

# One number. One website. One app.

*Your new CDHP makes it so easy to access your benefits and spending account.*

Wouldn't it be nice if your health plan was easy to use, access and understand? Your new consumer-driven health plan (CDHP) gives you everything you need in a single, simple plan with just one debit card, website, phone number and mobile app.

## Four reasons you'll love your new CDHP. You'll have just:

**1. One debit card for all of your accounts. So it's easy to pay your out-of-pocket expenses for care.**



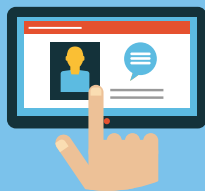
**2. One website for your benefits and spending account. You can:**

- Check your spending account balance.
- Look for doctors, hospitals, facilities and other health care professionals.
- Review your claims and find out if you owe anything for care and pay your balance online.
- See your benefit information, including copays and deductible.
- Estimate the cost of care before you see a doctor.



**3. One mobile app to download and use when you're on the go. With the Engage mobile app, you can:**

- See all of your account and claims information.
- Manage and send payments from your spending account.
- Find care wherever you are, 24/7.



**4. One customer service phone number to call if you have questions about your plan or account.**



## Get real-time alerts for your spending account

Want to know if your balance is low, when you get a deposit or if an account statement is available? Sign up for email or text message alerts at [anthem.com](http://anthem.com) so you'll know as soon as possible about changes to your spending account.



mailing zone

# Hello.

Here's your new Anthem Blue Cross and Blue Shield Debit Mastercard® for your spending account(s).



**Register or log in to anthem.com.** You can check your benefits and account balances, find a doctor in your plan, estimate your costs, share your ID card right from your smartphone and more!



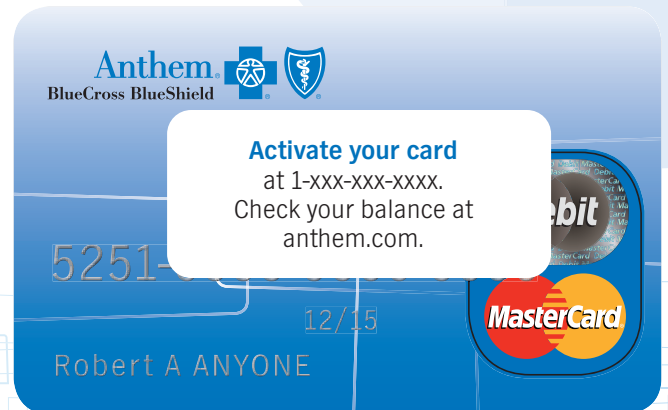
**Set your preferences.** Make sure we have your best email address so we can send you plan information quickly. And while you're there, don't forget to set up direct deposit.



**Check out how it all works.** Learn about all the benefits your plan offers and tools that will help you manage your expenses. Just log in at **anthem.com**. Select the link to your account in the Spending Accounts section. Next, choose the **Manage Spending Accounts** link and then select **How it All Works**.



**The expiration date on your card may be different** from the end date for your plan. That's so you can use the same card again next year or beyond, if you need it.



We're here to help. For any questions or to get your PIN, call the number on your card.

This card can only be used to pay for qualified health expenses. This card cannot be used everywhere Debit Mastercard, Maestro and NYCE cards are accepted. This card cannot be used at any ATM or to obtain cash. See your Benefit Plan documents for details.

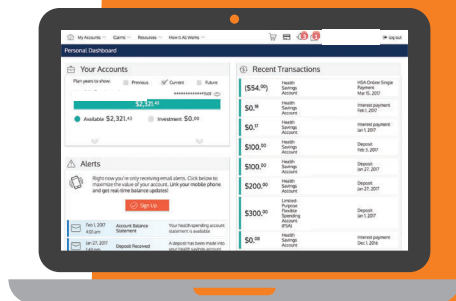
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# Manage your spending account online



## Start at [anthem.com](https://www.anthem.com)

Go to the Sydney mobile app or [anthem.com](https://www.anthem.com) to register. Under the *My Plan* tab, choose **Spending Accounts** to view your balance. From there, select **Manage your account** and then the house icon on the left side of the toolbar. This will take you to your spending account dashboard.



## Your account dashboard

This page gives you a summary of your spending account, including your current balance. You'll also see recent alerts and transactions, with dates and status information.

Along the top left of your dashboard page, you'll see four options: My Accounts, Claims, Resources and How It All Works. Each one has a drop-down list of tasks you can choose from.



My Accounts ▾

Claims ▾

Resources ▾

How It All Works ▾

## My Accounts

From the drop-down list under *My Account*, choose **Benefit Account Summary**. This is your account details page, where you can:

- Check your benefit account summary.
- Review or make contributions.
- Review your recent transactions.
- Pay your doctor, hospital or other health care provider.
- Reimburse yourself for a payment you made out of your own pocket.



### Direct Deposit

Setting up direct deposit ensures you receive your funds fast.

1. Under *Claims*, choose **Reimbursement Preference**.
2. Select **Direct Deposit** and complete the requested information.
3. Check the box to agree and select **Save**.

## Claims

**Request reimbursement** for qualified medical expenses.

### Health Savings Account (HSA)

1. On the **Benefit Account Summary** page, select **Bill Pay**.
2. Select **Pay Someone Else** to pay a provider directly or **Pay Me** to reimburse yourself for an expense.
3. After completing the requested information, check the box to agree and select **Submit**.

### Health Reimbursement Account (HRA) with debit card, Flexible Spending Account (FSA), Limited Purpose FSA (LPFSA), Dependent Care FSA (DCFSA) and Commuter Benefits

1. Under *My Accounts*, choose **Benefit Account Summary**.
2. Select **Submit a claim** and complete the requested information.
3. Check the box to agree and select **Submit**.

**Check all your claims activity**, including the status.

1. Under *Claims*, choose **Claim Activity**.
2. Your claims will be listed here, plus the amount, date of service and status of each claim.
3. Select a claim to see more details, such as the provider or tracking number. Choose **Add Receipt** if it's needed for a claim.
4. Select **Bill Pay** for HSA or **Add Expense** for other accounts.



### Order a debit card for your dependent

Need an additional debit card for your dependent to have access to your spending account?

1. Go to the Sydney mobile app or **anthem.com**.
2. Under the *My Plan* tab, choose **Spending Accounts** and then **Manage your account**.
3. In the upper-right corner, choose your name and then select the orange **Add Family Member**.
4. Once the dependent has been added, you will receive a debit card in the mail within 7 to 10 business days.



## Resources

Choose this section to:

- Read important announcements about your spending account.
- Download or view important forms, such as:
  - Claims
  - Disclosures
  - Account maintenance
  - IRS resources

## How It All Works

Check out this section to learn more about how your spending account works. Get tips, watch a video or use a calculator to help you understand your account. You can get details, such as:





- Who contributes to the account and how much
- How to use the account
- How you benefit from the account
- What expenses your funds can pay for

### Quick links on your account dashboard

On the top right of your dashboard, you'll see icons that connect you to more helpful information.



Here's how you can use them:

-  To report if your debit card is lost or stolen and you need a new one.
-  To review your recent alerts about your account.
-  To read your messages, most of which ask you to take action.
-  To let us know how you'd like us to communicate with you.



### Need a little help?

We're here for you. If you have any questions, just send us an email through the Message Center at [anthem.com](mailto:anthem.com). Or call us at the Member Services number on your ID card.

## Got an HSA? Great, because this page is specific to your health savings account.

To make contributions to your HSA, you must first add a bank account where your funds will come from.

### Add a bank account

1. From the *My Accounts* tab, choose **Benefit Account Summary**. Then, select **Contributions**.
2. Select **Add Bank Account**.
3. A pop-up box opens so you can enter information about your bank account.
4. Choose **Submit**. A quick validation follows, with two small credits and a debit applied to your bank account.
5. Check your bank account for these transactions and note the amounts.
6. Go back to your HSA page. Choose the bank account you've added and select **Validate Account**.
7. A pop-up box opens. Enter the transaction amounts applied to your bank account and choose **Submit**. You can now contribute to your HSA from your bank account.

### Make a contribution

1. From the *My Accounts* tab, choose **Benefit Account Summary**.
2. Choose **Contributions** and select **Add Contribution**.
3. A pop-up box opens. Enter the date and contribution amount, and choose the bank account from the drop-down list.
4. Choose **Submit**. Your contribution immediately appears on the *Transactions* page.

Note: You may only contribute up to the maximum amount allowed by the IRS for the plan year. Check your contribution limit before contributing.

## Save on fees and trees – choose eStatements

You can enroll in electronic statements and save on fees for paper statements – and save some trees, too! Here's what you do:

1. From the top of your spending accounts dashboard, select **Statements** (if you don't see this message, you are already enrolled in electronic statements and don't have to go any further).
2. Open the **Sample PDF File** and find the PDF PIN code.
3. Enter the code into the PDF PIN Number box and select **Submit**.

That's it. No fees, no paper – you'll just get electronic statements for your HSA.



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/networkaccess](http://anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, 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 Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its 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 CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare 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.