਵਿੱਚ ਪ੍ਰਾਪਤ ਕਰਨ ਦਾ ਅਧਿਕਾਰ ਹੈ। ਮਦਦ ਲਈ ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਉੱਤੇ ਮੈਂਬਰ ਸਰਵਿਸਿਜ਼ ਨੰਬਰ ਤੇ ਕਾਲ ਕਰੋ। (TTY/TDD: 711)

Navajo

Bee ná ahóót'í t'áá ni nizaad k'eh jí níká a' doowot' áá jík'e. Naaltsoos bee atah nilínígíí bee né'cho 'dólzingo nanitínígíí b'éesh bee hane'í bikáá' áá jí' hodiílnih. Naaltsoos bee atah nilínígíí bee né'cho 'dólzingo nanitínígíí b'éesh bee hane'í bikáá' áá jí' hodiílnih. (TTY/TDD: 711)

**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>.

# Legal Notices

## Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are **not** currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **877.KIDS.NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **866.444.EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2024. Contact your state for more information on eligibility.**

<b>ALABAMA – Medicaid</b>
<a href="http://myalhipp.com">http://myalhipp.com</a> 855.692.5447
<b>ALASKA – Medicaid</b>
The AK Health Insurance Premium Payment Program <a href="http://myakhipp.com/">http://myakhipp.com/</a>   866.251.4861 CustomerService@MyAKHIPP.com Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
<b>ARKANSAS – Medicaid</b>
<a href="http://myarhipp.com">http://myarhipp.com</a> 855.MyARHIPP (855.692.7447)
<b>CALIFORNIA – Medicaid</b>
Health Insurance Premium Payment (HIPP) Program <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> 916.445.8322   Fax: 916.440.5676   Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>
<b>COLORADO – Medicaid and CHIP</b>
Health First Colorado (Colorado’s Medicaid Program) <a href="https://www.healthfirstcolorado.com">https://www.healthfirstcolorado.com</a> Member Contact Center: 800.221.3943   State Relay 711 Child Health Plan Plus (CHP+) <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> Customer Service: 800.359.1991   State Relay 711 Health Insurance Buy-In Program (HIBI) <a href="https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program">https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program</a> HIBI Customer Service: 855.692.6442
<b>FLORIDA – Medicaid</b>
<a href="http://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a> 877.357.3268
<b>GEORGIA – Medicaid</b>
GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> 678.564.1162, Press 1 GA CHIPRA Website: <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a> 678.564.1162, Press 2

<b>INDIANA – Medicaid</b>
Healthy Indiana Plan for low-income adults 19-64 <a href="http://www.in.gov/issa/hip/">http://www.in.gov/issa/hip/</a>   877.438.4479 All other Medicaid <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>   800.457.4584
<b>IOWA – Medicaid and CHIP (Hawki)</b>
Medicaid: <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a>   800.338.8366 Hawki: <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a>   800.257.8563 HIPP: <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a>   888.346.9562
<b>KANSAS – Medicaid</b>
<a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a> 800.792.4884   HIPP Phone: 800.967.4660
<b>KENTUCKY – Medicaid</b>
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a> 855.459.6328   <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a> KCHIP: <a href="https://kynect.ky.gov">https://kynect.ky.gov</a>   877.524.4718 Medicaid: <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a>
<b>LOUISIANA – Medicaid</b>
<a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a> 888.342.6207 (Medicaid hotline) or 855.618.5488 (LaHIPP)
<b>MAINE – Medicaid</b>
Enrollment: <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a> 800.442.6003   TTY: Maine relay 711 Private Health Insurance Premium: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> 800.977.6740   TTY: Maine relay 711
<b>MASSACHUSETTS – Medicaid and CHIP</b>
<a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a> 800.862.4840   TTY: 711   Email: <a href="mailto:masspremassistance@accenture.com">masspremassistance@accenture.com</a>
<b>MINNESOTA – Medicaid</b>
<a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> 800.657.3739

<b>MISSOURI – Medicaid</b>
<a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> 573.751.2005
<b>MONTANA – Medicaid</b>
<a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> 800.694.3084   Email: HSHIPPProgram@mt.gov
<b>NEBRASKA – Medicaid</b>
<a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: 855.632.7633   Lincoln: 402.473.7000   Omaha: 402.595.1178
<b>NEVADA – Medicaid</b>
<a href="http://dhcnp.nv.gov">http://dhcnp.nv.gov</a> 800.992.0900
<b>NEW HAMPSHIRE – Medicaid</b>
<a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a> 603.271.5218   Toll free number for the HIPP program: 800.852.3345, ext. 5218
<b>NEW JERSEY – Medicaid and CHIP</b>
Medicaid: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid">http://www.state.nj.us/humanservices/dmahs/clients/medicaid</a> 609.631.2392 CHIP: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> 800.701.0710
<b>NEW YORK – Medicaid</b>
<a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> 800.541.2831
<b>NORTH CAROLINA – Medicaid</b>
<a href="https://dma.ncdhhs.gov">https://dma.ncdhhs.gov</a> 919.855.4100
<b>NORTH DAKOTA – Medicaid</b>
<a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a> 844.854.4825
<b>OKLAHOMA – Medicaid and CHIP</b>
<a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> 888.365.3742
<b>OREGON – Medicaid and CHIP</b>
<a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> 800.699.9075
<b>PENNSYLVANIA – Medicaid and CHIP</b>
<a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a> 800.692.7462 CHIP Website: <a href="https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx">https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx</a> CHIP Phone: 800.986.KIDS (5437)

<b>RHODE ISLAND – Medicaid and CHIP</b>
<a href="http://www.eohhs.ri.gov">http://www.eohhs.ri.gov</a> 855.697.4347 or 401.462.0311 (Direct RlTe Share Line)
<b>SOUTH CAROLINA – Medicaid</b>
<a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> 888.549.0820
<b>SOUTH DAKOTA – Medicaid</b>
<a href="http://dss.sd.gov">http://dss.sd.gov</a> 888.828.0059
<b>TEXAS – Medicaid</b>
<a href="http://gethipptexas.com">http://gethipptexas.com</a> 800.440.0493
<b>UTAH – Medicaid and CHIP</b>
Medicaid: <a href="https://medicaid.utah.gov">https://medicaid.utah.gov</a> CHIP: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> 877.543.7669
<b>VERMONT – Medicaid</b>
Health Insurance Premium Payment (HIPP) Program   Department of Vermont Health Access 800.250.8427
<b>VIRGINIA – Medicaid and CHIP</b>
<a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</a> <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs">https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs</a> Medicaid and Chip: 800.432.5924
<b>WASHINGTON – Medicaid</b>
<a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> 800.562.3022
<b>WEST VIRGINIA – Medicaid</b>
<a href="https://dhr.wv.gov/bms/">https://dhr.wv.gov/bms/</a> or <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid: 304.558.1700 CHIP Toll-free: 855.MyWVHIPP (855.699.8447)
<b>WISCONSIN – Medicaid and CHIP</b>
<a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> 800.362.3002
<b>WYOMING – Medicaid</b>
<a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> 800.251.1269

**To see if any other states have added a premium assistance program since January 31, 2024, or for more information on special enrollment rights, contact either:**

**U.S. Department of Labor**  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
866.444.EBSA (3272)

**U.S. Department of Health and Human Services**  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
877.267.2323, Menu Option 4, Ext. 61565

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*This benefit guide prepared by*



**Gallagher**

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