

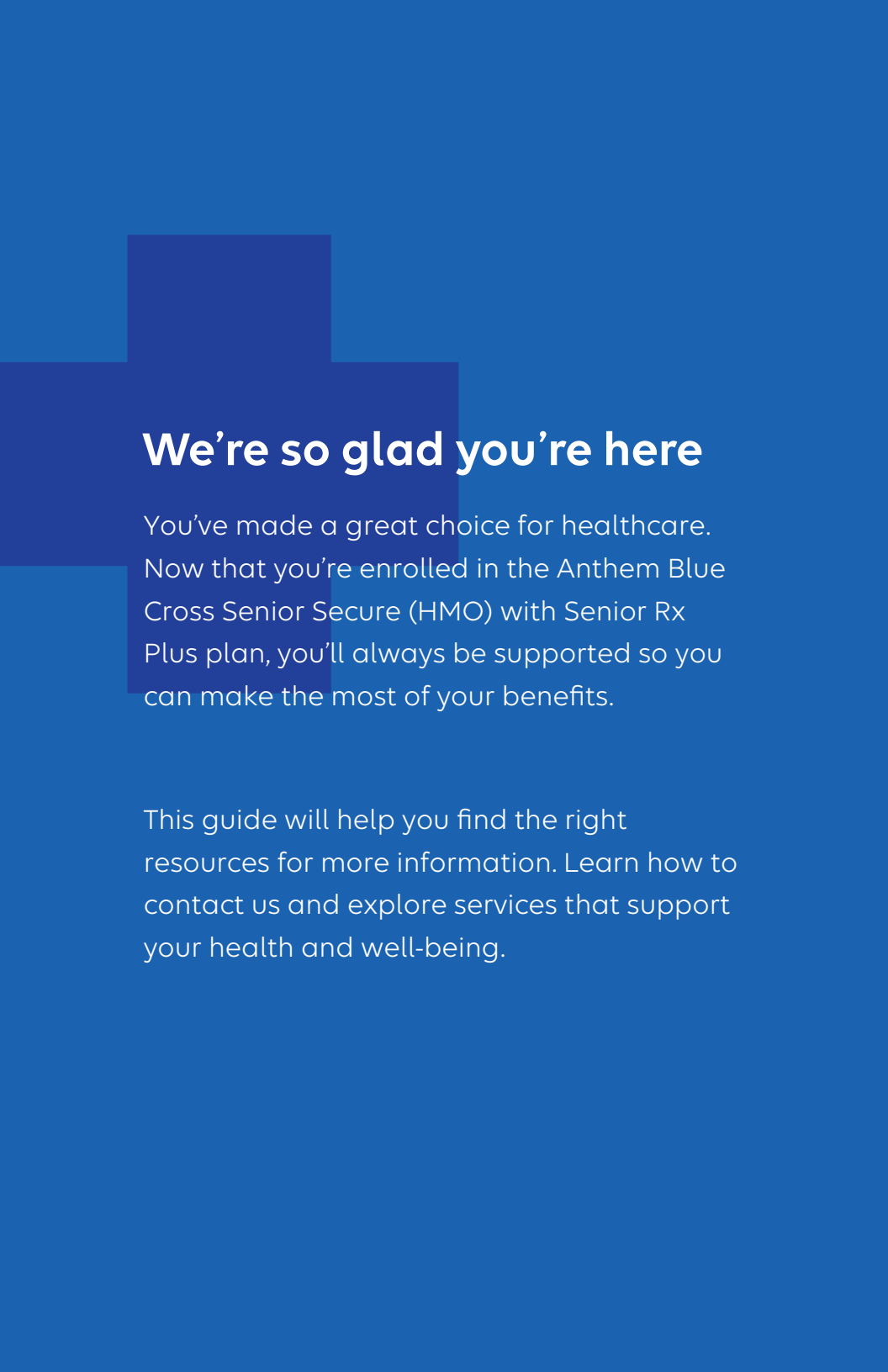


Welcome to Anthem Medicare Advantage

Getting to know your plan and benefits

Welcome Guide





We're so glad you're here

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

This guide will help you find the right resources for more information. Learn how to contact us and explore services that support your health and well-being.

Here's a checklist to help you get started

- ☐ **Register** for your secure online account by visiting www.anthem.com/ca or download the **SydneySM Health** app.¹ If you already have an account, use your current username and password to sign in.
- ☐ **View** your Evidence of Coverage to learn what is covered by your health plan and what you will pay.
- ☐ **Complete** your health assessment. Within your first 90 days, you'll receive a call to answer a simple health survey to help keep your care and services up to date.
- ☐ **Fill out** your Member Authorization Form at www.anthem.com/ca/forms to give people that you choose access to your health records. You can contact Member Services to request this form.
- ☐ **Schedule** your Annual Wellness Visit and other preventive care, such as a House Call visit, to help you stay on top of your health.
- ☐ **Sign up** if you want to have your maintenance medications delivered right to your door by calling the CarelonRx Pharmacy Contact Center at the number located on your member ID card.²

Three simple ways to keep your plan information handy



1. Register on our secure website

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

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



2. Download the Sydney Health app

The Sydney Health app offers on-the-go access to your plan benefits on your smartphone or tablet. You can check your claim status, view your digital ID card, and chat with us online for frequently asked questions.

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



3. Call Member Services

If you need help, have questions, or would like a printed copy of your Evidence of Coverage, Provider and Pharmacy Directory, and/or drug lists mailed to you, please call Member Services at **1-833-848-8730**, Monday through Friday, 8 a.m. to 9 p.m. ET, except holidays.

The 2026 directory will be available to request after December 5, 2025.

Understanding your plan and benefits

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

- Use the Find Care resource to search for doctors, pharmacies, or specialists in your network's plan.
- View your Evidence of Coverage, a legal document detailing what's covered, your costs, and your rights and responsibilities under Medicare Advantage.
- Review your Drug List (formulary) to ensure your prescriptions are covered. You can also check medication prices and home delivery options.
- Call Member Services at the phone number listed on the back of your ID card to request printed copies of your plan documents.



Understanding your HMO health plan coverage

Your health maintenance organization (HMO) health plan offers a wide network of expert care providers to choose from. Before you seek care, it's important to understand some plan coverage rules.

Choosing your primary care doctor

- You will first select a PCP from your group plan's network. Your PCP can be a family practitioner, general practitioner, or internal medicine doctor.
- You'll see your primary care doctor for most of your healthcare needs. They can also help you find a specialist in the plan's network if you need one, as a referral may be required.
- If you decide to go outside your plan's network for care, your plan won't cover those costs unless it's for urgent care, a medical emergency, or out-of-area dialysis.
- If you receive routine care from doctors and other care providers not in your plan's network, neither Medicare nor the plan will pay for the cost.

Using independent medical groups

Some doctors in your plan belong to an independent practice association (IPA) or medical group, meaning you can only see primary care doctors and specialists within that group.

Getting a referral for a specialist

If you need specialized care, your primary care doctor or medical group will refer you to other doctors who are also in your plan's network. In most cases, covered services need to come from doctors and facilities in your plan's network. When services require a referral from your PCP, referrals are for one or two visits. PCPs can make referrals that last for a longer duration (called "standing referrals") to doctors in your plan's network if you need cancer pain management or have special conditions (life-threatening, degenerative, or disabling conditions that need ongoing, specialized treatment).

How to get care



1. Talk to your doctor

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



2. Use LiveHealth Online

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



3. Call 24/7 NurseLine⁵

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



4. Visit an urgent care center

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



5. Get emergency care

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

Filling your prescriptions

With CarelonRx, you have access to a vast network of pharmacies. Your plan covers generic and brand-name drugs, as well as high-cost specialty drugs, beyond Medicare's minimum requirements. Check your Drug List (formulary) for a list of covered prescriptions.

How to receive your prescriptions

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

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

- Call the CarelonRx Pharmacy Contact Center at the number located on your ID card.
- Log in to the portal or Sydney Health app, navigate to the prescription area, and follow the steps to order home delivery.



Take care of yourself with preventive health benefits

Schedule preventive care services

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

- Annual Wellness Visit and Annual Routine Physical⁶
- Vaccinations, like the flu shot
- Cancer screenings, including colon, lung, breast, or prostate
- Other services, such as screening for diabetes and bone-density testing

Take advantage of the House Call program

Receive an annual in-home or virtual health evaluation from a licensed clinician in the comfort of your own home to support the ongoing care you receive from your doctors.

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

Your plan also includes other health benefits

Vision care — eye exam and eyewear allowance.

Hearing care — routine hearing exam and hearing aid allowance.

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

Learn about additional health and wellness programs

Keep moving with SilverSneakers

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

MyHealth Advantage

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

Carelon Health Solutions and Palliative Care²

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

Medicare community resource support

Your plan provides an outreach team to help you find resources in your community, beyond what your plan benefits cover. To access this benefit or have questions, call Member Services at the number on your ID card and ask for the Medicare Community Resource Support team.

Healthy Meals⁸

You can have nutritious, balanced meals delivered to your home after a hospital stay or if you have a chronic illness. To start the qualification process for the chronic condition portion of the benefit, you'll need to ask your provider to complete and return the Chronic Condition Verification Form in the Enrollment Guide. For more information, see Chapter 4 of your EOC or call the Member Services number listed at the back of your ID card.

For more details about additional benefits, review your Evidence of Coverage.

- 1 Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.
- 2 The Caredon companies are separate companies providing behavioral health, care pathways, pharmacy, and value-based care delivery solutions through our digital platforms and technology services and research on behalf of Anthem Blue Cross.
- 3 LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.
- 4 Other telehealth services may be available, but copays or additional charges may apply.
- 5 The information contained in this program is for general guidance only. Your doctor will be specific regarding recommendations for your individual circumstances. Recommended treatments may not be covered under your health plan.
- 6 Some plans may not include coverage for an annual routine physical; check your Evidence of Coverage for details.
- 7 SilverSneakers is a registered trademark of Tivity Health. All rights reserved Tivity Health, Inc. is an independent company providing a fitness program on behalf of this plan.
- 8 The benefits mentioned are Special Supplemental Benefits for the Chronically Ill (SSBCI). You may qualify for SSBCI if you have a high risk for hospitalization and require intensive care coordination to manage chronic conditions such as Chronic Kidney Diseases, Chronic Lung Disorders, Cardiovascular Disorders, Chronic Heart Failure, or Diabetes. For a full list of chronic conditions or to learn more about other eligibility requirements needed to qualify for SSBCI benefits, please refer to Chapter 4 in your plan's Evidence of Coverage.

We're here to help

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

For pharmacy-related questions, call:

1-833-279-0467 (TTY 711)

24 hours a day, 7 days a week

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

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

For all other questions, call:

1-833-848-8730 (TTY 711)

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

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