



# ChamberAdvantage PRODUCT GUIDE

BENEFITS DESIGNED WITH  
YOU IN MIND.



SMALL BUSINESS





Welcome to ChamberAdvantage,  
a great health plan for your Small  
Group clients from the Kentucky  
Chamber of Commerce

As today’s small business owners search for cost-saving health coverage options, the Kentucky Chamber of Commerce and Anthem Blue Cross and Blue Shield (Anthem) have come together to offer a new self-funded option — ChamberAdvantage.

Good for them, good for you

We want to help you find more time to do what you do best. Like growing your business and helping your clients find the right plans for their employees and their company. With Anthem, you can rest easy knowing we’re working hard to give you back time in your day.

With this in mind, we’ve redesigned the health care and coverage experience to make it simpler for everyone. Our innovative tools, programs and resources all work together to improve health, lower costs and streamline the process. Plus, everything is in one place, with one ID card, one service area and one website!

Your clients can become chamber members today!

Chamber members have access to a full range of high-quality plans and options that can lead to significant savings.

In addition to financial protection, ChamberAdvantage offers:

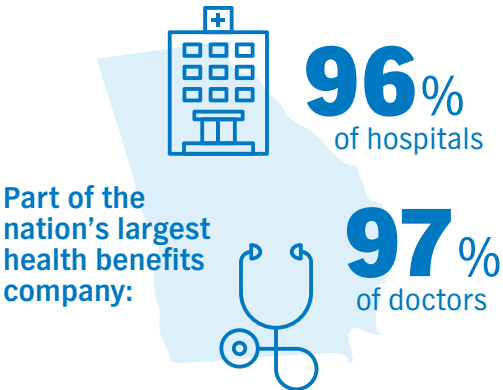
- Competitive rates
- Flexibility in choice of benefit plans
- Predictable, fixed monthly payments
- Anthem’s broad Blue Access network and Essential Formulary

To top it off, we also offer specialty products, including dental, vision, life and disability plans at discounted rates to employers participating in the ChamberAdvantage plan. Your clients’ employees can get great care, when and where it’s needed, with access to one of the largest vision and dental provider networks in the country.

Why Anthem Blue Cross and Blue Shield?

It’s that peace of mind knowing that Anthem has been serving millions of members in Kentucky for more than 80 years and is:

- Part of the nation’s largest health benefits company.
- Part of the BlueCard® program through the Blue Cross Blue Shield Association, which includes more than 96% of hospitals and 97% of doctors in Kentucky.\*



High-quality care designed for whole-person health

**Whole Health Connection<sup>SM</sup>:** Our clinical integration solution connects pharmacy, dental, vision, disability and behavioral health data with medical data to put employees at the center of a team-based personalized approach to whole-person care. Plus, your clients will have a single point of contact for any benefit questions.

**24/7 NurseLine:** Registered nurses are on call 24/7 to help with everything from a baby’s fever to allergy relief tips and can advise employees on where to go for care.

**Future Moms:** Nurses help moms-to-be follow a health care provider’s plan of care, identify any risks, make healthier decisions during pregnancy and prepare for delivery. Future Moms with Breastfeeding Support on LiveHealth Online offers moms visits with a lactation consultant, counselor or registered dietitian through private and secure video using a smartphone, tablet or computer with a webcam.

**MyHealth Advantage:** When gaps or risks are identified, we mail a confidential MyHealth Note to the employee outlining specific actions he or she can take for better health and lower health care costs.

**ConditionCare:** If employees are dealing with a chronic condition like asthma or diabetes, they get one-on-one help from a health care professional. They’ll learn easier ways to manage their health and reach their health goals.

**Case management:** Employees with complex health issues work with our nurses and behavioral care managers to stay on top of their health issues and navigate the health care system. Backed by a team of doctors, pharmacists, exercise physiologists and others, our case managers have the latest information and treatment options.

**Behavioral health:** Employees’ emotional well-being is as important as their physical well-being to an organization’s ability to stay competitive. Employees who are dealing with depression, anxiety, stress or substance abuse need help. Our Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.

**Online Wellness Toolkit:** Available on [anthem.com](https://www.anthem.com), the Online Wellness Toolkit gives employees the resources they need to set and achieve their unique health goals. It includes a health assessment for identifying health risks, guidance for lowering those risks, personalized trackers to track progress and fun activities that promote healthier decision-making.

**LiveHealth Online:** LiveHealth Online gives employees easy and convenient access to the care they need anytime, 24/7, with no appointments or long wait times. Employees can see a board-certified doctor or psychiatrist, licensed therapist\* or lactation consultant through live video on their smartphone, tablet or computer with a webcam.

**Autism Spectrum Disorder Program:** This program helps connect employees with licensed behavioral analysts who work with children on the spectrum.

Find out more today

Talk to your Anthem representative about how the ChamberAdvantage plan can be a great solution for your small groups.

Be sure to ask about special discounts on dental, vision, life and disability coverage available through the ChamberAdvantage plan.

\*Blue Cross Blue Shield Association website: *About Blue Cross Blue Shield Association* (accessed May 2019): [bcbs.com/about-the-association/](https://www.bcbs.com/about-the-association/).

\* Appointments subject to availability of a therapist.

# PRODUCT DETAILS

## ChamberAdvantage product details – 2 to 50 employees

The plan naming structure includes these elements:  
CBA MEWA + network name + product type + deductible/coinsurance/out-of-pocket maximum

Plan type	PPO		
Plan name	Anthem ChamberAdvantage Blue Access PPO500/20%/6000	Anthem ChamberAdvantage Blue Access PPO 2000/20%/3500	Anthem ChamberAdvantage Blue Access PPO 2500/20%/5000
Network	Blue Access	Blue Access	Blue Access
Contract code	4DS8	4DS9	4DSA
Deductible <sup>1</sup> (individual/family)	\$500/\$1,500	\$2,000/\$4,000	\$2,500/\$5,000
Coinsurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$6,000/\$12,000	\$3,500/\$7,000	\$5,000/\$10,000
Office visits: Primary care physician (PCP) Specialist (SPC) Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$30 SPC: \$60 RHC: \$15	PCP: \$30 SPC: \$60 RHC: \$15
Doctor visits: LiveHealth Online	\$25	\$30	\$30
Urgent care <sup>2</sup> (facility)	\$100	\$100	\$100
Emergency room <sup>2</sup> (facility)	Deductible, then \$300	Deductible, then \$300	Deductible, then \$300
Outpatient surgery (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Pharmacy deductible <sup>3</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: <sup>4</sup> 30-day supply	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script
Home delivery pharmacy: 90-day supply	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script

The below overview represents network benefits. Our preferred provider organization (PPO) plans also include non-network benefits with higher cost shares, including deductible, coinsurance and copays. For more plan information, please refer to the *Summary of Benefits* (SOB). To find a specific SOB for any of these plans, visit [plan-summaries.anthem.com/sobdps/](https://plan-summaries.anthem.com/sobdps/).

**All product offerings are subject to regulatory review and approval and are subject to change.**

PPO			
Anthem ChamberAdvantage Blue Access PPO 1000/20%/3500	Anthem ChamberAdvantage Blue Access PPO 1500/20%/4000	Anthem ChamberAdvantage Blue Access PPO 6500/30%/7900	Anthem ChamberAdvantage Blue Access PPO 3000/20%/3500
Blue Access	Blue Access	Blue Access	Blue Access
4DSB	4DSC	4DSK	4DSL
\$1,000/\$3,000	\$1,500/\$3,000	\$6,500/\$13,000	\$3,000/\$6,000
20%	20%	30%	30%
\$3,500/\$7,000	\$4,000/\$8,000	\$7,900/\$15,800	\$3,500/\$7,000
PCP: \$20 SPC: \$40 RHC: \$10	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15
\$20	\$25	\$25	\$25
\$100	\$100	\$100	\$100
Deductible, then \$300	Deductible, then \$300	Deductible, then \$500	Deductible, then \$400
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance
Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/25% up to \$450 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/25% up to \$450 per script
\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$38/\$120/\$240/25% up to \$300 per script	\$38/\$120/\$240/25% up to \$300 per script

1 All ChamberAdvantage plans have embedded deductibles. An embedded deductible means each family member has an individual deductible and out-of-pocket maximum. Any deductible amount contributed by an individual family member applies to the family deductible amount, but no individual family member contributes more to the family deductible than their individual deductible amount.

2 Some services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

3 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

4 Retail 90 is included on all plans. Employees can get a 90-day supply of maintenance medications from a participating retail pharmacy.

# PRODUCT DETAILS

## ChamberAdvantage product details – 2 to 50 employees

The plan naming structure includes these elements:  
CBA MEWA + network name + product type + deductible/coinsurance/out-of-pocket maximum

Plan type	PPO		
Plan name	Anthem ChamberAdvantage Pathway PPO 6500/30%/7900	Anthem ChamberAdvantage Pathway PPO 500/20%/6000	Anthem ChamberAdvantage Pathway PPO 2000/20%/3500
Network	Pathway	Pathway	Pathway
Contract code	4DSN	4DSQ	4DSR
Deductible <sup>1</sup> (individual/family)	\$6,500/\$13,000	\$500/\$1,500	\$2,000/\$4,000
Coinsurance	30%	20%	20%
Out-of-pocket maximum (individual/family)	\$7,900/\$15,800	\$6,000/\$12,000	\$3,500/\$7,000
Office visits: Primary care physician (PCP) Specialist (SPC) Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$30 SPC: \$60 RHC: \$15
Doctor visits: LiveHealth Online	\$25	\$25	\$30
Urgent care <sup>2</sup> (facility)	\$100	\$100	\$100
Emergency room <sup>2</sup> (facility)	Deductible, then \$500	Deductible, then \$300	Deductible, then \$300
Outpatient surgery (facility)	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Pharmacy deductible <sup>3</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: <sup>4</sup> 30-day supply	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/25% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script
Home delivery pharmacy: 90-day supply	\$38/\$120/\$240/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script

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2 Some services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

PPO			
Anthem ChamberAdvantage Pathway PPO 2500/20%/5000	Anthem ChamberAdvantage Pathway PPO 1000/20%/3500	Anthem ChamberAdvantage Pathway PPO 1500/20%/4000	Anthem ChamberAdvantage Pathway PPO 3000/20%/3500
Pathway	Pathway	Pathway	Pathway
4DSS	4DST	4DSU	4DSW
\$2,500/\$5,000	\$1,000/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000
20%	20%	20%	20%
\$5,000/\$10,000	\$3,500/\$7,000	\$4,000/\$8,000	\$3,500/\$7,000
PCP: \$30 SPC: \$60 RHC: \$15	PCP: \$20 SPC: \$40 RHC: \$10	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15
\$30	\$20	\$25	\$25
\$100	\$100	\$100	\$100
Deductible, then 20% coinsurance	Deductible, then \$300	Deductible, then \$300	Deductible, then \$400
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/25% up to \$450 per script
\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$38/\$120/\$240/\$25% up to \$300 per script

3 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

4 Retail 90 is included on all plans. Employees can get a 90-day supply of maintenance medications from a participating retail pharmacy.

# PRODUCT DETAILS

## ChamberAdvantage product details – 2 to 50 employees

The plan naming structure includes these elements:  
CBA MEWA + network name + product type + deductible/coinsurance/out-of-pocket maximum

Plan type	PPO HSA		
Plan name	Anthem ChamberAdvantage Blue Access PPO 3000E/20%/6000 w/HSA	Anthem ChamberAdvantage Blue Access PPO 5000E/20%/6750 w/HSA	Anthem ChamberAdvantage Pathway PPO 5000E/20%/6750 w/HSA
Network	Blue Access	Blue Access	Pathway
Contract code	4DSG	4DSJ	4DSZ
Deductible <sup>1</sup> (individual/family)	\$3,000/\$6,000	\$5,000/\$10,000	\$5,000/\$10,000
Coinsurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$6,000/\$12,000	\$6,750/\$13,500	\$6,750/\$13,500
Office visits: Primary care physician (PCP) Specialist (SPC) Retail health clinic (RHC)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Doctor visits: LiveHealth Online	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Urgent care <sup>2</sup> (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Emergency room <sup>2</sup> (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Outpatient surgery (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Pharmacy deductible <sup>3</sup> (individual/family)	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
Retail pharmacy: <sup>4</sup> 30-day supply	Level 1: 20% Level 2: 30%	Level 1: 20% Level 2: 30%	Level 1: 20% Level 2: 30%
Home delivery pharmacy: 90-day supply	20%	20%	20%

PPO HSA	HMO		
Anthem ChamberAdvantage Pathway PPO 3000E/20%/6000 w/HSA	Anthem ChamberAdvantage Pathway HMO 6500/30%/7900	Anthem ChamberAdvantage Pathway Transition HMO 6500/30%/7900	Anthem ChamberAdvantage Pathway HMO 500/20%/6000
Pathway	Pathway HMO	Pathway Transition HMO	Pathway HMO
4DT1	4DSP	4DTB	4DTC
\$3,000/\$6,000	\$6,500/\$13,000	\$6,500/\$13,000	\$500/\$1,500
20%	30%	30%	20%
\$6,000/\$12,000	\$7,900/\$15,800	\$7,900/\$15,800	\$6,000/\$12,000
Deductible, then 20% coinsurance	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15
Deductible, then 20% coinsurance	\$25	\$25	\$25
Deductible, then 20% coinsurance	\$100	\$100	\$100
Deductible, then \$300	Deductible, then \$500	Deductible, then \$500	Deductible, then \$300
Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance	Deductible, then 20% coinsurance
Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Tiers 1-4: Medical deductible applies	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Level 1: 20% Level 2: 30%	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/25% up to \$450 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/25% up to \$450 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script
20%	\$38/\$120/\$240/25% up to \$300 per script	\$38/\$120/\$240/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script

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2 Some services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

3 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.  
4 Retail 90 is included on all plans. Employees can get a 90-day supply of maintenance medications from a participating retail pharmacy.

# PRODUCT DETAILS

## ChamberAdvantage product details – 2 to 50 employees

The plan naming structure includes these elements:  
**CBA MEWA + network name + product type + deductible/coinsurance/out-of-pocket maximum**

Plan type	HMO		
Plan name	Anthem ChamberAdvantage Pathway Transition HMO 500/20%/6000	Anthem ChamberAdvantage Pathway HMO 2000/20%/3500	Anthem ChamberAdvantage Pathway Transition HMO 2000/20%/3500
Network	Pathway Transition HMO	Pathway HMO	Pathway Transition HMO
Contract code	4DTD	4DTE	4DTF
Deductible <sup>1</sup> (individual/family)	\$500/\$1,500	\$2,000/\$4,000	\$2,000/\$4,000
Coinsurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$6,000/\$12,000	\$3,500/\$7,000	\$3,500/\$7,000
Office visits: Primary care physician (PCP) Specialist (SPC) Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$30 SPC: \$60 RHC: \$15	PCP: \$30 SPC: \$60 RHC: \$15
Doctor visits: LiveHealth Online	\$25	\$30	\$30
Urgent care <sup>2</sup> (facility)	\$100	\$100	\$100
Emergency room <sup>2</sup> (facility)	Deductible, then \$300	Deductible, then \$300	Deductible, then \$300
Outpatient surgery (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Pharmacy deductible <sup>3</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: <sup>4</sup> 30-day supply	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script
Home delivery pharmacy: 90-day supply	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script

HMO			
Anthem ChamberAdvantage Pathway HMO 2500/20%/5000	Anthem ChamberAdvantage Pathway Transition HMO 2500/20%/5000	Anthem ChamberAdvantage Pathway HMO 1000/20%/3500	Anthem ChamberAdvantage Pathway Transition HMO 1000/20%/3500
Pathway HMO	Pathway Transition HMO	Pathway HMO	Pathway Transition HMO
4DTG	4DTH	4DTJ	4DTK
\$2,500/\$5,000	\$2,500/\$5,000	\$1,000/\$3,000	\$1,000/\$3,000
20%	20%	20%	20%
\$5,000/\$10,000	\$5,000/\$10,000	\$3,500/\$7,000	\$3,500/\$7,000
PCP: \$30 SPC: \$60 RHC: \$15	PCP: \$30 SPC: \$60 RHC: \$15	PCP: \$20 SPC: \$40 RHC: \$10	PCP: \$20 SPC: \$40 RHC: \$10
\$30	\$30	\$20	\$20
\$100	\$100	\$100	\$100
Deductible, then \$300	Deductible, then \$300	Deductible, then \$300	Deductible, then \$300
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script
\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script

The below overview represents network benefits. Our preferred provider organization (PPO) plans also include non-network benefits with higher cost shares, including deductible, coinsurance and copays. For more plan information, please refer to the *Summary of Benefits* (SOB). To find a specific SOB for any of these plans, visit **plan-summaries.anthem.com/sobdps/**.

**All product offerings are subject to regulatory review and approval and are subject to change.**

1 All ChamberAdvantage plans have embedded deductibles. An embedded deductible means each family member has an individual deductible and out-of-pocket maximum. Any deductible amount contributed by an individual family member applies to the family deductible amount, but no individual family member contributes more to the family deductible than their individual deductible amount.  
2 Some services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

3 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.  
4 Retail 90 is included on all plans. Employees can get a 90-day supply of maintenance medications from a participating retail pharmacy.

# PRODUCT DETAILS

## ChamberAdvantage product details – 2 to 50 employees

The plan naming structure includes these elements:  
CBA MEWA + network name + product type + deductible/coinsurance/out-of-pocket maximum

Plan type	HMO			
Plan name	Anthem ChamberAdvantage Pathway HMO 1500/20%/4000	Anthem ChamberAdvantage Pathway Transition HMO 1500/20%/4000	Anthem ChamberAdvantage Pathway HMO 3000/20%/3500	Anthem ChamberAdvantage Pathway Transition HMO 3000/20%/3500
Network	Pathway HMO	Pathway Transition HMO	Pathway HMO	Pathway Transition HMO
Contract code	4DTL	4DTM	4DTQ	4DTR
Deductible <sup>1</sup> (individual/family)	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000	\$3,000/\$6,000
Coinsurance	20%	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$4,000/\$8,000	\$4,000/\$8,000	\$3,500/\$7,000	\$3,500/\$7,000
Office visits: Primary care physician (PCP) Specialist (SPC) Retail health clinic (RHC)	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15	PCP: \$25 SPC: \$50 RHC: \$15
Doctor visits: LiveHealth Online	\$25	\$25	\$25	\$25
Urgent care <sup>2</sup> (facility)	\$100	\$100	\$100	\$100
Emergency room <sup>2</sup> (facility)	Deductible, then \$300	Deductible, then \$300	Deductible, then \$400	Deductible, then \$400
Outpatient surgery (facility)	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Pharmacy deductible <sup>3</sup> (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy: <sup>4</sup> 30-day supply	Level 1: \$10/\$35/\$70/25% up to \$250 per script Level 2: \$20/\$45/\$80/25% up to \$350 per script	Level 1: \$10/\$35/\$70/25% up to \$300 per script Level 2: \$20/\$45/\$80/25% up to \$400 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/25% up to \$450 per script	Level 1: \$15/\$40/\$80/25% up to \$350 per script Level 2: \$25/\$50/\$90/25% up to \$450 per script
Home delivery pharmacy: 90-day supply	\$25/\$105/\$210/25% up to \$300 per script	\$25/\$105/\$210/25% up to \$300 per script	\$38/\$120/\$240/25% up to \$300 per script	\$38/\$120/\$240/25% up to \$300 per script

The below overview represents network benefits. Our preferred provider organization (PPO) plans also include non-network benefits with higher cost shares, including deductible, coinsurance and copays. For more plan information, please refer to the *Summary of Benefits* (SOB). To find a specific SOB for any of these plans, visit [plan-summaries.anthem.com/sobdps/](https://plan-summaries.anthem.com/sobdps/).

**All product offerings are subject to regulatory review and approval and are subject to change.**

HMO HSA			
Anthem ChamberAdvantage Pathway HMO 5000E/20%/6750 w/HSA	Anthem ChamberAdvantage Pathway Transition HMO 5000E/20%/6750 w/HSA	Anthem ChamberAdvantage Pathway HMO 3000E/20%/6000 w/HSA	Anthem ChamberAdvantage Pathway Transition HMO 3000E/20%/6000 w/HSA
Pathway HMO	Pathway Transition HMO	Pathway HMO	Pathway Transition HMO
4DT3	4DT4	4DT7	4DT8
\$5,000/\$10,000	\$5,000/\$10,000	\$3,000/\$6,000	\$3,000/\$6,000
20%	20%	20%	20%
\$6,750/\$13,500	\$6,750/\$13,500	\$6,000/\$12,000	\$6,000/\$12,000
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance
Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies	Tiers 1-4: Medical deductible applies
Level 1: 20% Level 2: 30%	Level 1: 20% Level 2: 30%	Level 1: 20% Level 2: 30%	Level 1: 20% Level 2: 30%
20%	20%	20%	20%

1 All ChamberAdvantage plans have embedded deductibles. An embedded deductible means each family member has an individual deductible and out-of-pocket maximum. Any deductible amount contributed by an individual family member applies to the family deductible amount, but no individual family member contributes more to the family deductible than their individual deductible amount.

2 Some services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

3 For plans with a deductible, the pharmacy cost share applies after deductible for the tiers as listed. For plans with a separate pharmacy deductible, the deductible is combined for retail and home delivery.

4 Retail 90 is included on all plans. Employees can get a 90-day supply of maintenance medications from a participating retail pharmacy.

## ChamberAdvantage dental plan options

Anthem dental plans fill gaps in care that many dental plans don't. All plans include a carry-over option, composite (tooth-colored) fillings, implants, and accidental dental injury coverage. Employees also receive additional dental benefits including cleanings, periodontal treatment and more through our Anthem Whole Health Connection benefit to promote better overall health and wellness.



Classic	Contract code	Deductible	Annual benefit maximum	Coinsurance In network (INN) Out of network (OON)	Active/ passive	Endo, perio, oral surgery basic/major	Out-of-network reimbursement	Orthodontia
MEWA Essential Choice Classic KY-C20	4GDK	\$50/\$150	\$1,000	100%/80%/50%/50% INN 100%/80%/50%/50% OON	Active	Major	Maximum allowable charge	Not covered
MEWA Essential Choice Classic KY-C3	4GDM	\$50/\$150	\$1,000	100%/80%/50%/50% INN 100%/80%/50%/50% OON	Passive	Major	90th	Not covered
MEWA Essential Choice Classic KY-C1	4GDN	\$50/\$150	\$1,000	100%/80%/80%/50% INN 100%/80%/80%/50% OON	Passive	Basic	90th	Not covered
MEWA Essential Choice Classic KY-C5	4GDP	\$50/\$150	\$1,000	100%/80%/80%/50% INN 100%/80%/80%/50% OON	Passive	Basic	90th	Dependent children - age 18
MEWA Essential Choice Classic KY-C27	4GDQ	\$50/\$150	\$1,500	100%/80%/50%/50% INN 80%/60%/50%/50% OON	Active	Major	90th	Not covered
MEWA Essential Choice Classic KY-C9	4GDR	\$50/\$150	\$1,500	100%/80%/80%/50% INN 100%/80%/80%/50% OON	Passive	Basic	90th	Not covered
MEWA Essential Choice Classic KY-C13	4GDS	\$50/\$150	\$1,500	100%/80%/80%/50% INN 100%/80%/80%/50% OON	Passive	Basic	90th	Dependent children - age 18

Enhanced	Contract code	Deductible	Annual benefit maximum	Coinsurance	Active/ passive	Endo, perio, oral surgery basic/major	Out-of-network reimbursement	Orthodontia
Essential Choice Enhanced KY-E33	4GDT	\$50/\$150	\$2,000	100%/90%/90%/60% INN 100%/90%/90%/60% OON	Passive	Basic	90th	Covered adults and dependent children - age 18

Voluntary	Contract code	Deductible	Annual benefit maximum	Coinsurance	Active/ passive	Endo, perio, oral surgery basic/major	Out-of-network reimbursement	Orthodontia
MEWA Essential Choice Voluntary KY-V3 <sup>1,2</sup>	4GDU	\$50/\$150	\$1,000	100%/80%/50%/50% INN 100%/80%/50%/50% OON	Passive	Major	90th	Not covered
MEWA Essential Choice Voluntary KY-V1 <sup>1</sup>	4GDV	\$50/\$150	\$1,000	100%/80%/80%/50% INN 100%/80%/80%/50% OON	Passive	Basic	90th	Not covered
MEWA Essential Choice Voluntary KY-V13 <sup>1,3</sup>	4GDW	\$50/\$150	\$1,500	100%/80%/80%/50% INN 100%/80%/80%/50% OON	Passive	Basic	90th	Dependent children - age 18

1 12-month waiting period for major services.  
2 12-month waiting period for endo, perio or oral surgery.  
3 12-month waiting period for orthodontia.

## ChamberAdvantage vision plan options<sup>1</sup>

Saving money is important to your clients and their employees. And convenience and choice are right up there, too. That's why Blue View Vision<sup>SM</sup> is a clear winner for both. It's one of America's biggest vision networks, so it's easy for employees to find an eye care provider online or close to their home or work. And our network discounts keep out-of-pocket costs down. Members save an average of 63% in the Blue View Vision network!

Employer paid	Contract code	Exam	Materials	Frames	Contacts
MEWA FS.A.10.0.130.130	4CCP	\$10	\$0	\$130	\$130
MEWA FS.A.10.25.150.150	4G7E	\$10	\$25	\$150	\$150
MEWA FS.B.10.20.130.130	4G7G	\$10	\$20	\$130	\$130
MEWA FS.C.20.20.130.130	4G7J	\$20	\$20	\$130	\$130
Blue View Vision exam rider <sup>2</sup>	4G7B	\$20	\$20	\$130	\$130

Voluntary	Contract code	Exam	Materials	Frames	Contacts
MEWA FS.A.10.0.130.130	4CCN	\$10	\$0	\$130	\$130
MEWA FS.A.10.25.150.150	4G7D	\$10	\$25	\$150	\$150
MEWA FS.B.10.20.130.130	4G7F	\$10	\$20	\$130	\$130
MEWA FS.C.20.20.130.130	4G7H	\$20	\$20	\$130	\$130

	A plans	B plans	C plans
Eye exam	Once every calendar year	Once every calendar year	Once every calendar year
Lenses	Once every calendar year	Once every calendar year	Once every two calendar years
Frames	Once every calendar year	Once every two calendar years	Once every two calendar years
Contacts	Once every calendar year	Once every calendar year	Once every two calendar years

1 Plans cover out of network. Only one plan may be selected.  
2 Low-cost, access to Blue View Vision network – including all the materials and discounts that come with our network.





## Life and disability plans (2 to 50 employees)

For extra support, our life and disability plans offer Resource Advisor, which includes counseling by phone, face-to-face or LiveHealth Online; financial and legal counseling; online tools for the whole family and Perks at Work discounts on goods and services to help employees stay healthy and more. Travel Assistance is included with all life plans to give employees help with emergency medical evacuations, lost baggage and more.\*

### Basic life and accidental death and dismemberment (AD&D)

Plan	Life and AD&D coverage	
Option 1	\$15,000	\$15,000
Option 2	\$25,000	\$25,000
Option 3	\$50,000	\$50,000

Basic life insurance and AD&D coverage is guaranteed issue for amounts shown. Coverage is not guaranteed issue for late enrollees. Benefits reduce by 35% at age 65 and 50% at age 70. Waiver of premium included for an employee who becomes totally disabled before reaching age 60, after they meet a six month elimination period. Life insurance coverage continued under waiver of premium terminates at age 65. Living benefit/accelerated death benefit included - employees can receive an accelerated payout of up to 75% of their life insurance benefit if they are diagnosed as terminally ill. AD&D coverage includes seat belt benefit, airbag benefit, education benefit, repatriation benefit, coma benefit and common carrier benefit.

### Life/AD&D/dependent life

Plan	Life and AD&D coverage	Dependent life coverage
Option 1	\$15,000	\$5,000/\$2,500 (spouse/child)
Option 2	\$25,000	\$5,000/\$2,500 (spouse/child)
Option 3	\$50,000	\$10,000/\$5,000 (spouse/child)

\*All Travel Assistance services must be arranged in advance by Generali Global Assistance in order to be covered.

### Short-term disability

**Short-term disability coverage integrates with Anthem health benefits** to improve employee health and productivity. We refer disability claimants with certain chronic conditions and maternity claims to appropriate medical care management programs. This helps reduce disability costs, increase engagement in health and wellness programs to reduce cost of care, and improve the overall member experience.

Plan	Short-term disability benefit	Maximum weekly benefit	Elimination period	Maximum benefit period
Option 1	\$250 per week	\$250	Benefits begin on the 1st day for disability injury or 8th day for disability illness	26 weeks
Option 2	\$250 per week	\$250	Benefits begin on the 1st day for disability injury or 8th day for disability illness	13 weeks

All coverage is guaranteed issue for groups of 6-50. For groups of 2-5, the guaranteed issue amount is \$500. All employees must submit an *Evidence of Insurability* for benefit amounts over \$500. Coverage is for non-occupational disabilities only. The definition of disability includes partial and zero day residual. A work retention benefit is included. W-2 preparation services for disabled employees is included.

Additional plans, including long-term disability, salary-based life and short-term disability are available. Please contact your Anthem Sales representative for details or to request a quote.

When your clients package disability with one of our medical plans, employees are connected with teams of clinical, behavioral health, vocational rehabilitation and counseling specialists who can help them get back to life and back to work.



**Additional information for life and AD&D, and short-term disability and long-term disability coverage:**

- Plan availability based on group's SIC.
- Plans are only available when paired with a **ChamberAdvantage** medical product. Termination of all active ancillary products will apply when the **ChamberAdvantage** medical product is terminated.
- Timely enrollment is required for new employees. Employees hired after the effective date of the plan will become eligible for insurance after completing the waiting period specified in the policy. Eligible employees must be enrolled within 31 days after they satisfy the employer's eligibility period, or they will be required to submit *Evidence of Insurability* for underwriting approval.
- Groups must be in good financial standing. Groups must be in business for at least one year for disability coverage.
- Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this product.
- This brochure is not the contract. This brochure provides coverage highlights only and does not modify, expand or interpret any provisions of the policy. Unless otherwise stated, the policy will be issued using our standard policy wording. The policy to be issued will contain complete details of benefits, policy provisions, limitations, etc. A specimen copy is available upon request. In case of a conflict between the brochure and policy, the terms of the policy will govern.
- Regarding cost assumptions, the rates proposal are based on the plan design as specified herein. We reserve the right to modify the quoted costs as deemed appropriate by Anthem Life if the plan design is modified or any of these assumptions are incorrect. The rates appearing are based upon the data submitted and its accuracy. The actual rates charged will be based upon the ages, amounts and experience date of the persons insured. The proposed rates assume that coverage will be provided on a non-participating basis.
- Not all benefits are available in all states. Benefits and features may vary by state. The benefit descriptions contained in this brochure are intended to be a brief outline of coverage and are not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the *Group Contract and Certificate*. In the event of a conflict between the group contract and this description, the terms of the *Group Contract* will prevail.



## ChamberAdvantage frequently asked questions

### What is a ChamberAdvantage plan?

The ChamberAdvantage plan is a self-funded trust that is established or maintained for the purpose of offering group health coverage. It is governed by trustees and bylaws that satisfy the Kentucky Department of Insurance (DOI) requirements.

### Who makes the decisions for the ChamberAdvantage plan?

The ChamberAdvantage plan Board of Trustees will be responsible for the oversight of the plan and ensuring that the plan complies with all applicable laws and regulations.

### How is it determined if groups are eligible to participate?

The ChamberAdvantage plan is available to small business employers that have at least two employees eligible on their medical plan and no more than 50 total employees including part time and seasonal (vs eligible employees). The business must be domiciled in Kentucky.

### Why would groups choose the ChamberAdvantage plan over an ACA policy?

This alternative self-funded solution could be a good fit for your clients for many reasons including:

- Competitive rates
- Rating methodology similar to pre-ACA rating
- Predictable, fixed monthly payments
- Flexibility in choice of benefit plans
- Protection of being part of a larger self-funded pool backed by Anthem

### Can groups join the ChamberAdvantage plan at any time during the year?

Yes, however, all participating employers in the ChamberAdvantage plan renew on June 1 of every year starting in 2021.

### How will my clients' premium equivalent rate be determined?

There are multiple factors that impact the premium equivalent rate including:

- Medical history and expected risk of employees' future health claims
- Age and gender of employees
- The number of employees enrolled on the benefit plan
- Where your client's company is located
- Benefits that are being offered

### What components are included in the premium equivalent rate? Are there other amounts that groups have to pay in addition to the premium equivalent rate?

The premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premium. In addition, chamber membership dues and product dues are billed separately and paid directly to the Kentucky Chamber of Commerce.

### Can groups terminate their policy at any time?

During the policy period, they may only elect to withdraw from the ChamberAdvantage plan at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, they must give written notice at least 30 days in advance.

### How will the annual renewal increase be determined?

An overall renewal increase needed for the ChamberAdvantage plan will be calculated based on a projection of the claims for the upcoming policy year for the entire plan. Each participating employer's increase will then be calculated based on that employer's risk profile including claim history, changes in the demographics, and number of enrolled employees of the group.

### My clients currently have an Anthem Blue Cross and Blue Shield policy. Will their employees have to change their doctors?

Not necessarily. The ChamberAdvantage plans offer Anthem's broad Blue Access network — one of the largest networks in the state. (It's always wise to make sure doctors are in-network prior to any service using the *Find a Doctor* tool on [anthem.com](https://www.anthem.com).)

### Are dental, vision, life and disability options available?

Yes, participating employers in the ChamberAdvantage plan are eligible for discounted ancillary plans offered by Anthem. This includes dental, vision, life and disability. These are stand-alone, fully insured plans for which the participating employer contracts directly with Anthem.

### Are all premiums paid through electronic funds transfer (EFT)?

Yes. There will be two EFT transactions, one draft for medical and one draft for specialty.



## ChamberAdvantage frequently asked questions (continued)

**Are groups eligible for refunds?**

No, under this arrangement there will be no claims settlement at the end of the contract period.

**Are there participation requirements?**

Yes. The participation requirements are the same for the ChamberAdvantage plan as they are for ACA. A group must also be domiciled in Kentucky and a chamber member in good standing with a chamber of commerce.

**How will I obtain rates and coverage options such as co-pays, deductibles, and medication coverage?**

Quotes will be quoted and received through the online quoting and enrollment tool on the Producer Toolbox. These quotes will show all medical and specialty options. Binding quotes will only be available after medical risk of the group is evaluated.

**Is a per employee per month (PEPM) commission paid to brokers? If so, what is the amount of the PEPM commission?**

Amount will vary based on broker level.

**Can local brokers sell this product and how do they get signed up with Anthem?**

All appointed brokers are eligible to sell the ChamberAdvantage product. More information on how to become an appointed broker can be found at **anthem.com** in the *Producer* section.

**Does Anthem require the employer to pay the premium on 1st of each month via EFT?**

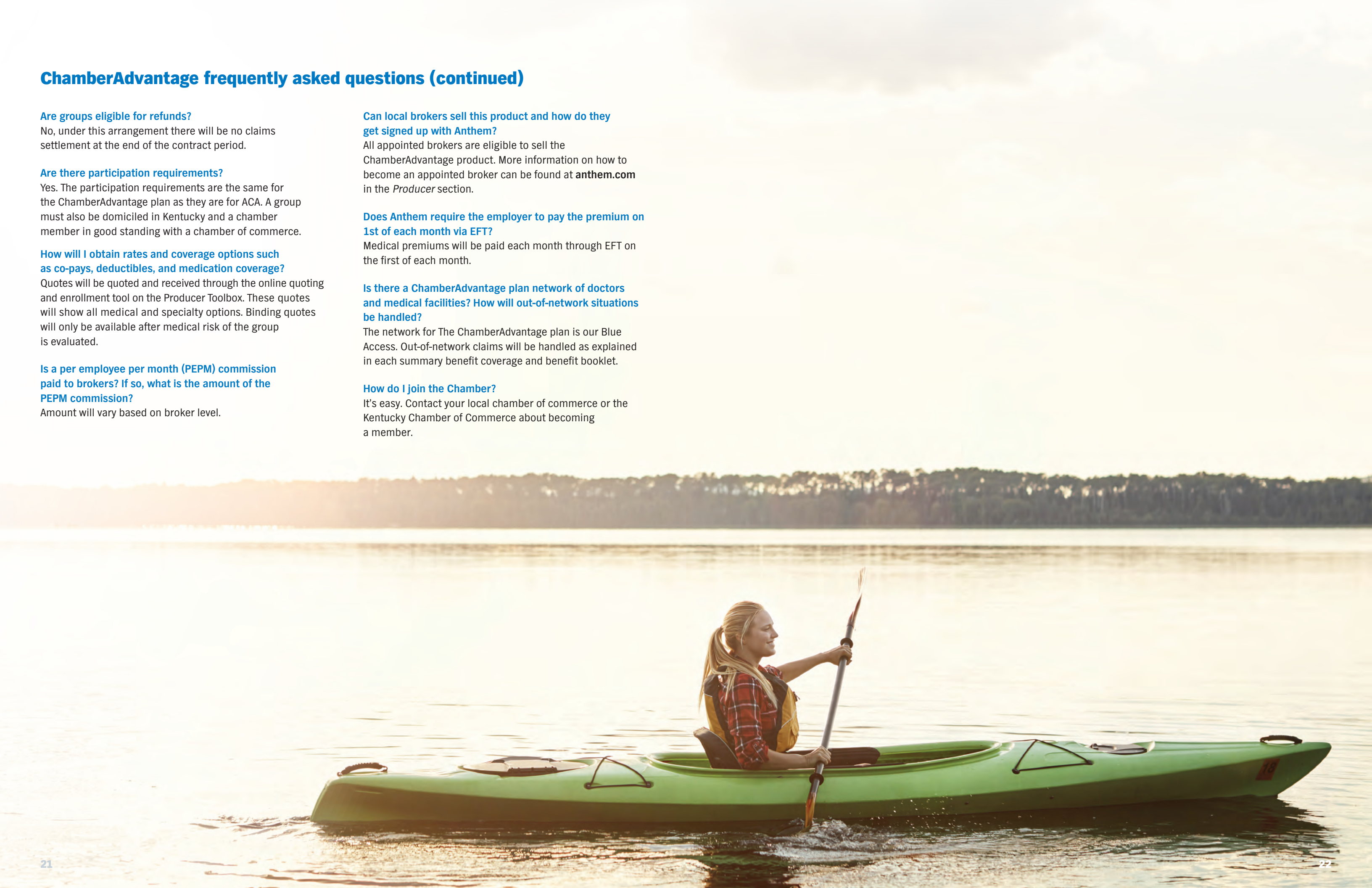
Medical premiums will be paid each month through EFT on the first of each month.

**Is there a ChamberAdvantage plan network of doctors and medical facilities? How will out-of-network situations be handled?**

The network for The ChamberAdvantage plan is our Blue Access. Out-of-network claims will be handled as explained in each summary benefit coverage and benefit booklet.

**How do I join the Chamber?**

It's easy. Contact your local chamber of commerce or the Kentucky Chamber of Commerce about becoming a member.





## Real people who are always here to help you

As always, we're committed to offering you support through the service teams you know and trust. They're ready to answer any questions you may have.

Your time matters — rest easy knowing we're working hard to give you more.



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