

Introducing ACO Flex.

Health coverage that stretches dollars – and bends with members.



Health · Dental · Vision · Life · Disability

It's about creating a better experience for everyone.

Our new accountable care organization product, ACO Flex, delivers more savings, more flexibility and better-coordinated care. All without taking away member choices. In fact, with three network tiers to choose from, many members will have more choice and flexibility. It's the only plan like it in California.*

Employers will like:

- Having an affordable alternative to PPO plans.
- Lowering costs without skimping on benefits.
- Giving employees more choices, more flexibility, and more control over their health care spending.
- Saving as much as 4% off their health premium** when they add dental, vision, life and/or disability through our **One Solution Savings** program.

Members will love:

- Having three network tiers to choose from.
- Saving more on their health care with:
 - No copays for some routine doctor visits.
 - No copays for network preventive care.
 - No annual deductible.

Doctors will appreciate:

- Making care decisions – without preauthorizations.
- Coordinating and collaborating on care quickly and easily within a select network.
- Knowing their ACO Flex patients are encouraged to get timely preventive care.

ACO Flex just fits.

Tier 1: All the health care most members need is right here, where their health care dollars stretch farther. It's a specialized ACO network of doctors, specialists, labs and hospitals. Being a tight-knit group makes it easier for doctors to coordinate and collaborate on care.

Tier 2: This is our Anthem PPO network, which has a slightly farther reach. Members pay a little bit more for care here, but still save money by staying in the broader network.

Tier 3: These are out-of-network doctors and hospitals. Members have some coverage here, but they'll share more of the costs – usually 30%–50% of the bill.



Four new ACO Flex plans to quote now!

For more information, call your Anthem sales representative today!

Get all the details you need to sell two Classic ACO Flex plans and two Premier ACO Flex plans to large groups. They're great solutions for employers who want an affordable alternative to a PPO – without limiting choice or benefits. Coverage starts January 1, 2012.

Flip over to see ACO Flex plans at a glance. >

*The Dartmouth/Brookings Institution chose Anthem Blue Cross as the only insurer to develop an ACO in California.

**The savings apply when new specialty products are added to fully-insured groups with 51-250 employees when purchasing or renewing an Anthem Blue Cross or Anthem Blue Cross Life and Health Insurance Company health product.

ACO Flex plans at a glance

ACO Flex plans	Premier ACO Flex 250/15/30	Premier ACO Flex 500/20/35	Classic ACO Flex 750/30/45	Classic ACO Flex 1500/35/50
Primary care office visit				
ACO (Tier 1)	\$15	\$20	\$30	\$35
PPO (Tier 2)	\$55	\$55	\$55	\$55
Non-PPO (Tier 3)	30%	40%	50%	50%
Specialist office visit				
ACO (Tier 1)	\$30	\$35	\$45	\$50
PPO (Tier 2)	\$55	\$55	\$55	\$55
Non-PPO (Tier 3)	30%	40%	50%	50%
Preventive care				
ACO (Tier 1)	No charge	No charge	No charge	No charge
PPO (Tier 2)	10%	20%	30%	40%
Non-PPO (Tier 3)	30%	40%	50%	50%
Inpatient hospital				
ACO (Tier 1)	\$500/admit	\$1,000/admit	\$1,500/admit	\$2,000/admit
PPO (Tier 2)	10%	20%	30%	40%
Non-PPO (Tier 3)	30%	40%	50%	50%
Outpatient hospital				
ACO (Tier 1)	\$250 copay	\$500 copay	\$750 copay	\$750 copay
PPO (Tier 2)	10%	20%	30%	40%
Non-PPO (Tier 3)	30%	40%	50%	50%

Four new ACO Flex plans to quote now!

Quotes start: Now

Coverage starts: January 1, 2012

Groups: 51 or more employees

Plans: 4 new ACO Flex plans