

Anthem Healthy Solutions

Improving employee health. Helping you control costs. Anthem Blue Cross and Blue Shield finds solutions that help keep your employees and your bottom line healthy.



www.anthem.com



Solutions

With Anthem Healthy Solutions, we strive to help improve the health of employees while controlling costs for employers like you.

for a Healthy Business.



Anthem Healthy Solutions

Anthem Healthy Solutions encompasses a wide variety of programs and services designed to help keep your employees and your company healthy and productive. It includes features you may never notice, such as a hospital quality program that works to improve overall care. It also includes elements you may see every day, such as a web site that empowers employees to take greater control of their health. The bottom line: with Anthem Healthy Solutions, we strive to help improve the health of employees while controlling costs for employers like you.

Informed Solutions

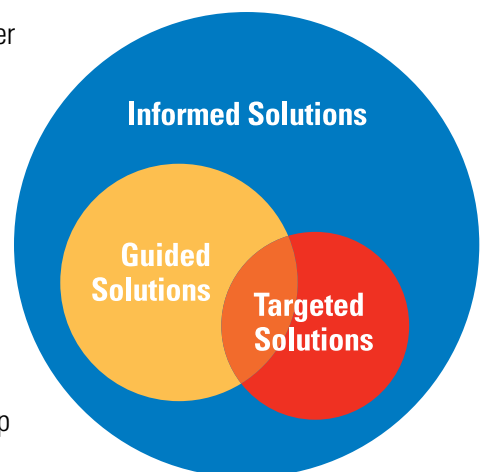
No matter which plan you choose, we offer resources that educate and empower your employees. Better-informed employees often make smarter health care decisions.

Guided Solutions

You and your employees want quality health care, so everyone can be at their best. We offer programs and services that guide your employees who need a little extra support, so they can move towards optimal health and well-being.

Targeted Solutions

A small number of employees can account for the largest portion of a company's health care budget. We have innovative programs that can help target potentially dangerous medical situations, help avert future health problems and offer added support to those who need it.



Improving the health of the people we serve.

Informed Solutions:

The more your employees know, the better they can manage their health care.
Anthem helps employees take an active role in health care decisions by offering tools that educate and inform.

Educating & Empowering Employees



What's the value of getting a highly accredited plan like Anthem?

An example illustrating the financial impact of an employer with 250 employees with annual revenues of \$5 million.*

134 fewer days off per year with an NCOA Top 10% accredited plan.
The National Committee for Quality Assurance (NCOA) is the gold standard when evaluating health plan quality.
Gain \$19,827 per year from less absenteeism.
Gain \$25,061 per year from savings in Sick Day wages.

Total \$44,888

*www.ncqacalculator.com/start.asp



[anthem.com](#)

With **anthem.com**, your employees can better manage their benefits online which may reduce your administrative costs. Employees can search the online provider directory, request new ID cards, change their primary care physicians (PCPs) and mailing addresses, view benefits, check claims status and more.

MyHealth@Anthem[®]

There's a proven relationship between awareness and better health. Accessed through **anthem.com**, **MyHealth@Anthem** is an extensive online health resource that can help increase your employees' knowledge and help them communicate better with their doctors.

Anthem Healthy Solutions Member Newsletter

The Anthem Healthy Solutions newsletter contains health information and useful hints to help employees get more from their benefits. It's just one more way Anthem empowers your employees to make smart health care choices.

SpecialOffers@Anthem

At Anthem, we don't just talk about improving your employees' health and well-being. We provide incentives—and savings—to help them live better. Accessed through **anthem.com**, **SpecialOffers@Anthem** offers Anthem members discounts on health-related products and services, such as:

- weight loss programs
- health and wellness books
- eyewear
- cosmetic dentistry
- fitness memberships
- maternity and baby needs
- vitamins and supplements
- hearing aids

Healthcare Advisor

This interactive tool simplifies the way your employees find the vital information they need about certain medical conditions and procedures, so they can make educated choices. It also helps employees compare and choose hospitals to find the most appropriate facility for their specific treatment needs.

Guided Solutions:

Anthem wants employees to get the most from benefits, to be healthy and productive. That's why we offer programs and services that can lead to better health outcomes.

Pointing Employees to Better Health



An Anthem Healthy Solution

Severe pregnancy complications

Transported to the nearest high-risk specialty hospital 500 miles from her home, a woman was able to deliver her baby, though 12 weeks early.

More challenges

The newborn now needed weeks of advanced life support. It would be difficult on the mother to remain 500 miles away from her family and support system for such a long time.

Anthem case management

After extensive research, Anthem case management found an alternative facility, closer to home, capable of providing the care needed by the newborn.

Peace of mind

Mom was relieved and happy to have her child close to home and her family.

Prevention Pays

To help you reduce workdays lost to sick days, our prevention programs encourage employees to stay healthy. Many of our health plans provide benefits for:

Well Visits. High blood pressure costs companies \$6.7 billion in lost wages annually and lowers productivity. A doctor can diagnose it during a routine visit. However, nearly one in three adults with high blood pressure – 6.3 million people – does not know that he or she has it!

Routine Exams and Screenings. Early detection can save lives. Breast cancer is more likely to be cured when it is detected early through screenings. The cost of early-stage breast cancer treatment was \$11,000 in 1997. The average cost for late-stage treatment was \$140,000.¹

Childhood and Adolescent Immunizations. Recommended vaccines for children help keep them healthy and save money. They can also help prevent workdays lost while an employee cares for a child. For example, the chicken pox vaccine saves about 90 cents in direct medical costs and \$5.40 in indirect costs!¹

Annual Eye and Hearing Exams. Routine eye exams can detect serious conditions, such as diabetes, in the early stages. Early diagnosis can improve productivity and quality of life.

Some of our health plans also include additional health information, immunization reminders and age-specific health screening reminders.

Disease Management Matters

Nationwide, if employees received benefits from a top-notch health plan, such as Anthem, employers could recoup nearly 12 million workdays lost to asthma, diabetes and heart disease.¹ We educate our members to better control these and other serious conditions, so they can be their healthiest and most productive, and decrease hospital visits. Many of our plans include programs to help members manage:

- asthma and pulmonary disease
- diabetes
- congestive heart failure
- high-risk pregnancies
- coronary artery disease
- chronic kidney disease

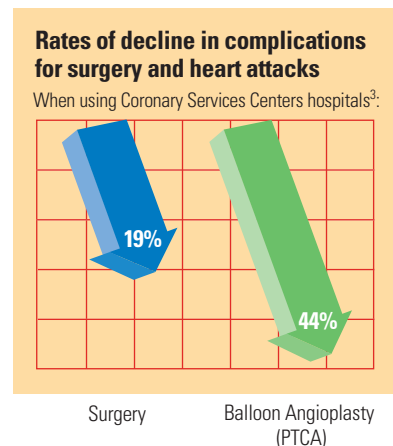
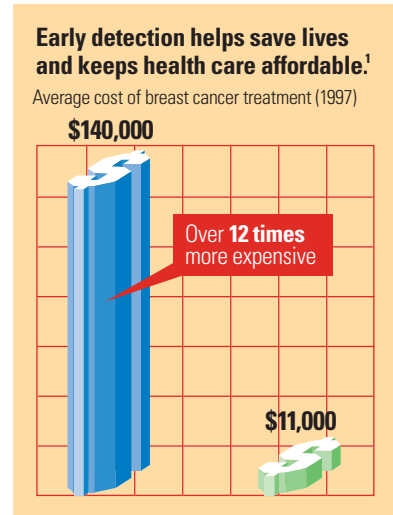
A Measure of Our Success

We encourage our members to take control of chronic conditions before the conditions take control of them. Our members and physicians consistently exceed national averages for quality outcomes as reflected in our National Committee for Quality Assurance's (NCQA) highest ranking of "excellent." This is a strong example of how Anthem is improving the health of those we serve.

Coronary Services Centers Cardiac disease is among the most costly, with an estimated \$214 billion spent in 2002 on direct and indirect costs.² By utilizing hospitals with proven track records, patients undergoing certain cardiac procedures may spend less time in the hospital and may recover faster – saving time and money. Top-rated Anthem Coronary Services Centers meet or exceed selected criteria and are focused on continuous quality improvement in outcomes for cardiac patients.

Anthem 24-hour Nurse Line This 24-hour phone service can provide health information, day or night. By offering information about non-emergency health matters, this service can mean fewer emergency room visits and reduced health care costs.

Advanced Care Management Our case managers help members get the most out of their benefits in a cost-effective manner. We also give extra attention to our members dealing with transplant surgery, as well as those coping with the advanced stages of an illness.



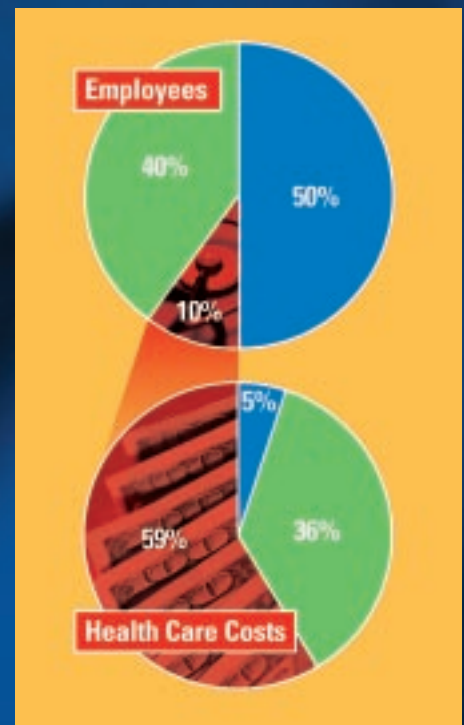
Targeted Solutions:

Although small in numbers, your highest-risk employees can deplete the largest portion of your health budget. Anthem uses technology and expertise to target potentially dangerous medical situations and health conditions.

Taking Aim at Serious Health Conditions

A Few Spend the Most

As the chart at the right illustrates, the smallest percentage of employees can account for your largest percentage of expenses. Providing extra support to these employees may help them stay their healthiest and may help you control costs.





Helping to Improve Employees' Health Through Patient Safety Technology

Anthem offers an innovative program designed to help avert potential health problems before they become dangerous, costly events. This program works by gathering member-specific treatment information and comparing it to medically accepted practices and guidelines. The technology behind the program detects potential medical problems and alerts a team of Anthem registered nurses. This team assesses the situation and may notify the member and their treating physician.

Aside from helping improve your employees' health care, the program can translate into savings for your company through:

- reduced medical costs
- reduced lost workdays
- identifying people who could benefit from disease management programs

Predictive Modeling – Anticipating Future Health Concerns

With predictive modeling, Anthem evaluates health benefits data in order to identify future health problems and the members who are at risk for them. It's a proactive approach that can help prevent catastrophic problems and the costs that go with them.

Enhanced Disease Management Programs – Offering One-on-one Attention

Some people need extra encouragement when managing their health. Anthem's enhanced disease management programs offer individualized case management to those who have trouble controlling their chronic conditions. Anthem nurses help coordinate care while encouraging these at-risk members to take active roles in their health care.

Worksite Wellness – Coming Directly to You

Whether it's a large number of individuals with high blood pressure or a high percentage of smokers – Anthem can assess your employees' information to find where certain health patterns prevail. Then, we can create a customized work site wellness program to address those concerns. From health fairs to brown bag lunch seminars, we can educate your employees while encouraging awareness and healthy habits.

A glass of water is the central focus, filled with clear liquid. The entire image has a strong blue color cast. The background is out of focus, showing soft, circular bokeh light spots. The text is overlaid on the glass and background.

Providing Healthy Solutions

For more information on how Anthem Healthy Solutions can help your employees and your company, contact your Anthem representative.

Anthem Healthy
Solutions is a vital
component of Anthem's
health offerings.



The following chart illustrates just how much you get with Anthem Healthy Solutions – no matter which product you choose.

Anthem Healthy Solutions Features		Blue Preferred® Primary/ Blue Priority SM (HMO)	Blue Preferred® Primary Plus (POS)	Blue Access SM (PPO)
Informed Solutions	Healthy Solutions Newsletter	•	•	•*
	MyHealth@Anthem	•	•	•
	SpecialOffers@Anthem	•	•	•
	Healthcare Advisor	•	•	•
Guided Solutions	24-hour Nurse Line	•	•	•*
	Disease Management Programs	•	•	•
	Prevention Education Programs	•	•	•*
	Maternity Programs including High-risk	•	•	•
	Advanced Care Management	•	•	•
	Coronary Services Centers	•	•	•
	Transplant Care Management	•	•	•
	Focused Utilization Management	•	•	•
Targeted Solutions*	Anthem Care Counselor	•	•	•
	Patient Safety Technology	•	•	•
	Worksite Wellness/Health Fairs	•	•	•
Total Benefits Solutions (optional depending on group size)				
	Prescription Benefits/Mail Service Pharmacy	optional	optional	optional
	Anthem Dental	optional	optional	optional
	Anthem Vision	optional	optional	optional
	Anthem Life and Disability	optional	optional	optional
	Behavioral Health	optional	optional	optional

*Additional costs may apply.



For more information about Anthem Blue Cross and Blue Shield products and services, contact your Anthem sales representative, broker or visit our web site at anthem.com.

The availability of the programs and services listed may vary by product. Please consult your broker or agent for additional information.

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, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

¹ The State of Health Care Quality: 2002.

² 2002 Heart and Stroke Statistical Update, American Heart Association.

³ Michael Pine & Associates, Chicago, Ill, "Anthem Risk Adjusted CABG and PTCA Statistics." (Kentucky and Indiana statistics: 1997-2000. Ohio statistics: 1996-2000).

Life and disability products are underwritten by Anthem Life Insurance Company.

In Indiana: Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc.

In Kentucky: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc.

In Ohio: Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association.

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