

PATHWAY TO WELLNESS



A Guide to Your Wellness Benefits


All Employees



2025

THE
FEDCAP
GROUP

The Power of Possible



PATHWAY
TO
WELLNESS

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CONTACT INFORMATION

Benefits/Carrier	Telephone	Website	Group Number
Fedcap Advantage	212-727-4232	app.singlestop.org/fedcaphr	
Employee Assistance Plan Corporate Counseling Associates	800-833-8707	www.myccaonline.com (company code: FEDCAP)	4745
Anthem	800-435-1385 800-241-6894 (TDD)	www.anthem.com	720419
Resource Advisor Anthem	888-209-7840	www.resourceadvisor.com	720419
Travel Assistance Services Anthem	866-295-4890	www.anthemlife.com	720419
Kaiser Permanente	800-777-7902 866-530-8778	healthy.kaiserpermanente.org kp.org/selfcare	24144
Excellus BCBS	800-499-1275	www.excellusbcbs.com	00007632

The material in this benefits brochure is for informational purposes only and is neither an offer of coverage nor medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. In case of a conflict between your plan contracts and this information, the plan contracts will govern. While this material is believed to be accurate as of the print date, it is subject to change. If you have any questions about the benefits available to you as an eligible employee of The Fedcap Group, please feel free to contact the Benefit Service Center.

Wellness programs are administered by Anthem, Kaiser Permanente, Excellus BCBS and CCA.

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PATHWAY TO WELLNESS

Fedcap Advantage



AN ADVANTAGE FOR YOU AND YOUR FAMILY

As part of **The Fedcap Group Advantage**, employees and their families gain exclusive access to a one-stop shop of comprehensive resources that help them navigate life's challenges.

With Single Stop™, you can screen for **20+ federal, state, and local benefits**—such as energy and food assistance, tax credits, and free tax filing programs—and **connect with trusted community resources** like transportation assistance, legal aid, and emergency services.

Free and confidential, Single Stop™ provides valuable support and tools to help you manage your household's economic well-being.

WAYS TO SCREEN



Guided Screening

Receive personalized and confidential help completing your screening and applying for benefits.



Do-it-Yourself Screening

Complete your screening online anytime, on any device, with our case manager available for support if needed.

CONFIDENTIAL CASE MANAGER SUPPORT

Have questions or need help applying for benefits? Contact our case manager at dflores@singlestop.org (212-727-4232) or stop by Civic Hall on the 5th Floor in New York City for assistance.



Visit the website or scan the QR code to get started.

<https://app.singlestop.org/fedcaphr>

SE HABLA ESPAÑOL



BENEFITS SCREENED

THE **FEDCAP** GROUP
ADVANTAGE
POWERED BY SINGLE STOP™

HEALTHCARE

SUBSIDIZED QUALIFIED HEALTH PLAN | MEDICAID PROGRAMS | CHIP | AND MORE

Programs vary by state, but many provide healthcare coverage and essential medical services for eligible individuals and families.

ENERGY ASSISTANCE PROGRAMS

HEAP COOLING | HEAP HEATING | WEATHERIZATION ASSISTANCE PROGRAMS

These **Home Energy Assistance Programs (HEAP)** help families make their homes warmer in winter, cooler in summer, and more energy-efficient overall.

Programs vary by state, but many help prevent utility shut-offs, subsidize utility bills, and fund home weatherization projects for eligible households.

NUTRITIONAL ASSISTANCE

SNAP | NATIONAL SCHOOL LUNCH PROGRAM | SUNBUCKS | WIC

Programs vary by state, but many help families access nutritious food, offer school meal support, and provide financial help for groceries to eligible families.

EDUCATIONAL ASSISTANCE

PELL GRANT | POST-9/11 GI BILL | HEAD START AND EARLY HEAD START

These programs provide financial aid to help students and veterans succeed in school and beyond.

TAX CREDITS

EARNED INCOME TAX CREDIT | LIFETIME LEARNING CREDIT | FREE TAX PREPARATION | CHILD TAX CREDIT

These tax credits and services provide financial relief for eligible individuals and families.

The Earned Income Tax Credit (EITC) is available nationwide, with some states offering extra EITC

IMPORTANT NOTE

The benefits listed above are common federal and state programs included in Single Stop's Benefit Screener. However, these programs' availability may differ depending on where you live.



FIND LOCAL SUPPORT

As a Fedcap employee, you also get free access to our Community Resources Map, a nationwide network of support programs that can help you find the assistance you need, wherever you are.

📍 500,000+

Program Locations
Nationwide

📍 1,750+

Program Locations
Per County

NAVIGATE TO RESOURCES NEAR YOU



WHAT'S ON THE MAP:

- ✓ Housing Resources
- ✓ Nutrition Programs
- ✓ Emergency/Disaster Support
- ✓ Transportation Resources
- ✓ Plus More Support and Services!

 <https://bit.ly/tfgadv>

PATHWAY TO WELLNESS

Employee Assistance Program



Because life doesn't clock out, neither do we.

What is CCA@YourService? A free, confidential benefit available 24/7/365 to help you and your family members:

- Fortify your mental health
- Bounce forward from setbacks
- Tackle your to-do list
- Optimize your work-life balance

What type of assistance is available?

- Needs assessment and referral to short-term counseling
- Referrals to services in your local area for childcare, elder care, daily living, legal, and financial needs
- Robust website featuring skill-building content, free seminars, legal and financial tools, and more

How is all this free? Because your wellbeing and convenience are important, your employer provides access to the program at no cost to you.

And it's really confidential? YES! The program is administered by CCA—an organization separate from your employer—that does not share details about who has used the service.

Can family members use the service, too? Absolutely. This includes any family member residing inside or outside your home. Knowing that loved ones are supported affords you peace of mind.



CONNECT TO GET STARTED:

COUNSELING SERVICES
REQUEST FORM:
cca.eapintake.com

PHONE:
800-833-8707

WEB:
www.myccaonline.com
Company Code: **fedcap**

APP:
CCA@YourService
Access Code: **fedcap**



PATHWAY TO WELLNESS

Anthem



Wellbeing Solutions



Focus on your well-being and earn rewards up to \$1,100



The more activities you complete, the greater your reward

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your healthiest. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$700 in rewards.

Along with the Wellbeing Solutions activities below, you can earn even more through the Gym Reimbursement program. Simply log your workouts to earn up to \$400 in fitness center reimbursements, for a total of up to \$1,100 in rewards. Details are on the next page.

Activity type	Activity	Amount
 Preventive care	Have an annual preventive wellness exam or well-woman exam with your doctor	\$20
	Get an annual cholesterol test ¹	\$5
	Have a colorectal cancer screening (ages 45 and older)	\$25
	Complete a routine mammogram (women ages 40 to 74)	\$25
	Have an annual eye exam ²	\$20
	Get an annual flu shot	\$10
 Condition management programs	ConditionCare: Work one-on-one with your health coach and earn rewards for participating in and completing the program ³	Up to \$225 (\$90/\$135)
	Building Healthy Families: Receive support through the Sydney SM Health app during your family-planning process. Get help trying to conceive a baby or raising a toddler. Find help through content, tools, and trackers. ⁴	\$125 (\$30/\$35/\$30/\$30)
	Well-being Coach — Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁵	\$60
	Well-being Coach — Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁶	\$60



Activity type	Activity	Amount
 Digital and wellness activities	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$20 (\$4 per action plan)
	Track your steps	Up to \$60 (\$2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins ⁷	Up to \$20 (\$4 per milestone)
	Update your contact information	\$15

Make exercise pay off with the Gym Reimbursement program

Regular exercise is a great way to protect your physical and mental health. It can also earn you cash back. We'll repay up to \$400 of your fitness membership dues a year through the Gym Reimbursement program.⁸

How the program works:

- 1 Work out at least 35 times in each six-month period during your benefit plan year at a qualifying fitness center or through an online class.
- 2 Track your workouts and send in the completed required forms.
- 3 Be reimbursed up to \$200 every six months, for a total of up to \$400 per benefit plan year.

To learn more about the program, find an eligible gym, and download the reimbursement forms, log in to [anthem.com](https://www.anthem.com) or the Sydney Health app. Then go to *My Health Dashboard*, select **Programs** from the menu, and go to the *Gym Reimbursement* section.

Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight; quit tobacco; and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, you can also talk to a certified health coach.

Access Well-being Coach in the Sydney Health app or at [anthem.com](https://www.anthem.com).

Earn rewards

Here's how and when you'll earn rewards for completing the activities in the chart.



Preventive care: Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.



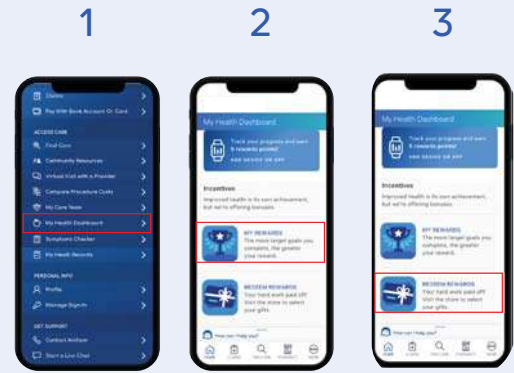
Condition management: Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include ConditionCare (for asthma, diabetes, and heart or lung conditions), Building Healthy Families, and Well-being Coach for weight management and tobacco cessation.



Digital and wellness activities: Log in to the Sydney Health app or [anthem.com](https://www.anthem.com) to complete available activities, such as taking a health assessment, participating in the Well-being Coach digital program, and tracking your steps. Rewards are added to your account as activities are completed.

Use your rewards

- 1 To view your rewards, open the Sydney Health app or go to [anthem.com](https://www.anthem.com). Next go to *My Health Dashboard*.
- 2 Select **My Rewards**.
- 3 Select **Redeem Rewards** to see how much you've earned. Use your rewards toward electronic gift cards from popular retailers, including Amazon, Uber, Gap Options (all brands), Apple®, Target, The Home Depot, and TJ Maxx. The minimum gift card amount is set by each individual retailer.



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

Do you have questions?

Log in to [anthem.com](https://www.anthem.com) or open the Sydney Health app. Then go to *My Health Dashboard* and select **My Rewards** to learn more. You can also call us at the number on your health plan ID card.

1 Annual cholesterol test eligibility: men 35 years and older, women 40 years and older with a full cholesterol (lipid) panel.

2 Annual eye exam reward is available if employer provides vision coverage through Anthem.

3 Adult members identified as moderate or high risk are eligible for ConditionCare and may receive a reward for participation in 1 of 5 ConditionCare programs and completion for 1 of 5 ConditionCare programs: chronic obstructive pulmonary disease (COPD), coronary artery disease (CAD), asthma, diabetes, and congestive heart failure (CHF). Rewards include \$90 for program participation and \$135 for program completion.

4 Building Healthy Families (BHF) completion dates: BHF pregnancy screener must be completed in first trimester; at least 1 of 6 mini assessments must be completed by one day prior to delivery; and postpartum assessment must be completed within 56 days after delivery. Rewards include \$30 for profile completion, \$35 for a BHF pregnancy screener, \$30 for completing at least 1 of 6 mini assessments, and \$30 for a postpartum assessment.

5 Well-being Coach Weight Management program (telephonic) is available for members who are identified as high risk based on a body mass index (BMI) of 30 or higher.

6 Well-being Coach Tobacco Cessation program (telephonic) is available for members who are identified as high risk based on any tobacco usage.

7 Members may earn rewards for completing quarterly Well-being Coach digital milestones while logging daily check-in activities on the app. Daily check-in reward values: first check-in is \$4; next 15 check-ins during first quarter of your plan year are \$4; 25 check-ins during second through fourth quarters of your plan year are \$4 for each quarter. Log in to Sydney Health or [anthem.com](https://www.anthem.com) to download the Well-being Coach digital app. Well-being Coach is provided by Lark Health.

8 Members ages 18 and over, including subscribers' adult children ages 18 and older, are eligible for gym reimbursement. Gym reimbursement is paid by check. Payout is per member per benefit year. This program is designed to help you make healthy, safe, and small changes to your lifestyle. Before taking part in this program, talk to your doctor or healthcare provider, especially if you are pregnant or have an injury or medical condition. This program may not be right for everyone.

We encourage you to participate in your rewards program. Rewards should be redeemed before the end of the current plan year. Unused rewards will be forfeited three months after the end of your plan year.

All preventive-care activities are claims based. Your completion is determined after a claim is processed. Medical waivers apply to claim-based activities.

Rewards eligibility applies only to subscribers and their enrolled spouse or domestic partner. Members must be active on the plan, and their activity must take place during the plan year.

A subscriber and spouse or domestic partner may earn rewards when eligible activities are completed. In some instances, they must be verified by an Anthem claim.

The reward amount you receive may be considered income and subject to state and federal taxes in the tax year it's paid. Please consult a tax expert with any questions.

Electronic gift card availability may vary. The list of retailers for electronic gift card rewards redemption is subject to change. Log on to [anthem.com](https://www.anthem.com) or open the Sydney Health app to explore the electronic gift card options available to you.

Anthem Blue Cross and Blue Shield is the trade name of Anthem HealthChoice HMO, Inc. and Anthem HealthChoice Assurance, Inc. Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Save money

with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.



Vision, hearing, and dental

Eyewear

Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost of similar frames from other retailers. You also can receive additional savings on orders of \$100 or more, plus no-cost shipping and returns.

EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

LASIK

Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

TruVision

Save on LASIK eye surgery at over 1,000 locations.

Hearing

NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You can also receive hearing aids at a discounted rate.

Hearing Care Solutions

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers. They also offer a three-year warranty, batteries for two years, and unlimited visits for one year.

Amplifon

Save on top-quality care and receive ongoing service and support for your hearing aids.

Dental

RefreshaDent

Save on premium dentures sent direct to your home. You can receive a 50% discount on a lifetime warranty. This program includes a lifetime digital record of your dentures for easy replacement.



Fitness and Health

Fitness

Active&Fit Direct™

Choose from thousands of participating gyms nationwide with no long-term contracts or annual fees, or get fit at home with access to 12,000+ on-demand workout videos at no cost.

Fitbit®

Work toward your fitness goals with Fitbit trackers and find smartwatches that fit your lifestyle and budget.

Garmin®

Discover discounts available on select Garmin wellness devices.

Husk Wellness

GlobalFit, by Husk Wellness, offers discounts on gym memberships, fitness equipment and technology, nutrition and mental health services, and virtual wellness solutions.

Health

Ahara

With a personalized nutrition plan, you can improve your health by discovering key nutrients your body needs along with hidden health risks. This includes a personalized meal plan tailored to your health goals and symptoms.

ChooseHealthy®

Find discounts on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable health trackers, and health products such as vitamins and nutrition bars.

LifeMart®

Receive deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

▶ Learn more about SpecialOffers

Log in to [anthem.com](https://www.anthem.com), choose Care, and select Discounts.

Family and home

Family

23andMe®

Save on health and ancestry kits to learn about your wellness, ancestry, and more.

WINFertility®

Save up to 40% on infertility treatment. WINFertility helps make quality treatment more affordable.

Home

Nationwide® pet insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

Medicine and treatment

Medicine

Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products, such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

Treatment

The Living Well Courses

Choose one of the online wellness programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address alcohol or substance dependence.

BREVENA

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

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/az/networkaccess](https://www.anthem.com/az/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., 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 Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem Healthchoice Assurance, Inc., and Anthem Healthchoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trademark of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate Healthkeepers, Inc. trades as Anthem Healthkeepers providing HMO coverage, and their 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 Compicare Health Services Insurance Corporation (Compicare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compicare 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.

Emotional Well-being Resources

Self-help digital tools to support you anytime, anywhere

With **Emotional Well-being Resources**, you have access to support that can help you and your household live your happiest, healthiest lives.

You'll learn effective ways to identify thoughts and behavior patterns and how to manage:

- Anxiety
- Depression
- Sleep issues
- Panic
- Social anxiety
- Stress
- Drug and alcohol use
- Worry

A proven system to support you every step of the way

Built on Cognitive Behavioral Therapy (CBT), these resources can help you change behaviors that aren't serving you.



Access personalized, one-on-one coaching.

Team up with an experienced coach for support and encouragement over email, text, or phone.



Practice mindfulness on the go.

Get weekly text messages with positivity, quick tips, and exercises that can help improve your mood.



Build a support team.

Add friends or family as "Teammates" to help you stay motivated while you work through programs.



Attend live and on-demand webinars.

Learn how to improve your mental well-being with useful tips and advice from experts.

Change your mind. Change your life.™

Take a quick assessment to find the program that's right for you. To access Emotional Well-being Resources:

- Log in to **anthem.com**, go to *My Health Dashboard* tab, choose **Featured Programs**, and select **View All**.
- Download the **SydneySM Health app**, choose **Menu**, and select **My Health Dashboard**. Go to *Featured Programs* and choose **Emotional Well-being Resources**.



Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment. Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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/network-access. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, 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. (RHC), Healthy Alliance Life Insurance Company (HALIC), and HMO Missouri, Inc. RHC and certain affiliates administer non-HMO benefits underwritten by HMO, and HMO benefits underwritten by HMO Missouri, Inc. RHC 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 Tharnton Health Plan, Inc. In 17 southeastern counties of New York: Anthem Healthchoice Assurance, Inc., and Anthem Healthchoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trademark of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 28. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI) underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits in PPO policies offered by Compare Health Services Insurance Corporation (Compare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compare underwrites or administers HMO or PPO policies. WCIC underwrites or administers Well Priority HMO or PPO policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

1035594MUMENBES VPPD Rev. 07/24

Helping you with lower costs, more care providers, and easier access to behavioral healthcare



Because mental health is part of your overall well-being

It's important to get the right support for behavioral health issues.



Youth suicide rates

Suicide is the second leading cause of death for children between 10 and 14 years of age in the U.S., and 11th overall.¹



Complex needs

21.5M U.S. adults experience both mental illness and a substance use disorder.²



Primary care impact

Employees experiencing mental distress use an average of nearly \$3,000 more in healthcare services per year than their peers.³

We are here to help

If you or a loved one needs help with a mental health or substance use issue, you're not alone. Through your Anthem benefits, you can quickly find expert, compassionate, and confidential care — often at lower or no extra cost. You have access to a wide range of programs and services online, on the phone, in person, or through video — whatever is most convenient for you.

Enhancing behavioral health support



Reduced copays

Providing lower copays for virtual and in-person care.



Expanded networks

Using larger networks with more than 100 care providers added through Carelon Behavioral Health and more LiveHealth Online virtual care providers.⁶



Whole-health support

Offering innovative programs and services that provide support to children, teens, and adults — with virtual or in-person options.



Specialized benefits

Including eating disorder treatment, autism spectrum disorder family outreach, Behavioral Health Case Management, child/adolescent/family/guardian outreach, Emotional Well-being Resources, and virtual care through LiveHealth Online.

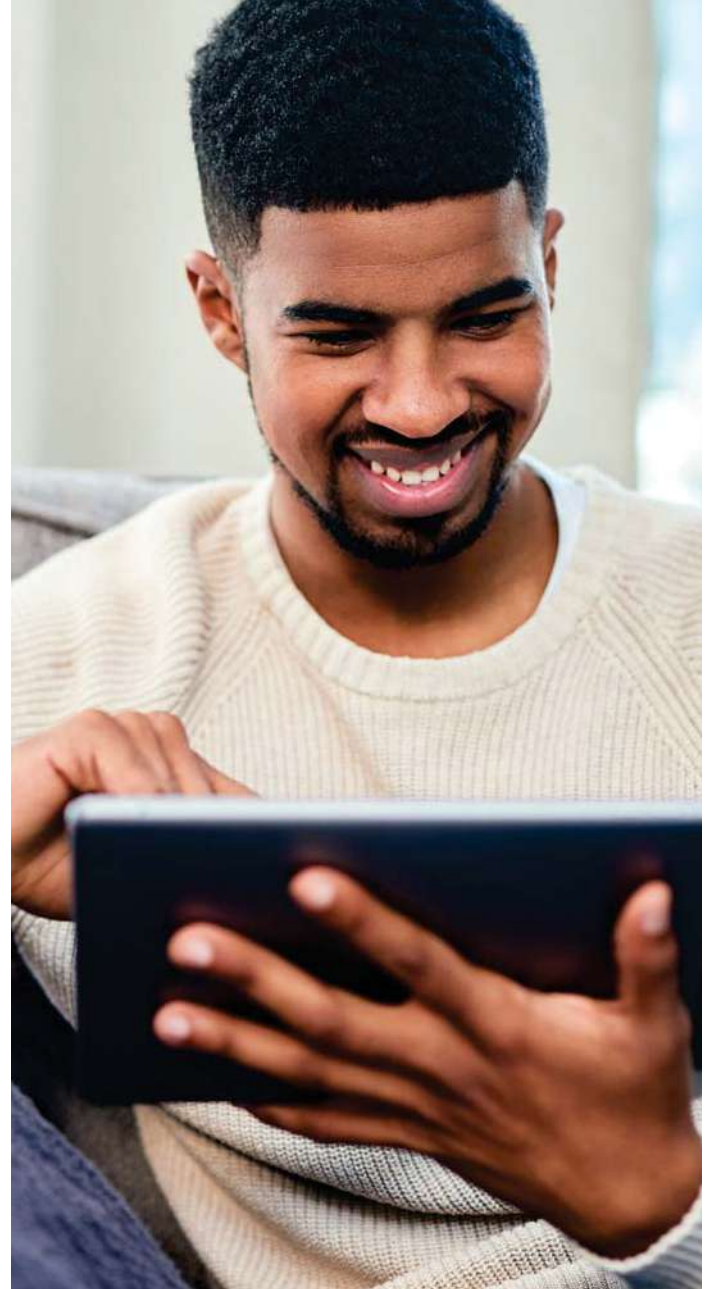
Our caring team helps you find the right support

If you have questions about your benefits or need help finding a behavioral health professional or program, [chat with us live on the SydneySM Health app](#) or [anthem.com](#), or call Member Services at the number on your health plan ID card.

Get started today



Download our [Sydney Health](#) app or sign up at [anthem.com](#). Scan the QR code using your phone's camera.



Virtual visits

You can schedule virtual visits with psychologists and therapists within seven days using our Sydney Health app — half the time needed for scheduling in-person appointments.⁴

90%

of individuals were able to find all the behavioral healthcare they needed in the last 12 months.⁵

Virtual care solutions*

Program	Condition	Ages	How it can help	How to access	Availability
Headway	General behavioral health	6 to 12, adolescents 13 to 17, and adults 18+	Medication management and therapy services <ul style="list-style-type: none"> • Scheduling platform • Average new patient appointments available in less than five days 	Virtual and in person Learn more at headway.com	Currently in AL, AZ, CA, CO, DC, GA, IL, MA, MD, MI, NC, NJ, NY, OH, OR, TN, TX, UT, VA, WA
Talkspace	General behavioral health	Teens 13+, adults 18+, and couples 18+	<ul style="list-style-type: none"> • Connect with a licensed care provider via private messaging, live video, and/or audio session • Therapy: dedicated behavioral health and emotional well-being support from a licensed clinician • Psychiatry: evaluation, prescription and medication management from a licensed prescriber • Self-help tools: interactive exercises to complement therapy available on demand 	Virtual Learn more at talkspace.com/anthem	50 states
Ria Health	Alcohol use disorder	18+	Leveraging technology and evidence-based care to deliver a suite of convenient, accessible, effective treatment of alcohol use disorder <ul style="list-style-type: none"> • Medication-assisted treatment • Digital health therapeutics • Coaching • Peer and family support • Daily feedback on achieving personal goals 	Virtual Learn more at riahealth.com	50 states
Alma	General behavioral health	18+	<ul style="list-style-type: none"> • Therapy and medication management, either in person or telehealth • Appointment scheduling platforms • Average new patient appointments available in three days 	Virtual and in person Learn more at helloalma.com	NY
Charlie Health	Child or family crisis	Children, adolescents, and adults 12-29	<ul style="list-style-type: none"> • Personalized, intensive, virtual youth mental health program • 24/7 crisis line • Focused on high acuity; customized treatment program offering individual, group, peer, and family options 	Virtual Learn more at sydneyhealth.com	CA, CO, GA, KY, MO, NH, NV, NY, OH, VA, WI
Ophelia	Substance use disorder	18+	<ul style="list-style-type: none"> • Online opioid use disorder treatment • Treatment at home with medication and support that fits privately into your life 	Virtual Learn more at ophelia.com	CT, ME, NY, VA

* Kernel groups excluded.



1 National Institute of Mental Health, Suicide (February 2024). [nimh.nih.gov](https://www.nimh.nih.gov)
 2 Substance Abuse and Mental Health Services Administration. *Key Substance Use and Mental Health Indicators in the United States: Results from the 2022 National Survey on Drug Use and Health* (November 2023). <https://www.samhsa.gov/data/sites/default/files/reports/rpt42731/2022-rsduh-nr.pdf>
 3 National Safety Council and the National Opinion Research Center at the University of Chicago. *New Mental Health Cost Calculator Shows Why Investing in Mental Health is Good for Business* (May 13, 2021). [nsc.org](https://www.nsc.org)
 4 Appointments subject to availability. 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 text, chat, or call 988 (Suicide and Crisis Lifeline), or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online and Talkspace do not offer emergency services.
 5 Internal data. *Behavioral Health Case Management Member Satisfaction Survey, Q1-Q3 2022*.
 6 Internal data. *Carelon Behavioral Health, 2022*.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You also may receive a bill for any charges not covered by your health plan.
 LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan. Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.
 Anthem Blue Cross and Blue Shield is the trade name of Anthem HealthChoice HMO, Inc. and Anthem HealthChoice Assurance, Inc. Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.



Taking control of anxiety

When you have anxiety, your body produces adrenalin, a stress hormone that allows your heart to work harder so you can have the energy to deal with the perceived danger or stressful situation. As your heart races, the adrenalin causes excess energy and makes you feel jumpy. In more intense situations, such as a traumatic accident, your body produces even more adrenaline. In fact, the thought of these types of situations can trigger severe anxiety.

When anxiety is intense, many people experience symptoms, such as:

- Heart pounding
- Poor sleep
- Tingling in the legs and arms
- Stomachaches and headaches
- Nausea
- Sweating

Uncontrolled anxiety can affect your work and relationships. In addition, severe and constant anxiety can cause common medical issues, such as high blood pressure, allergies, and digestive problems.

Talk to your doctor if you're experiencing prolonged anxiety. They will work with you to develop a treatment plan that can help your anxiety and any related health condition. The treatment plan might include medication, therapy, and lifestyle changes, such as those listed on the next page.



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Anthem

Aside from medical treatment, here are ways to protect your health and manage your anxiety:

- Spend time with trusted friends and family.
- Talk with a therapist about your feelings.
- Exercise regularly or stay active.
- Eat nutritious foods.
- Set aside enough time for sleep and rest.
- Avoid drugs, alcohol, and caffeine.
- Learn relaxation exercises or meditation.
- Focus on the positive.

Different people have different ways of managing their anxiety. If you're dealing with anxiety, talk with your doctor and try the suggestions above to find what works best for you so you can improve your quality of life — and enjoy it.

Find help for anxiety

To make sure you receive the best care available for treating your anxiety, download the SydneySM Health app. With the app, you can search for doctors, behavioral health therapists, and other specialists to help support your unique needs in person or virtually.

With Emotional Well-being Resources, you have access to help you and your household live your happiest, healthiest lives. Log into **anthem.com**, go to **MyHealth Dashboard**, choose **Programs**, and select **Emotional Well-being Resources**.



Talkspace pairs you with a therapist who fits your needs. You can securely message your therapist 24/7 via text, audio, or video whenever something comes up — or schedule a virtual visit to connect in real time. To sign up, go to **talkspace.com/associatecare** and select **Get Started**. LiveHealth Online connects you to 24/7 confidential counseling through scheduled visits over live text message, telephone, or video. Use the **Sydney Health app** or visit **anthem.com** to find virtual care options that are right for you.

Sources:

Beacon Health Options website: *Anxiety* (accessed August 2023); achievesolutions.net.

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) and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. Talkspace does not offer emergency services.

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

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 Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their 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 Compare Health Services Insurance Corporation (Compare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compare 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.



A program focused on improving your health

Introducing personal diabetes prevention coaching

Roughly 96 million Americans are living with prediabetes, but 80% aren't even aware they have it.¹ Prediabetes often doesn't cause symptoms, but it does increase the risk of developing type 2 diabetes, heart disease, and stroke. For Hispanic Americans, there is an increased risk of prediabetes, and the chances of developing type 2 diabetes are more than 17% higher.² That's why Anthem has partnered with Lark to offer a Diabetes Prevention Program that can help you determine if you're at risk for prediabetes and, if needed, take steps to address it.

This program can help you:



Lose weight



Eat healthier



Increase activity



Sleep better



Manage stress

Better health is within your reach

Participate in this program at no extra cost as part of your health plan. Track your progress, have weekly phone sessions with your coach, and learn about prediabetes. This program is flexible, customized for you, and follows guidelines from the Centers for Disease Control and Prevention (CDC) to help you make small changes that can improve your health and decrease your risk over time.



Weight loss with Lark

Losing weight can make a big difference in lowering your risk for type 2 diabetes. Lark members lose an average of 4.4% of their body weight in 12 months on the Diabetes Prevention Program.³ As part of the program, you receive a wireless scale at no extra cost to help you track your weight loss progress, so you can share updates with your coach.

Personal coaching support

Your coach can help keep you motivated and offer extra support for your health goals. During the course of the program, your coach will:

- Email you weekly lessons on topics such as staying motivated, finding time for physical activity, and grocery shopping for healthy foods.
- Offer personalized advice during regular phone coaching sessions (the program includes up to one call per week).
- Help you learn about how stress affects your health and how to cope with it.

You are in control of your health. Prevent diabetes and start improving your overall health and well-being today.



Learn if you are at risk for prediabetes

Go to lark.com/anthem and take a quick one-minute survey to see if you could benefit from Lark's Diabetes Prevention Program.



¹ Centers for Disease Control and Prevention website: Prediabetes - Your Chance to Prevent Type 2 Diabetes (accessed September 2022). cdc.gov.

² Centers for Disease Control and Prevention website: Hispanic or Latino People and Type 2 Diabetes (accessed September 2022). cdc.gov.

³ Lark internal data for members enrolled between May 2019 and April 2020.

Diabetes Prevention Program is provided by Lark, an independent company.

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 Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their 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 Compare Health Services Insurance Corporation (Compare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compare 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.



Resource Advisor is here with help for life's issues

A program to support your family, financial, and legal needs

Resource Advisor is a member assistance program you can use as part of your life and disability benefits from Anthem Life Insurance Company. It offers resources, counseling, and services for you and your household family members when you may need them.

Support when and where you need it

Resource Advisor gives you and each family member up to three visits with a counselor per issue at no extra cost to you. Counselors can help you cope with:

- Stress
- Anxiety
- Depression
- Family and relationship issues
- Illness



Connect with people who care

Call **1-888-209-7840** and ask for Resource Advisor. Steps to sign up for Talkspace:

1. Visit [talkspace.com/associatecare](https://www.talkspace.com/associatecare) and choose **Get Started**.
2. Fill out the registration form.
3. When asked for the **Organization** name, enter **AnthemResourceAdvisor**.
4. Complete the *QuickMatch* questions.
5. Send a message or schedule a virtual session after you receive your counselor match.

Counseling by phone, in person, or video

Sessions are available through Resource Advisor or Talkspace

Resource Advisor

Call Resource Advisor to:

- Talk to a counselor by phone right away.
- Set up face-to-face sessions.
- Schedule a virtual visit using LiveHealth Online.

If you choose virtual visits, Resource Advisor can help you with LiveHealth Online. You will get a coupon code to access the visits at no extra cost to you. Connect with a counselor anywhere you have privacy and internet access.*

Talkspace

Talkspace provides confidential counseling for ages 13 and up. With Talkspace QuickMatch,[™] you will be paired with a counselor who fits your needs and preferences. You can message your counselor through:

- Text
- Audio
- Video

You can also schedule a live chat, call, or virtual visit in real time.

Helpful resources and tools at no extra cost to you

Financial planning

A certified financial planner can work with you one on one to help with issues like retirement planning and saving for your child's education.

Legal services

Consult with an attorney over the phone at no charge. If you want to talk with an attorney in person, Resource Advisor's legal expert can set up a meeting at a discounted rate.

Identity theft recovery and monitoring

If someone stole your identity, Resource Advisor can connect you to a fraud specialist. They work with you and creditors, collection agencies, law firms, and credit reporting agencies for up to one year. Sign up for ID monitoring, receive credit report reviews, and place fraud alerts on credit reports.

Online tools to help with life's issues

Tap into support for common issues and challenges, like

- Creating a will
- Household support
- Parenting
- Referrals for services like elder care, pet sitting, and child care
- Aging
- Funeral planning
- Healthy living

Savings on goods and services you use every day

Perks at Work is a discount shopping program you can access through the Resource Advisor Savings Center. It can help you pay less for gym memberships, weight loss and food delivery programs, glasses and contacts, travel services, and other goods and services.



How to contact Resource Advisor

If you have questions or want to access the resources, call **1-888-209-7840** and ask for Resource Advisor, or go to www.ResourceAdvisor.Anthem.com and enter AnthemResourceAdvisor to log in.

*LiveHealth Online appointments are subject to availability.

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

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) and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. Telehealth does not offer emergency services.

Resource Advisor services are not a part of the certificate, policy, or trust agreement and do not modify any insured benefits. Resource Advisor additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificate holders as described, restrictions to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

Life and Disability products are underwritten by Anthem Life Insurance Company. In Georgia, Life and Disability products are underwritten by Greater Georgia Life Insurance Company using the trade name Anthem Life. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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Resource Advisor

Perks at Work

Discounts on things you use every day

Save on electronics, restaurant certificates, gym memberships, weight loss programs, glasses and contacts, nutritional supplements, travel, sporting events tickets — even on buying your next car. It's part of the Resource Advisor member assistance program that's included with your life and disability coverage from Empire Life.

Perks at Work has discounts on goods and services you use every day, like:

- Gym memberships, including FitReserve, LA Fitness, ClassPass, Active & Fit, GlobalFit and more
- Weight loss programs, like Nutrisystem, Weight Watchers and more
- Vitamins and supplements, including GNC
- Vision supplies and services, including Glasses Shop, 1-800 CONTACTS and LasikPlus
- Dozens of brands of hotels
- Flights and other vacation services
- TVs, computers, tablets, video games and more
- Six Flags amusement parks
- Movie tickets
- Employee car-buying service
- Cell phones from Sprint, T-Mobile, Verizon and more
- Gift certificates from popular restaurants

Log on to Empire Life's Resource Advisor website to check out all the savings — and to access discounts.



Travel assistance services

GROUP LIFE

No matter where you are, help is with you

If an unexpected emergency happens while you travel, we want to help make sure you receive the services you need 24/7 – no matter where you are in the world.

That's why your group life plan includes **Generali Global Assistance, Inc. (GGA) travel assistance** services to help provide a safety net if you or your dependents have an emergency away from home.¹ These services are available if you're more than 100 miles from home for 90 days or less.

GGA can also give you useful tips before you travel, such as vaccine and passport requirements, foreign exchange rates, and travel advisories.

Emergency medical assistance while traveling

If you have a medical emergency while traveling, call the local emergency authorities right away. Then, as soon as possible, call GGA at the number on your travel assistance wallet card, included on the back of this sheet. GGA will help make sure you receive the right medical care, as well as support for your personal and travel needs. **All services, including medical transport, must be arranged in advance by GGA.**

24/7 help is a phone call away

If you need help when you're away from home or tips before you travel, you can reach GGA 24/7:

- By phone from the U.S. and Canada: 866-295-4890
- By phone from other countries:
202-296-7482 (call collect)

A helping hand in emergencies

With travel assistance, you can count on:

- **Medical referrals:** GGA will help you find doctors, dentists, and medical facilities.
- **Medical monitoring:** Professional case managers, including doctors and nurses, will help make sure you receive the right care or decide if you need to be moved to a different healthcare facility.
- **Medical evacuation or return home:** If a doctor chosen by GGA decides you should be taken to a different healthcare facility or return home for treatment, GGA will arrange that. They will also pay for it, up to the program limit of \$1 million for each medical incident (all services combined).

- Payment guarantees:** You may have to pay for certain medical services even if your medical plan covers you overseas. In most cases, GGA can guarantee payment for these services if you provide a guarantee to repay them. This helps ensure you don't have to pay cash for out-of-pocket expenses. Many overseas facilities will not accept a credit card for payment, making this service an important feature.
- Help with dependent children:** If you travel with a dependent under the age of 26 and they are left alone because you are in the hospital, GGA will set up and pay for their most direct route home on economy class airfare.² GGA will also arrange and pay for a qualified escort to go with them, if needed.
- Traveling companion assistance:** If you have a travel companion who needs to return home, GGA will arrange and pay² for their airfare.
- A visit by family member or friend:** If you are traveling alone and will be in the hospital seven days in a row, GGA will arrange and pay for round-trip economy class airfare² for a family member or friend to visit you. They will also receive \$150 each day for up to five days for meals and lodging.
- Emergency messages:** GGA can relay messages to and from family, friends, and coworkers.
- Emergency cash advances:** GGA will advance up to \$5,000 in an emergency. You will need to provide a guarantee to repay them and pay any transfer or delivery fees.
- Legal counseling and bail:** GGA will find an attorney and arrange bail bond payment, if the law permits. You will need to pay or provide a guarantee of payment for the attorney and bail bond fees.
- Emergency travel arrangements:** GGA can make new travel arrangements or change airline, hotel, and car rental reservations if there is an emergency. You will need to provide a payment/credit card guarantee for tickets, hotel rooms, and car rentals.
- Interpretation or translation:** GGA will help by phone in all major languages or refer you to a service that interprets and translates documents in writing.

GGA will also help with:

- Guiding you through what to do if your wallet or purse is lost or stolen.**
- Bringing your remains home** if you pass away, up to \$10,000.
- Returning your personal vehicle in an emergency.**
- Returning your pet in an emergency.** If your pet is traveling with you and is left alone because you are in the hospital or you pass away, GGA will arrange and pay for its return home.
- Finding lost luggage, documents, and personal items.**
- Replacing medicine and eyeglasses.** You will be responsible for these costs.

Remember that all services must be arranged in advance by GGA to be covered by your plan. You may have to pay for certain other services GGA provides, such as cash advances.

Feel safer wherever you go

You have access to Generali Global Assistance, Inc. travel assistance services as part of your life insurance plan. If you have an emergency while traveling, you and your family can have peace of mind knowing you can call for help if you need it. To learn more, visit anthemlife.com.

✂ Cut out this wallet card and keep it with you when you travel.

Travel Assistance

Provided by Generali Global Assistance, Inc. for Anthem

For travel emergency assistance services, call the appropriate number below, depending on your location:

US. and Canada:	866-295-4890
Other locations (call collect):	202-296-7482

For more details, go to anthemlife.com.

Valid only for eligible members.

Retirees are not eligible for travel assistance services.

Life and Disability products are underwritten by Anthem Life Insurance Company. In Georgia, Life and Disability products are underwritten by Greater Georgia Life Insurance Company using the trade name Anthem Life. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

1 Exclusions and limitations apply. You must call Generali Global Assistance, Inc. first for services to be covered. You must guarantee funds up front. See travel assistance brochure for full terms and conditions. Generali Global Assistance, Inc. must make or approve all transport-related services in order for them to be eligible. You must reimburse Generali Global Assistance, Inc. for certain expenses. Generali Global Assistance, Inc. is not affiliated with Anthem Life, and the services provided through the travel assistance program are provided by Generali Global Assistance, Inc. and are not part of the insurance coverage provided by Anthem Life. In all cases, the medical professional, medical facility and/or attorney suggested by Generali Global Assistance, Inc. or providing direct services to the eligible member are not employees or agents of Generali Global Assistance, Inc. or Anthem Life, and the final selection of the medical professional or facility or legal counsel is your choice alone. Generali Global Assistance, Inc. or Anthem Life assume no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Generali Global Assistance, Inc. be liable for the negligence or other wrongful acts or omission of any of the health and/or legal care professionals providing direct services. The covered member shall not have any recourse against Generali Global Assistance, Inc. or Anthem Life by reason of its suggestion of or contract with a medical professional and/or attorney. Generali Global Assistance, Inc. has limited operating ability in certain OFAC sanctioned countries thus services may be limited or unavailable in those countries.

2 Up to \$5,000

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PATHWAY TO WELLNESS

Kaiser Permanente



Connect with a wellness coach today

Say hello to better health



Ready to start moving in a healthier direction?

Changing your habits can be hard, but working with a wellness coach can help you make it happen. You'll get one-on-one guidance and support from one dedicated coach who can help you set goals, stick to them, and, most importantly, see results.

What do you want to work on?

Wellness coaching can get you started on a healthy path – and give you tools, resources, and encouragement to help you see it through. It can help you:

- Achieve a healthy weight
- Stop using tobacco
- Become more active
- Reduce stress
- Eat healthier

Make the first move

Call **1-866-862-4295**, Monday through Friday, to make an appointment. Coaching is offered in English and Spanish,¹ no referral is needed, and there's no charge for Kaiser Permanente members.² For more information, visit kp.org/coaching.

¹Spanish-speaking wellness coaches are not available in Hawaii.

²Information about the coaching services you receive will be included in your electronic health record and accessible by your Kaiser Permanente care team (not available for Kaiser Foundation Health Plan of Washington members at this time).

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 601 Union St., Suite 3100, Seattle, WA 98101

How wellness coaching works

Our wellness coaches are health educators with expertise in preventive health care and behavior-change counseling. They don't tell you what to do – they use your goals to create a customized action plan and help you discover techniques that work for you.

kp.org/coaching



CARING FOR YOU IN MIND, BODY, AND SPIRIT



Behavioral health services that fit your needs and your life

Your mind, body, and spirit are all connected. And your thoughts, feelings, and actions affect your overall well-being. To help you achieve and maintain optimal mental, physical, and emotional health, Kaiser Permanente delivers:

Caring providers

Our behavioral health team is passionate about helping people. The team includes psychiatrists, psychologists, counselors, addiction medicine physicians, and more. Members can also schedule an appointment with our contracted providers outside of Kaiser Permanente. To see a list, visit: kp.org/contractedmentalhealthproviders/mas.

Primary care settings

You have a range of therapy and treatment choices. As your partners in care, we'll help you select options that are right for you, from self-care resources to medication management.

Outpatient services

Not all care requires a stay in a facility. We'll help you choose the outpatient options that best fit your needs.

Intensive outpatient programs

Some intensive care needs can be met on an outpatient basis. We offer outpatient case management, chemical dependency programs, and other intensive programs for adults or adolescents.

Inpatient services

Need inpatient care? We'll help find the right facility¹ and program for you. We offer crisis evaluation and management, psychiatric hospitalization, and more.

Suicide prevention assistance

Our behavioral health providers and primary care physicians are trained to screen patients for suicide risk. And because we coordinate care so closely among our providers, we can quickly identify individuals at risk and get them the care they need right away.

Beyond therapy, medication, and treatment

Access resources to keep your mind, body, and spirit in balance. Check out our online classes (some may require a fee) and communities, self-assessment tools, personalized plans, support groups, and podcasts.

Care at your convenience

Plan care around your life:

- See a therapist without a referral—to schedule your initial consultation, call **866-530-8778** (TTY 711)
- Schedule a video visit²
- Call your doctor's office
- Get care advice 24/7 at **800-777-7904** (TTY 711)
- Seek urgent care

Additional resources

For more ways to invest in your health, talk to our wellness coaches or take advantage of apps like Calm and Headspace Care.³

For more information on these or other services, visit kp.org/selfcare.

¹ Premier hospitals are independently owned and operated hospitals, and they contract with Kaiser Foundation Hospitals. The continued availability and/or participation of any facility cannot be guaranteed. For the most current information, visit kp.org/premierhospitals.

² If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors and health care providers from providing care across state lines. Laws differ by state.

³ App services may not be covered under your health plan benefits and may not be subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.



Explore health and wellness resources

For all that is you

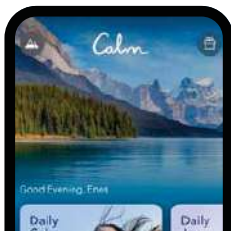


Support for emotional wellness

Try our on-demand self-care apps today at no additional cost

Get help with anxiety, stress, sleep, mood, and more.
Anytime you need it.

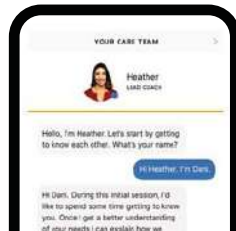
Kaiser Permanente members can explore 3 evidence-based apps:^{1,2,3}



Calm

The #1 app for meditation and sleep. You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



headspace

Formerly called Ginger, Headspace Care offers 1-on-1 emotional support coaching and self-care activities for many common challenges.

- Coaches are available by text 24/7
- You can use Headspace Care text-based coaching services at no cost, no referral needed^{4,5}



myStrength[®]
by Teladoc Health

myStrength Complete offers:

- Teletherapy with a licensed therapist—in the comfort of your own home
- Telecoaching via live video sessions with a certified coach
- Digital courses and content personalized for your interests and goals⁶



Visit kp.org/selfcareapps to get started.

¹ The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time.

² The apps and services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members who become members of Kaiser Permanente.

³ Calm can be used by members 13 and over. The Headspace Care app and services are not available to any members under 18 years old.

⁴ Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Headspace Care app and services.

⁵ Eligible Kaiser Permanente members can text with a coach using the Headspace Care app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace Care app for the remainder of the year at no cost.

⁶ Psychiatry is not included in the myStrength Complete membership. myStrength Complete by Teladoc Health is available to members 18 and older who do not have a Maryland Medicaid health plan. Some of these services may not be covered under your health plan benefits and may not be subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. myStrength[®] is a wholly owned subsidiary of Livongo Health, Inc.

Calm, Headspace Care, and myStrength Complete are not available to Kaiser Permanente dental-only members.



For your physical health

Take advantage of these convenient perks—from personal health coaching to reduced rates on alternative medical therapies.



Live healthier with helpful resources⁵

With our wellness resources, you'll get tools, tips, and information to help you create positive changes in your life. Our complimentary resources can help you:

- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing conditions like diabetes or depression

kp.org/health-wellness

kp.org/salud-bienestar (en español)



Connect to a wellness coach

If you need more support, we offer Wellness Coaching by Phone at no cost. You'll work one-on-one with your personal coach to make a plan to help you reach your health goals.

kp.org/wellnesscoach



Join health classes

With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee.

kp.org/classes

kp.org/classes (en español)



Making the switch to great care is easy

Are you new to Kaiser Permanente? Thinking about joining? It's simple to get started with your new plan—and we're here to walk you through it.

Get started with Kaiser Permanente at kp.org/easyswitch.



Try yoga, cardio, and bootcamp—without leaving home We're making it easier to exercise from anywhere

Regular workouts can help improve your mood, sharpen your mind, and help you feel healthier and happier overall. That's why we teamed up with fitness industry leader ClassPass to make it easy for you to exercise from the comfort of home.

With this special rate for ClassPass, Kaiser Permanente members can get:



On-demand video workouts at no cost

4,000+ online fitness classes—including cardio, dance, meditation, bootcamp, and more—for \$0/month.



Reduced rates on in-person fitness classes

Free trial plus 20% off a monthly package to reserve in-person fitness classes at some of the top gyms and fitness studios in your area and around the world.

Why ClassPass?

- 40,000 studios and gyms to choose from worldwide
- 4,000 on-demand classes to access anytime
- 22 types of fitness classes to choose from



Get started at kp.org/exercise.

ClassPass is not available to Medi-Cal and Medicaid members. ClassPass is not available to Kaiser Permanente dental-only members. The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.

Learn more about your health

Use these interactive tools and reference guides to find answers to your health questions and help guide your decisions with your care team.

Total health and wellness resources

Take control of your total health with mental health services, resources for addiction and recovery, self-care apps, community resources, and healthy living guides.
kp.org/livehealthy | kp.org/vidasaludable (en español)

Self-care videos

Watch a wide variety of video lessons to help control ongoing conditions and maintain good physical and mental health.
kp.org/video

Health topics

Explore more than 4,000 health topics to learn the basics about medical conditions, symptoms, and treatment options. Plus, assess your health concerns with an interactive symptom checker.
kp.org/health | kp.org/salud (en español)

Recipes

Get inspired to prepare delicious, healthy dishes. Browse recipes by category—like vegetarian dishes, soups, or desserts—or by what's in season.
kp.org/recipes

Drug encyclopedia

Learn about prescription and over-the-counter drugs—how they work, possible side effects, and more.
kp.org/medications | kp.org/medicamentos (en español)



Now available: Teletherapy through myStrength Complete

We're excited to introduce a new wellness resource for members: myStrength Complete for behavioral health services. myStrength Complete is a comprehensive, flexible digital program with proven tools and support for stress, sleep management, depression, anxiety, and more.



myStrength Complete offers many services and resources

- **Teletherapy.** Phone and video appointments with a licensed therapist from the comfort of home, seven days a week.
- **Telecoaching.** Live video sessions with a certified coach.
- **Structured digital courses.** Based on gold-standard, evidence-based clinical protocols.
- **Recommended digital content.** Personalized for your interests and goals.
- **In-the-moment tools.** Short, actionable digital activities to help you cope with periods of high stress.



Get started today! Just visit mystrength.com/start, click **Join today**, and follow the instructions to register. Enter your registration code **KaiserMSC** when prompted.

myStrength Complete is the latest in our suite of behavioral health resources.
Explore your options at kp.org/mentalhealthservices.



Psychiatry is not included in the myStrength Complete membership.

myStrength Complete by Teladoc Health is available to members 18 and older who do not have a Maryland Medicaid health plan.

Some of these services may not be covered under your health plan benefits and may not be subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. myStrength® is a wholly owned subsidiary of Livongo Health, Inc.

Employee fitness and well-being support from Optum

Memberships and services to boost healthier lifestyles



Supporting your employees' overall wellness helps protect their health and your bottom line. Kaiser Permanente is working with Optum to empower your employees to live their healthiest lives. All Kaiser Permanente members can get reduced rates on complementary care services through Optum, and your employees can pay to access Optum's fitness network.^{1,2}

One Pass Select Affinity™ from Optum

One Pass Select Affinity is a subscription-based fitness membership to help employees meet their health goals. On top of being one of the largest fitness networks in the industry, One Pass Select Affinity features extensive digital offerings, home delivery services, and AARP membership with most plans.

In-person and digital fitness



Membership tiers – Employees choose the plan that fits their needs, with competitive pricing starting at \$10 a month.



Fitness networks – 19,000 gym locations and boutique studios with unlimited access to all locations within each selected tier.



Digital solutions – 23,000+ on-demand and livestreamed fitness classes through web, app, and TV, plus an AI workout builder tool.



Engagement – Digital challenges and communities, activity and progress tracking, and digital coaching that adapts to member feedback.



Flexible memberships – No contracts, easy cancellation, family options, and the ability to change tiers monthly make signing up smooth for employees.

(continues on next page)

PATHWAY TO WELLNESS

Excellus





HEALTHY LIVING IS JUST A DEAL AWAY

Join Blue365 and start saving today!

As an Excellus BlueCross BlueShield member, you have free access to the industry's best health and wellness discounts through Blue365.

Blue365 helps you stay healthy for less with exclusive discounts including:

- Discounted gym memberships with access to over 10,000 gyms nationwide from Tivity Fitness Your Way and Gympass
- Wearable devices from Fitbit, Polar, Garmin and more
- Healthy eating discounts (including Jenny Craig and Nutrisystem)
- LASIK eye surgery, hearing aids and much more

Getting Started

Joining Blue365 and redeeming our deals is easy as 1-2-3. Get started with your free registration at Blue365Deals.com/register

- 1. Click the Join or Check Eligibility Button**
You'll find these at the middle and top right of the Blue365 home page at Blue365Deals.com
- 2. Enter Your BCBS Member Information**
To check your eligibility, simply enter the first 3 characters in your member ID card.
- 3. Complete Your Registration**
Enter your personal information, accept our Terms and you are ready to enjoy our deals!

REGISTER NOW

Experience fitness in a whole different way



Fitness Your Way[®] is your flexible, no-excuses fitness discount program brought to you by Excellus BlueCross BlueShield.

Enroll¹ in one of our flexible **gym packages** to work out at multiple gyms² where you live, work and travel, and take **virtual classes**.



Gym packages

- Starting at just \$19 a month³ and a one-time enrollment fee of \$19⁴
- Access to thousands of gyms² nationwide with no long-term contracts
- Freedom to join as many gyms as you want
- All digital content included



At-home workouts

- Access to BurnAlong and LES MILLS⁵
- On-Demand videos available 24/7, from cycle classes to high-intensity workouts
- Live virtual classes including cardio, boot camps, barre, yoga and so much more
- Digital-only package also available³



Healthy living discounts⁵

- 20,000+ health and well-being specialists
- Up to 30% off services like acupuncture, chiropractic and nutritional counseling
- Additional discounts on vitamins, exercise equipment and more

Join Fitness Your Way now.

- Go to www.blue365deals.com/fyw to enroll in your preferred gym package and get your member ID number.
- Find participating gyms at fitnessyourway.tivityhealth.com/locations.
- Take your ID number to your preferred gym.
- Sign the gym's waiver, get your gym key fob and start working out.




“Fitness Your Way is convenient, reasonably priced and a fantastic program.” – Irene B.

Always talk with your doctor before starting an exercise program.

1. Offer available to members 18 and over who have benefits with a participating Blue Cross Blue Shield health care plan.
2. Fitness locations are not owned or operated by Tivity Health, Inc. or its affiliates. Fitness Your Way membership entitles member to use the fitness location facilities and amenities available to the holder of a basic membership at the fitness locations. Facilities and amenities vary by location.
3. For pricing information visit <https://fitnessyourway.tivityhealth.com/>. Limitations apply. See Program Agreement for details.
4. Fitness Your Way enrollment fee is \$19 plus applicable sales tax.
5. Tivity Health, Inc. and its affiliates do not employ, own or operate third-party service providers. Services subject to terms and conditions of such third-party provider. Check with the provider for details.

IMPORTANT DISCLOSURES: AS PART OF THE FITNESS YOUR WAY BY TIVITY HEALTH PROGRAM (THE "FYW PROGRAM"), MEMBERS ARE PROVIDED WITH ACCESS TO A NETWORK OF PARTICIPATING THIRD-PARTY PROVIDERS WHO OFFER DISCOUNTED COMPLEMENTARY AND ALTERNATIVE MEDICINE SERVICES INCLUDING, BUT NOT LIMITED TO, CHIROPRACTIC, ACUPUNCTURE, MASSAGE/BODY WORK SERVICES ("CAM SERVICES"). THE CAM SERVICES COMPONENT OF THE FYW PROGRAM IS PROVIDED BY WHOLEHEALTH NETWORKS, INC., A WHOLLY OWNED SUBSIDIARY OF TIVITY HEALTH SERVICES, LLC ("WHN"), WITH A MAILING ADDRESS OF: ATTN: WHOLE HEALTH LIVING., 1445 S. SPECTRUM BLVD, CHANDLER, ARIZONA 85286. THE FYW PROGRAM IS NOT INSURANCE. THE FYW PROGRAM MEMBERSHIP FEE RANGES FROM \$19 – \$99 PER MONTH PLUS APPLICABLE SALES TAXES. DISCOUNTS VARY PER CAM SERVICE PROVIDER. THE FYW PROGRAM MEMBER MUST PAY FOR DISCOUNTED CAM SERVICES, BUT WILL RECEIVE A DISCOUNT FROM THE PARTICIPATING CAM SERVICE PROVIDERS. WHN DOES NOT MAKE PAYMENTS DIRECTLY TO THE THIRD-PARTY CAM SERVICES PROVIDERS. FOR ADDITIONAL INFORMATION INCLUDING A LIST OF PARTICIPATING CAM SERVICE PROVIDERS, CALL TOLL-FREE AT 888-242-2060, OR VISIT THE FYW PROGRAM WEBSITE AT <https://FITNESSYOURWAY.TIVITYHEALTH.COM>. HEALTH CARE AND HEALTH CARE RELATED PROVIDERS IN THE WHN CAM SERVICES NETWORK ARE NOT CURRENTLY AVAILABLE TO RESIDENTS OF CALIFORNIA, CONNECTICUT, DELAWARE, INDIANA, LOUISIANA, MONTANA, NEBRASKA, NEW HAMPSHIRE, NEVADA, OKLAHOMA, OREGON, RHODE ISLAND, SOUTH CAROLINA, SOUTH DAKOTA, UTAH, WASHINGTON OR WEST VIRGINIA. PLEASE VISIT www.whlchoices.com FOR A COMPLETE LIST OF AVAILABLE CAM SERVICE PROVIDERS AVAILABLE IN MEMBER'S STATE OF RESIDENCE. 2000-2021 Blue Cross and Blue Shield Association – All Rights Reserved. The Blue365 program is brought to you by the Blue Cross and Blue Shield Association. The Blue Cross and Blue Shield Association is an association of independent, locally operated Blue Cross and/or Blue Shield Companies.

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ThriveWellSM in partnership with Personify Health

Wellbeing for all, all in one place

Introducing ThriveWell, a digital home base for your health and wellbeing. Our partnership with Personify Health will give you the tools and support you need to make small, everyday changes to your wellbeing that are focused on the areas you want to improve the most. You'll build healthy habits, have fun with friends and experience the lifelong rewards of better health and wellbeing.

Within ThriveWell, you can:



Connect a fitness tracker so they can log activity and watch for small improvements over time.



Set their interests by choosing to work on areas that matter the most to them, like eating habits, sleep, physical activity, relationships, or finances.



See a clear picture of their health by completing the online Health Check, a certified health risk assessment.



Add friends and family, connecting with up to 10 others to help encourage and motivate one another.



Rally 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.



Use Journeys[®] digital coaching to make simple changes to their health, one small step at a time.



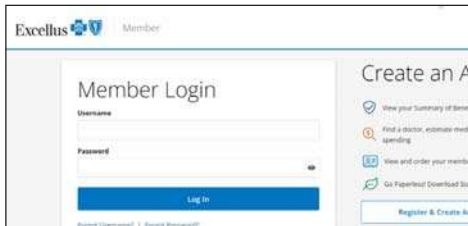
ThriveWell is now included with your health plan. Log into your member account to get started. Member.ExcellusBCBS.com

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5 easy steps to get started with ThriveWellSM

Our new digital wellbeing program, in partnership with Personify Health, will give you the tools and support you need to make small, everyday changes to your wellbeing that are focused on the areas you want to improve the most. To get started follow these five easy steps:

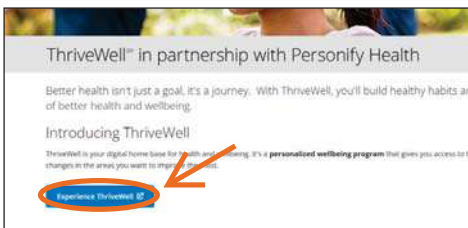
- 1** Register or log in to your account at ExcellusBCBS.com/login.



- 2** From the main menu, click on the **Health and Wellness** tab, and then on **ThriveWell**.



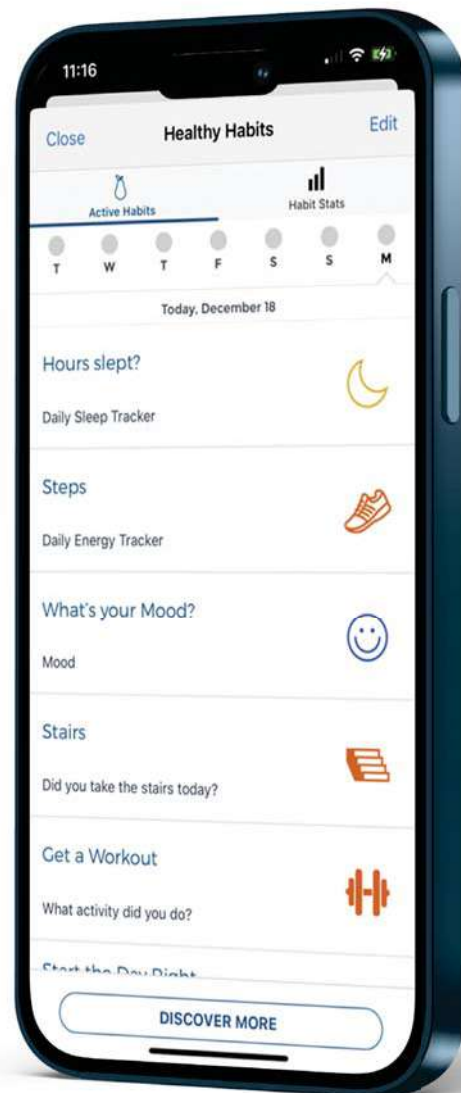
- 3** From this page, click on **“Experience ThriveWell.”**



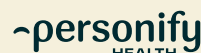
- 4** Once on the Personify Health landing page, **complete the registration process.**



- 5** **Congrats!** You have now created your account and can start setting up your profile, connecting a fitness tracker, and setting your interests.



Don't forget to download the Personify Health mobile app for iOS or Android to access your account and track your activity anywhere, anytime.



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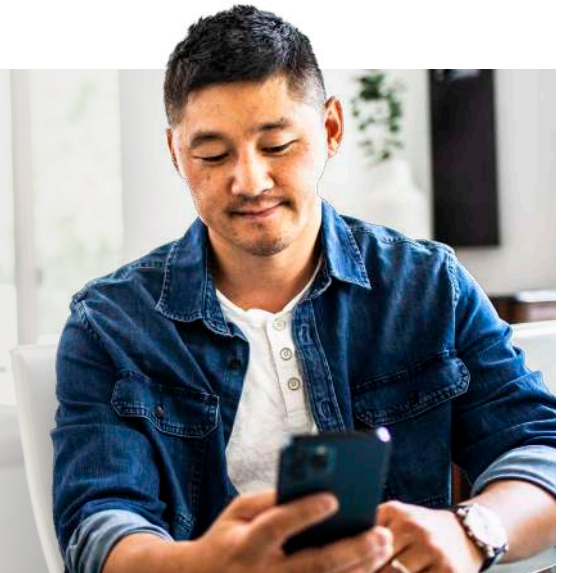
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Manage your overall wellbeing with one simple tool

Headspace, integrated with Personify Health, is the preferred mindfulness and meditation partner of Excellus BlueCross BlueShield. Now, we're proud to include it with your plan.



Headspace for work and home

The power to create lasting change in your happiness, mindfulness, and productivity is officially right in your hands. With the Headspace science-based app, you get hundreds of meditations and exercises for stress, focus, sleep, and movement – and our partnership with Personify Health provides you curated access to it all. Headspace will help you gain greater insight into your health and wellbeing than ever before, all while building healthy habits along the way.

- Learn to manage feelings and thoughts with everyday mindfulness
- Sleep better with sleepcasts, music, and other unique audio experiences
- Get moving with exercises to strengthen your mental and physical wellbeing
- Boost focus with music and meditations
- Start your morning right with inspiring stories

Reduced stress

32%

less stress after 30 days of Headspace¹

Improved focus

22%

less mind-wandering after one session of Headspace²

Decreased depression and anxiety symptoms

29%

decrease in depressive symptoms after eight weeks of Headspace³

19%

decrease in anxiety symptoms after eight weeks of Headspace³



Headspace is included with your health plan. Log in to your member account to get started. Member.ExcellusBCBS.com



Everybody
Benefits

personify[™]
HEALTH

¹ Headspace peer-reviewed paper in PLOS One

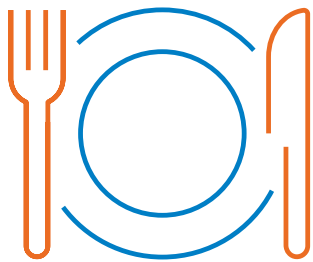
² Department of Psychology, University of Southern Denmark

³ Headspace peer-reviewed paper in American Psychological Association

Subject to DFS approval.

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Get to know Foodsmart through ThriveWellSM

Foodsmart is a digital nutrition platform with tools that make it easy to eat well!

How it works



NutriQuiz

See how your eating habits stack up and instantly get personalized tips and recipes.



Favorites

Add your favorite recipes so you can easily find them whenever you want.



Recipes

Our vast database of recipes has plenty for everyone's preferences, time, and budget.



Blog

Educational tips and resources from Foodsmart's experts to help you eat your best.



Grocery list

A digital grocery list is automatically created for your selected recipes.



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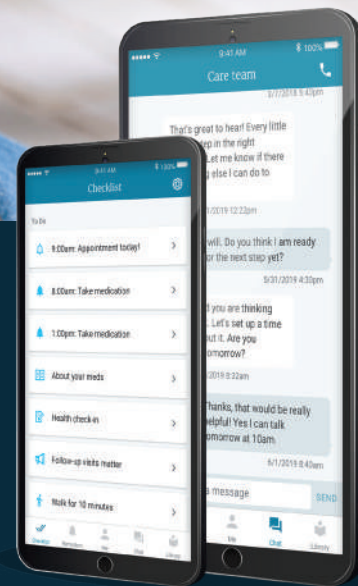
Your very own care team is standing by

Did you know?

Your health plan benefits include support from a care management team made up of health care professionals like dietitians, nurses, and health advocates. Through the Wellframe® app, you can get health support at home, feel less frustrated about managing your health, understand what to do day-to-day to feel your best, and keep track of what you need to do between doctor's visits.

Getting started is easy.

Scan here to download the
FREE Wellframe app today.
Use access code: **excelluswelcome**



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Everybody Benefits

Virtual physical therapy for back, neck and joint pain with Vori Health

If you have ever had back, joint, or muscle pain, it can have big impacts on your quality of life, so it is important to find the care that is right for you.

When should you seek care?

If you have back, joint, or muscle pain that:

- Is associated with unexplained weight loss, a fever over 102°F, loss of bladder or bowel control, loss of strength or numbness,
- Is persistent or lasts longer than four weeks, or
- Is not relieved by position/posture or is getting worse over time.

Is virtual physical therapy right for me?

Be sure to always consult with your primary care doctor or specialist on what treatment is best for you. If your doctor recommends physical therapy to decrease your pain, virtual physical therapy might be a great option as a flexible way to access care.

This year, Excellus BlueCross BlueShield is offering virtual musculoskeletal (back, neck and joint) health care and physical therapy services to our members. These services are administered by Vori Health, an independent company.

If your doctor is not available, you can set up an appointment with Vori Health for a virtual assessment. Together, you can decide the best next steps to help you start feeling better.



Vori Health is a nationwide specialty medical practice delivering a virtual-first musculoskeletal (MSK) solution to help you get back to your life faster. With Vori Health, you will have access to:



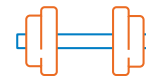
Convenient video visits



Medical evaluation and diagnosis



Non-opioid pain medication and imaging if needed



Personalized treatment including physical therapy and more



Support to help manage pain, regain strength, and enjoy life



How does Vori Health work?

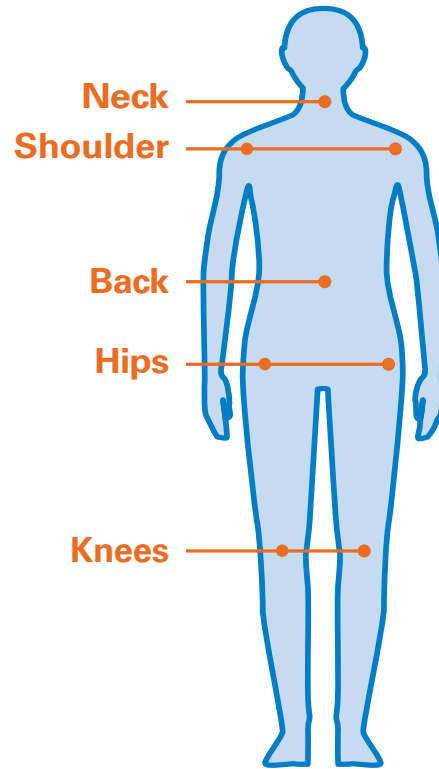
Vori Health works by designing a treatment plan around you. By getting to know you, they can help get you back to living how you want.

1. First, you will have an hour-long initial consultation video visit with doctors and therapists specializing in muscle and joint conditions to capture a 360° view of your health.
2. Next, they will design a personalized treatment plan for you that can include physical therapy, a potential reduction or change in medication, inclusion of nutrition counseling, and/or healthy lifestyle coaching.
3. From here your integrated care team will help support and guide you through your treatment plan to achieve your goals.
4. Your treatment plan and any related exercise videos will be available to you 24 hours a day on the Vori Health website and their mobile app.

Virtual PT visits with Vori Health may be covered in the following ways:

If your doctor's visits are subject to deductible, a telemedicine visit will be covered in full after deductible. If your doctor's visits are a copay with no deductible, your visit will be covered in full.

Here are some of the common areas treated by Vori Health Orthopedic Specialists:



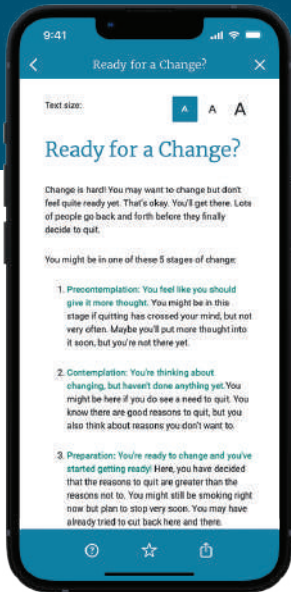
To learn more about virtual options for physical therapy, including Vori Health, log in to your member account at ExcellusBCBS.com/Login.



Vori Health is an independent company that offers virtual musculoskeletal (back, neck and joint) health care and physical therapy services to Excellus BlueCross BlueShield members. Excellus BlueCross BlueShield is a nonprofit independent licensee of the Blue Cross Blue Shield Association. Our Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-855-547-7710 (TTY 711). 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-855-547-7710 (TTY 711)。

The power to quit smoking

Quitting smoking is hard, but we're here to help.










Help in the palm of your hand

Our free Smoking Cessation program – powered by the Wellframe® app – puts tools and support to help you quit smoking right in the palm of your hand. You'll have access to program modules, videos, and articles you can take with you wherever you go.

You'll also have the option of receiving direct one-on-one support from our local Care Management team to help you build a personal plan to quit smoking that is focused around your unique goals. They'll help you identify your reasons for quitting, recognize triggers for smoking, develop strategies to fight cravings, and help you stay motivated and accountable along the way.

Features

-  Evidence based, holistic approach to smoking cessation
-  Repeatable six-week program
-  Daily multimedia to-do checklist
-  Check ins and alerts
-  Articles and videos
-  24/7 support through SmokeFree.gov
-  Additional support for quitting tobacco and e-cigarettes

We're here to support you at each step along your journey to quit smoking. With helpful tools and integrated support from our Care Management team, we put the power to quit right in your hands.



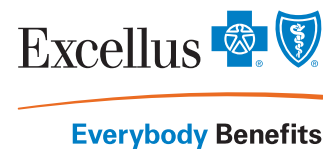
Scan here to download the **FREE Wellframe app** and take your first step today!

Use access code **excelluswelcome** to engage with our Care Management Team for help along the way, or **excellusfree** for the self-guided program.



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B-7715 rev 4.24 / 18798-24M



THE
FEDCAP
GROUP

