

Anthem Group Retiree Solutions

Maine Municipal Employees
Health Trust



Agenda

- Why Medicare Advantage?
- Medicare Advantage: the Anthem difference
- Anthem's Medicare Advantage: benefits summary
- Medicare Part D: how it works
- Anthem's prescription drug benefits
- Anthem's digital tools and resources
- Anthem's whole person care benefits and programs
- How to enroll
- Appendix





Why Medicare Advantage?

Medicare Advantage takes retiree care to the next level

Original Medicare

Includes

Part A
Hospital coverage

Part B
Medical coverage

MMEHT Plan

- Prescription drug coverage

Medicare Advantage with Part D

Includes

Part A
Hospital coverage

Part B
Medical coverage

Part D
Prescription drug coverage

Additional benefits

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

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

Going beyond traditional benefits

[Anthem's] Medicare Advantage plan gives you many benefits that are not included in Original Medicare. Our goal is to provide you with holistic care so you can be your healthy best.



Whole-person focus

Our fitness, preventive care, and behavioral health programs work together to address physical and mental health needs.



Extra care when you need it

You'll receive personalized preventive care suggestions, and we'll connect you with programs and resources that may help you live healthier.



Personalized connections

You can access support when you need it — on the website, SydneySM Health app, or by calling Member Services.



Collaborative support team

Our collaborative member care team and enhanced provider engagement provide one-on-one support to help improve your health and lower costs.





Medicare Advantage: The Anthem difference

Your access to providers explained

With this plan you can:

- Continue to see your current doctor and they will file your claims for you.
- Use any doctor or care provider that accepts Medicare and the plan without a referral.
- Choose care providers either in or out of your plan's network. Your share of the cost is the same.

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



A national network of Medicare providers

With Anthem, you can see any doctor or care provider who accepts Medicare.

3 easy ways to find a Medicare Advantage PPO provider:



Visit **anthem.com** and select *Find Care*.



Contact Member Services by calling the number on the back of your plan membership card.



Call [**1-800-810-BLUE**] for help finding a provider.



What you will need

Will I need a preapproval?

- Sometimes, before you can receive certain types of care, you may need to get approval from us first. If your doctor is in our plan's network, they will handle preapproval requests for you.
- Care that requires preapproval is marked with an asterisk (*) in your benefits chart in your *Evidence of Coverage*.
- If your doctor accepts Medicare, but is not in our plan's network, you may need to ask them to get preapproval for you.

Will I need a referral?

- No referrals needed.





Anthem's Medicare Advantage: benefits summary

National PPO medical benefits summary with Senior Rx Plus

Covered services	In-network	Out-of-network
Deductible	\$100	\$100
Physician services, including doctor's office visits (Medicare-covered services): <ul style="list-style-type: none"> • Physician visits • Specialist visits 	\$0 copay	\$0 copay
Inpatient hospital care Hospital days are unlimited. Covered services include, but are not limited to, a semiprivate room (or a private room if medically necessary).	\$0 copay	\$0 copay
Emergency outpatient care (waived if admitted within 72 hours)	\$0 copay	\$0 copay
Preventive care and screenings <ul style="list-style-type: none"> • Bone mass measurement • Colorectal screening • Cardiovascular screening • Diabetes screening • Mammogram screening • Prostate screening • Annual wellness visit • [Physical exam] 	Covered by plan at 100% \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay	Covered by plan at 100% \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay \$0 copay
Out-of-pocket maximum (Combined in and out-of-network)	\$100	\$100

Additional benefits: hearing, vision, foot care summary

Covered services – Hearing	In-network	Out-of-network
Routine exams <i>* Maximum benefit \$70 per year, every calendar year</i>	\$0	\$0
Hearing aids <i>* Maximum benefit \$500 per ear , \$1,000 total every 3 calendar years</i> <i>* Must order through Anthem’s hearing aid supplier, TrueHearing</i>	\$0	N/A
Covered services – Vision		
Routine exams <i>* Maximum benefit \$70, every calendar year</i>	\$0	\$0
Eyewear allowance <i>*Maximum benefit \$100, every 2 calendar years</i>	\$0	\$0
Routine Foot Care		
Routine Foot Care <i>* Up to 12 covered visits every calendar year</i>	\$0	\$0



Anthem's prescription drug program

Summary of your cost for covered drugs

Retail services (30 day supply)	What you pay in 2026
Select generics	\$0 copay
Generics	\$30 copay
Preferred brands	\$50 copay
Nonpreferred brands	\$75 copay
Specialty Medication	\$150 copay
Home delivery or Retail (90 day supply)	What you pay in 2026
Select generics	\$0 copay
Generics	\$60 copay
Preferred brands	\$100 copay
Nonpreferred brands	\$150 copay
Specialty Medication (Limited to 30 day supply)	\$150 copay

Your drug plan includes Select Generic benefits

Examples:

Cardiovascular

- Amlodipine/benazepril capsule
- Atenolol tablet
- Benazepril HCL tablet
- Bisoprolol-hydrochlorothiazide tablet
- Carvedilol tablet
- Chlorthalidone tablet
- Enalapril maleate tablet
- Furosemide tablet
- Hydrochlorothiazide capsule/tablet
- Lisinopril tablet
- Losartan potassium tablet
- Metoprolol tartrate tablet
- Olmesartan tablet
- Ramipril tablet

Cholesterol

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

Diabetes

- Glimepiride tablet
- Pioglitazone tablet
- Metformin tablet



These are examples of some of the drug categories and drugs covered under your select generics benefit. Please see your drug list for a full list of select generics. Not all generic drugs within a drug category are included in your [\$X] copay select generics benefit. Note: If your plan has a deductible, the deductible is waived on select generics.

Getting your prescriptions

Two ways to receive prescriptions from pharmacies in your plan's network.



Retail pharmacy

- Go to your network retail pharmacy
- Show your membership card
- Pay your copay or coinsurance



Home delivery

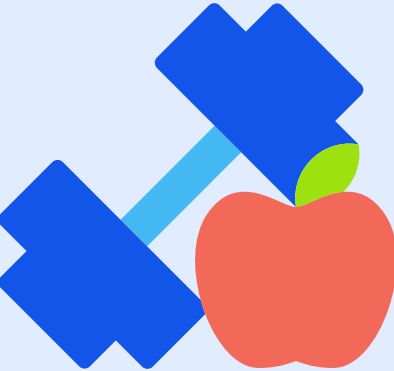
- Call or go online
- Provide your membership information
- Pay your copay or coinsurance



Anthem's digital tools and resources

Stay on top of your health anytime, anywhere

Digital tools and resources that make it easy for you to access your plan information 24/7.



Sydney Health app

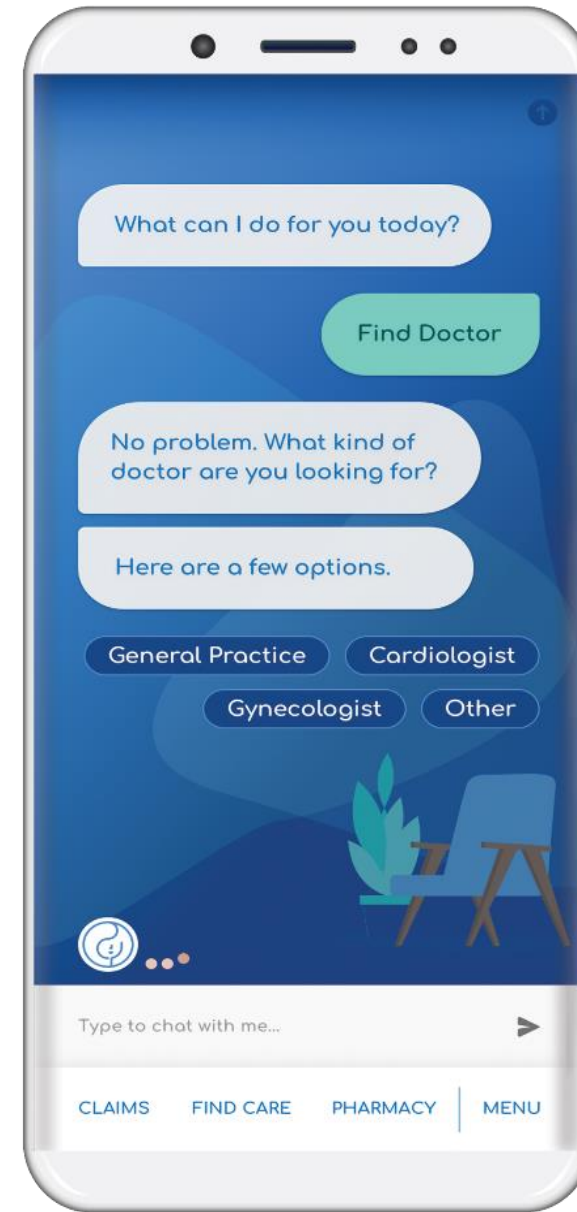
A partner in health in the palm of your hand

The SydneySM Health app is a convenient way to make the most of your benefits and stay connected to your health plan anytime, anywhere.

Sydney Health app makes it easy to:

- Find and compare costs.
- Access digital ID cards.
- Review prescription information and costs.
- See a live doctor with virtual visits.
- Access plan and health resources.
- Check the status of claims.
- Use the chat feature to quickly find answers to your health questions.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023



LiveHealth Online

Convenient care from home

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

With LiveHealth Online,¹ you can:

- Have a live video visit with a board-certified doctor from the comfort of home for common conditions like colds, flu, sinus infections, and skin rashes. You can also have prescriptions sent to your pharmacy if needed.²
- Set up a video counseling session with a licensed therapist or psychologist to find help when you feel depressed, anxious, or stressed.³

¹ LiveHealth Online is the trade name of Caredon Health Solutions, Inc., a separate company, providing telehealth services on behalf of [Anthem Blue Cross and Blue Shield].

² Prescription availability is defined by physician judgment.

³ Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 988 (National Suicide Prevention Lifeline) or 911 and ask for help.



MyHealth Advantage

Stay on top of your health

This program sends regular reminders about needed care, tests, or preventive steps to keep you healthy. It also offers access to health specialists who can answer your questions.

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





Anthem's whole-person care benefits

The support and resources you need for overall well-being

24/7 NurseLine

Registered nurses are ready and waiting to help when you call with your health concerns anytime, day or night.*

With 24/7 NurseLine, you can reach a registered nurse who can help you:

- Assess symptoms.
- Understand a condition and course of treatment.
- Address questions about prescriptions or over-the-counter medications.
- Receive the right care in the right setting.

* The information contained in this program is for general guidance only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.



SilverSneakers®



A no-added-cost benefit to help you step up your fitness

SilverSneakers* includes:

- Access to thousands of locations nationwide.
- The ability to enroll at multiple locations across the U.S.
- SilverSneakers LIVE™ daily classes and workshops focused on exercise and led by trained instructors.
- The SilverSneakers On-Demand digital library with hundreds of workouts you can do anytime to support cardiovascular strength, endurance, flexibility, and mental health.
- The SilverSneakers GO™ app to find locations near you, participate in live classes from your phone, tailor workouts to your fitness level, and more.
- Social connections to meet other members through classes and events.

* SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc. SilverSneakers On-Demand, SilverSneakers Live and SilverSneakers GO are trademarks of Tivity Health, Inc. © 2022 Tivity Health, Inc. All rights reserved.



Healthy Meals

Balanced nutritious meals delivered to you

Proper nutrition is key to maintaining your health and improving recovery after a hospital stay.

Our Healthy Meals benefit* delivers nutritionally balanced meals to your home – at no cost to you.

This benefit is available if you:

- Have been recently discharged from the hospital.
- Are diabetic with an A1C over 9.
- Have a Body Mass Index (BMI) of 25 or more, or 18.5 or less.

* The amount of meals covered will vary depending on the plan. Prior approval based on the conditions is required.



Medicare Community Resource Support

Connecting you to the resources you need

Medicare Community Resource Support (MCRS) is an outbound, telephone-based benefit to help bridge the gap between medical needs and benefits, and available community resources.*

Examples of support and resources include:

- Food pantries
- Home maintenance programs
- Utility assistance programs
- Copay assistance programs
- Social activities
- Help around the home
- Travel assistance to medical appointments or the grocery store

* Members are identified for assistance through case management, health risk assessment completion, customer service, network relations, care guides, and self-referrals.



The House Call program

Personalized care starts at home

The House Call program helps you stay on top of your healthcare between checkups from the comfort and convenience of your own home.

A licensed clinician will conduct a comprehensive health evaluation in-person or meet with you virtually on your computer, tablet, or phone — at no additional cost.*

During the visit, the clinician will:

- Chat about any health questions and concerns.
- Give basic health screenings.
- Take notes on the health discussion and record assessment results.
- Share the assessment results with you and your personal doctors.

* The House Call program is administered by an independent vendor. It is available to members who qualify.



You will be automatically enrolled



You will be automatically enrolled

As part of your plan, you will be automatically enrolled.



Opting out

Need to opt out?

Simply contact MMEHT benefits office to discuss

Note: If you opt out of the Anthem Medicare Advantage retiree plan offered through your group sponsor, you may not be allowed to reenroll in your group-sponsored retiree plan in the future. Check with your plan sponsor for more information.

Excellent service is our priority

Our **First Impressions Welcome Team** will help you make a smooth transition into your plan with:

- Retiree-dedicated expertise.
- Individual support, tools, and resources.
- Answers to your questions about prescriptions, coverage, and choosing care providers.

Call us at **833-848-2729**, TTY: 711, Monday through Friday,
8 a.m. to 9 p.m. Eastern time, except holidays.



Whole health builds confidence for the next adventure



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

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

Anthem Blue Cross and Blue Shield is a Medicare Advantage plan with a Medicare contract. Anthem Blue Cross and Blue Shield is a DSNP plan with a Medicare contract and a contract with the state Medicaid program. Enrollment in Anthem Blue Cross and Blue Shield depends on contract renewal. Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Anthem Insurance Companies, Inc. In Indiana: Anthem Insurance Companies, Inc. (AICI) and Community Insurance Company (CIC). Medicare Supplement Plans A, G & N are offered by AICI, and Plan F is offered by CIC. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), HMO Missouri, Inc. and AICI. 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. Medicare Supplement Plans A, G & N are offered by HALIC, and Plan F is offered by AICI. 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. Medicare Advantage LPPO plan and Medicare Supplement Plans are offered by Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company (CIC) and Anthem Insurance Companies, Inc. (AICI). Medicare Supplement plans A, G, N, Select G and Select N are offered by CIC, and Plan F and Select F are offered by AICI. 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: For Medicare Supplement plans: Anthem Insurance Companies, Inc. (AICI). For Medicare Advantage plans: 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.

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