

Missouri



Missouri Market Highlights



Our *HMO and DSNP plans are expanding into 24 new counties*, and will be offered in most major Missouri markets (51 out of 85 Anthem licensed counties – excludes NW Missouri). HMO and DSNP plans have improvements on key benefits for 2019. Additionally, *LPPO is expanding into 25 additional counties* (51 out of 85 Anthem licensed counties)



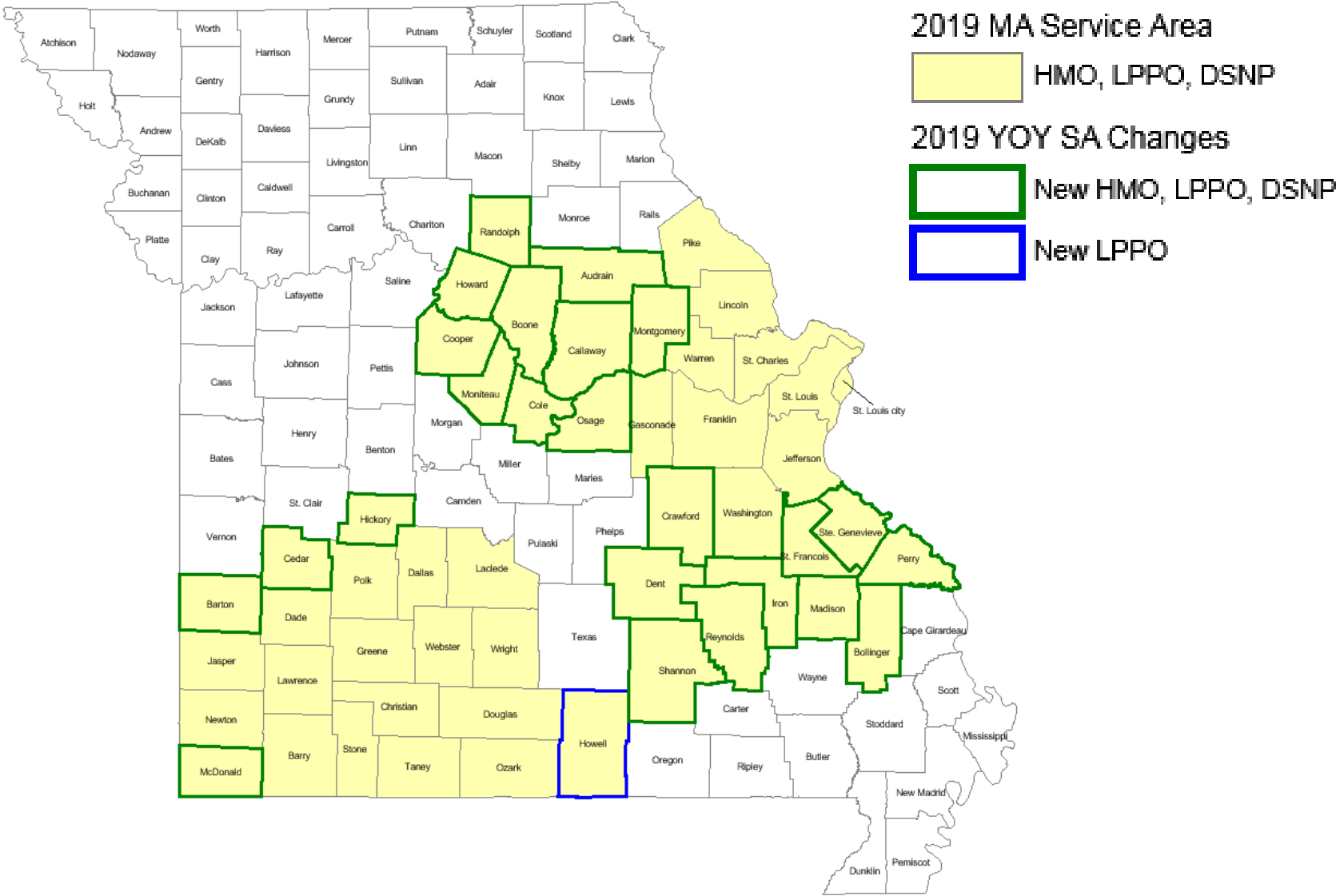
Adding a new Flexible Benefit package, where members may chose one of seven options



On ALL plans except DSNP, *adding 90 day coverage at \$0 for Tiers 1 & 6 and 2x the 30 supply for Tiers 2-4* through both retail pharmacies and by mail order

Products	Plan-PBP #	Premium	Counties	Comments
HMO	H3447-019	\$0	51	Flagship HMO
DSNP	H3447-018	\$0	51	Duals plan
LPPO	H4909-015	\$47	48	Broad market PPO
LPPO	H4036-016	\$0	18	Skinny LPPO in Select markets

Missouri 2019 Service Area



Missouri 2019 Plan Highlights

Anthem MediBlue Plus (HMO) H9886-004 H3447-019	
Service Area	Audrain , Barry , Barton , Bollinger , Boone , Callaway , Cedar , Christian , Cole , Cooper , Crawford , Dade , Dallas , Dent , Douglas , Franklin , Gasconade , Greene , Hickory , Howard , Howell , Iron , Jasper , Jefferson , Laclede , Lawrence , Lincoln , McDonald , Madison , Moniteau , Montgomery , Newton , Osage , Ozark , Perry , Pike , Polk , Randolph , Reynolds , St Charles , St Francois , St Louis , St Louis City , Ste. Genevieve , Shannon , Stone , Taney , Warren , Washington , Webster , Wright
Monthly Premium	\$0
Max Out-of-Pocket	\$3,400
Primary Care Physician	\$0
Specialist	\$35
Inpatient Hospital	\$295 (6 days)
Rx Copays (preferred cost shares) T1 / T2 / T3 / T4 / T5 / T6	\$0 / \$15 / \$42 / \$95 / 32% / \$0 90 day mail-order savings on certain tiers
Rx Deductible	\$0

Missouri 2019 Plan Highlights

Anthem MediBlue Plus (HMO) H9886-004 H3447-019	
Skilled Nursing Facility (Preferred / INN)	Days 1 - 20: \$0 per day / Days 21 - 100: \$142 per day (Preferred) Days 1 - 20: \$20 per day / Days 21 - 100: \$172 per day (INN)
Outpatient Surgery Hospital	\$285 copay
Ambulatory Surgical Center	\$250 copay
Emergency Room	\$120 copay
Ambulance	\$295 copay (Air Ambulance – 20% coinsurance)
Urgent Care	\$30 copay
Diagnostic Radiologic Procedures	\$140 copay (doctor office) \$160 copay (outpatient facility)
Diagnostic Procedures/Tests	\$85 copay (doctor office) \$160 copay (outpatient facility)
X-rays	\$50 copay (doctor office) \$110 copay (outpatient facility)
Outpatient Lab	\$0 - \$10 copay
Emergency / Urgent Care Worldwide Coverage	<p>This plan covers emergency services when traveling outside of the United States for less than six months. This benefit is limited to \$25,000 per year for worldwide emergency services. There is a \$120 copay for emergency and urgent care services.</p>



Missouri 2019 Plan Highlights

Anthem MediBlue Plus (HMO) H9886-004 H3447-019	
Routine Preventive Dental	\$0 copay for 2 oral exams, 2 cleanings every year 1 x-ray and 1 fluoride treatment every year Optional Supplemental Benefits are also available for an additional premium
Routine Eye Exams	\$0 copay for 1 routine eye exam(s) every year Optional Supplemental Benefits are also available for an additional premium.
Routine Eye Wear	\$125 limit for eye glasses or contact lenses every year
Routine Hearing Exams	\$0 copay for 1 routine hearing exam(s) every year
Hearing Aids	\$0 copay for hearing aids \$3,000 maximum plan benefit for hearing aids every year
Meals	10 days post-discharge meal benefit (2 per day)
Personal Emergency Response System (PERS)	Covered
Fitness	Covered (SilverSneakers®)
LiveHealth Online	Covered
Over the Counter (OTC)	\$60 per quarter
Routine Podiatry	\$0 copay (unlimited visits per year)
Medicare Community Resource Support	Covered
Flex Benefits	Covered



Missouri 2019 Plan Highlights

Anthem MediBlue Dual Advantage (HMO SNP) H9886-003 H3447-018	
Service Area	Audrain, Barry, Barton, Bollinger, Boone, Callaway, Cedar, Christian, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Laclede, Lawrence, Lincoln, McDonald, Madison, Moniteau, Montgomery, Newton, Osage, Ozark, Perry, Pike, Polk, Randolph, Reynolds, St Charles, St Francois, St Louis, St Louis City, Ste Genevieve, Shannon, Stone, Taney, Warren, Washington, Webster, Wright
Dental	2 Exams; 2 Cleanings, 1 x-ray; 1 fluoride treatment; \$2,000 Comprehensive
Vision	1 Exam; \$300 hardware limit per year
Hearing	1 hearing exam; \$3,000 hearing aid limit per year
Over the Counter (OTC)	\$300 per quarter
Transportation	60 one way routine trips Trips are limited to 60 miles
Routine Podiatry	\$0 (unlimited visits)
Meals	10 days post-discharge meal benefit (2 per day)
Personal Emergency Response System (PERS)	Covered
LiveHealth Online	Covered
Fitness	Covered (SilverSneakers®)
Medicare Community Resource Support	Covered
Flex Benefits	Covered

Missouri 2019 Plan Highlights

	Anthem MediBlue Access (PPO) H4909-015	Anthem MediBlue Access (PPO) H4909-016
Service Area	Audrain, Barry, Barton, Bollinger, Boone, Callaway, Cedar, Christian, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Franklin, Gasconade, Greene, Howard, Iron, Jasper, Jefferson, Laclede, Lawrence, Lincoln, Madison, Moniteau, Montgomery, Newton, Osage, Ozark, Perry, Pike, Polk, Randolph, Reynolds, Shannon, St Charles, St Francois, St Louis, St Louis City, Ste. Genevieve, Taney, Warren, Washington, Webster, Wright	Christian, Dallas, Douglas, Franklin, Greene, Hickory, Howell, Jasper, Laclede, McDonald, Newton, Ozark, Polk, St Louis, St Louis City, Taney, Webster, Wright
Monthly Premium	\$39	\$0
Max Out-of-Pocket	\$5,900 INN \$7,000 OON	\$6,700 INN \$10,000 OON
Primary Care Physician	\$5	\$10
Specialist	\$35	\$40
Inpatient Hospital	\$295 (6 days)	\$295 (6 days)
Rx Copays (preferred cost shares) T1 / T2 / T3 / T4 / T5 / T6	\$4 / \$13 / \$42 / \$95 / 33% / \$0 90 day mail-order savings on certain tiers	\$4 / \$13 / \$42 / \$95 / 30% / \$0 90 day mail-order savings on certain tiers
Rx Deductible	\$0	\$150 (Tiers 3-5)



Missouri 2019 Plan Highlights

	Anthem MediBlue Access (PPO) H4909-015	Anthem MediBlue Access (PPO) H4909-016
Skilled Nursing Facility (Preferred / INN)	Days 1 - 20: \$0 per day / Days 21 - 100: \$142 per day (Preferred) Days 1 - 20: \$20 per day / Days 21 - 100: \$172 per day (INN)	
Outpatient Surgery Hospital		\$285 copay
Ambulatory Surgical Center	\$240 copay	\$245 copay
Emergency Room		\$90 copay
Ambulance	\$295 copay (Air Ambulance – 20% coinsurance)	\$275 copay (Air Ambulance – 20% coinsurance)
Urgent Care	\$30 copay	\$35 copay
Diagnostic Radiologic Procedures		\$145 copay (doctor office) \$165 copay (outpatient facility)
Diagnostic Procedures/Tests		\$75 copay (doctor office) \$165 copay (outpatient facility)
X-rays		\$50 copay (doctor office) \$115 copay (outpatient facility)
Outpatient Lab		\$0 - \$20 copay



Missouri 2019 Plan Highlights

	Anthem MediBlue Access (PPO) H4909-015	Anthem MediBlue Access (PPO) H4909-016
Emergency / Urgent Care Worldwide Coverage	This plan covers emergency services when traveling outside of the United States for less than six months. This benefit is limited to \$25,000 per year for worldwide emergency services. There is a \$90 copay for emergency and urgent care services.	
Routine Preventive Dental	\$0 copay for 2 oral exams every year \$0 copay for 2 cleanings every year 1 x-ray and 1 fluoride treatment every year Optional Supplemental Benefits are also available for an additional premium	
Routine Eye Exams	\$0 copay for 1 routine eye exam(s) every year Optional Supplemental Benefits are also available for an additional premium.	
Routine Hearing Exams	\$0 copay for 1 routine hearing exam(s) every year	
LiveHealth Online	Covered	
Hearing Aids	\$0 copay for hearing aids \$3,000 maximum plan benefit for hearing aids every year	
Fitness	Covered (SilverSneakers®)	
Routine Podiatry	\$0 copay (unlimited visits per year)	



Missouri 2019 OSB Premiums

	Optional Supplemental Benefits (OSB) HMO	Optional Supplemental Benefits (OSB) PPO
Preventative Dental	\$17	\$19
Dental and Vision	\$25	\$28
Enhanced Dental and Vision	\$47	\$50

Missouri Medicare Supplement Plans

MEDICARE SUPPLEMENT RATING FACTORS

	Plan Choices	Area	Age	Gender	Tobacco Use
MO	Plan A Plan F Plan G Plan N	Yes	Issue	Yes	Yes

- SilverSneakers® is included with each plan
- SpecialOffers@Anthem: Discounts help members save money from various vendors for things like:
 - Vision and Hearing
 - Eldercare Support
 - Health and Wellness
 - Weight Loss Programs
 - Rx Drug Discounts through Medical Security Card – this program in 2016 helped members save over \$6.5M dollars with an average savings of \$35.34 per prescription