ChamberAdvantage PRODUCT GUIDE

BENEFITS DESIGNED WITH YOU IN MIND.
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 only one bill, 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
- Predictable, fixed monthly payments
- Flexibility in choice of benefit plans
- Anthem’s broad Blue Access network and Essential Formulary
- 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.*

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℠: 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, 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.

*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

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Anthem ChamberAdvantage Blue Access PPO PP000/20%/5000</th>
<th>Anthem ChamberAdvantage Blue Access PPO PP2000/20%/5000</th>
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<td>$3,500/$13,000</td>
<td>$5,000/$10,000</td>
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</table>

**Office visits:**

- **Primary care physician (PCP):**
  - Outpatient: Tier 1-4: No deductible
  - Specialty (SPC): Tier 1-4: No deductible
  - Retail health clinic (RHC): Tier 1-4: No deductible

- **Doctor visits:**
  - LiveHealth Online: Tier 2: $25
  - Urgent care (facilty): Tier 2: $200
  - Emergency room (facilty): Tier 2: Deductible, then $100

- **Outpatient surgery (facility):** Tier 2: Deductible, then $100

- **Hospital inpatient admission:** Tier 2: Deductible, then $25

**Prescription drugs:**

- No deductible

**Rx Choice Tiered Network**

- Level 1: up to $250 per script
- Level 2: up to $400 per script
- Level 3: up to $600 per script

**Rx Choice Tiered Network/with R90/Essential**

- Level 1: up to $400 per script
- Level 2: up to $600 per script
- Level 3: up to $800 per script

**Out-of-pocket maximum**

- (individual/family) $500/$1,500 $2,000/$4,000 $2,500/$5,000 $3,000/$6,000
- 20% $2,000/$4,000 $2,500/$5,000 $3,000/$6,000 $3,500/$7,000
- 20% $3,500/$7,000 $4,000/$8,000 $7,000/$14,000 $3,500/$7,000

### Network

- **Blue Access**
- **Blue Access**
- **Blue Access**

### Deductible

- Deductible, then $100
- Deductible, then $200
- Deductible, then $300

### Coinsurance

- Deductible, then 20% coinsurance
- Deductible, then 20% coinsurance
- Deductible, then 20% coinsurance

### Out-of-pocket maximum

- Deductible, then $100
- Deductible, then $100
- Deductible, then $100

### Summary of Benefits

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/sobps/.

All product offerings are subject to regulatory review and approval and are subject to change.
Some services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

All ChamberAdvantage plans have embedded deductibles. An embedded deductible means each family member has an individual deductible 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.

The plan naming structure includes these elements:

CBA MEWA + network name + product type + deductible/coinsurance/out-of-pocket maximum

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/sobdpzs.

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**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

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<thead>
<tr>
<th>Plan type</th>
<th>Anthem ChamberAdvantage Pathway PPO 3000/20%/6000 w/HSA</th>
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<th>Office visits:</th>
<th>Primary care physician (PCP)</th>
<th>Specialist (SPD)</th>
<th>Retail health clinic (RHC)</th>
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Office visits: Primary care physician (PCP)  
Specialist (SPD)  
Retail health clinic (RHC)

**Plan details**

**PPS HSA**  
Pathway PPO 3000/20%/6000 w/HSA  
Pathway PPO 5000/20%/6750 w/HSA  
Pathway PPO 5000/20%/6750 w/HSA  
Pathway PPO 5000/20%/6750 w/HSA

**HMO**  
Pathway HMO 6500/30%/7600  
Pathway Transition HMO 6500/30%/7600  
Pathway HMO 500/20%/6000  
Pathway HMO 500/20%/6000

**Network**

- Blue Access
- Rx Choice Tiered Network with R90/Essential

**Prescription drugs: network/drug list**

- Rx Choice Tiered Network with R90/Essential
- Rx Choice Tiered Network with R90/Essential

**Pharmacy deductible (individual/family)**

- Tiers 1-4: Medical deductible applies
- Tiers 1-4: Medical deductible applies
- Tiers 1-4: Medical deductible applies

**Retail pharmacy:**

- 30-day supply
- Level 1: 20%  
  Level 2: 30%
- 90-day supply
- 20%

**Home delivery pharmacy:**

- 30-day supply
- Level 1: 20%  
  Level 2: 30%
- 90-day supply
- 20%

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<th>Product type</th>
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<td>PPO: $25</td>
<td>Pathway HMO 500/20%/6000</td>
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<td>Deductible</td>
<td>20% coinsurance</td>
<td>PPO: $25</td>
<td>Pathway Transition HMO 6500/30%/7600</td>
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**Payment**

- Level 1: $15/$45/$80/25% up to $350 per script  
  Level 2: $25/$65/$100/25% up to $450 per script  
  Level 3: $30/$90/$125/25% up to $500 per script

**Office visits:**

- Primary care physician (PCP)  
  Specialist (SPD)  
  Retail health clinic (RHC)

- Deductible, then 20% coinsurance  
  Deductible, then 20% coinsurance  
  Deductible, then 20% coinsurance

**Pharmacy deductible (individual/family)**

- 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 3: 40%

- Level 1: 20%  
  Level 2: 30%  
  Level 3: 40%

- Level 1: 20%  
  Level 2: 30%  
  Level 3: 40%

- Level 1: 20%  
  Level 2: 30%  
  Level 3: 40%

**Outpatient surgery (facility)**

- 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

**Pharmacy deductible (individual/family)**

- Tiers 1-4: Medical deductible applies
- Tiers 1-4: Medical deductible applies
- Tiers 1-4: Medical deductible applies

**Retail pharmacy:**

- 30-day supply
- Level 1: 20%  
  Level 2: 30%
- 90-day supply
- 20%

**Home delivery pharmacy:**

- 30-day supply
- Level 1: 20%  
  Level 2: 30%
- 90-day supply
- 20%  
  Level 1: $15/$45/$80/25% up to $350 per script  
  Level 2: $25/$65/$100/25% up to $450 per script  
  Level 3: $30/$90/$125/25% up to $500 per script

**Office visits:**

- Primary care physician (PCP)  
  Specialist (SPD)  
  Retail health clinic (RHC)

- 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

**Prescription drugs: network/drug list**

- Rx Choice Tiered Network with R90/Essential  
  Rx Choice Tiered Network with R90/Essential

**Pharmacy deductible (individual/family)**

- Tiers 1-4: Medical deductible applies
- Tiers 1-4: Medical deductible applies
- Tiers 1-4: Medical deductible applies

**Retail pharmacy:**

- 30-day supply
- Level 1: 20%  
  Level 2: 30%
- 90-day supply
- 20%

**Home delivery pharmacy:**

- 30-day supply
- Level 1: 20%  
  Level 2: 30%
- 90-day supply
- 20%  
  Level 1: $15/$45/$80/25% up to $350 per script  
  Level 2: $25/$65/$100/25% up to $450 per script  
  Level 3: $30/$90/$125/25% up to $500 per script

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3 For plans with a deductable, 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.

5 Certain services covered by support and emergency management in subject to deductibles and applicable coinsurance.
### 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

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#### Plan type

<table>
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<th>Plan type</th>
<th>HMO</th>
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<td>Out-of-pocket maximum (individual/family)</td>
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#### Office visits:

- **Primary care physician (PCP)**:
  - Specialist (SPC): $25
  - Retail health clinic (RHC): $15

- **Doctor visits**: LiveHealth Online: $25

- **Urgent care**<sup>2</sup> (facility):
  - Emergency room<sup>3</sup> (facility): $200

- **Outpatient surgery (facility)**:
  - Deductible, then 20% coinsurance

- **Hospital inpatient admission**:
  - Deductible, then 20% coinsurance

- **Prescription drugs**: network/drug list
  - Rx Choice Tiered Network with R90/Essential

- **Pharmacy deductible<sup>1</sup> (individual/family)**:
  - Tiers 1-4: No deductible

- **Retail pharmacy:<sup>4</sup> 30-day supply**:
  - Level 1: $0 to $35/$70/$175 up to $250 per script
  - Level 2: $20/$45/$80/$250 up to $350 per script

- **Home delivery pharmacy: 90-day supply**:
  - $25/$105/$210/$250 up to $300 per script

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1. 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 an individual family member cannot be required to contribute more to the family deductible than their individual deductible amount.

2. Some services reserved for support and emergency treatment are subject to those that are applicable to the deductible.

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 Rx is included at all plans. A pharmacy can give all-day supply of maintenance medications. Rx is participating mail pharmacy.

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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 plansummaries.anthem.com/sobdps/.

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### 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

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<td>20%</td>
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<td>Out-of-pocket maximum (individual/family)</td>
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#### Office visits:
- Primary care physician (PCP)
  - Specialist (SPC)
  - Retail health clinic (RHC)

<table>
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<tr>
<th>Contract code</th>
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<th>Pathway Transition HMO</th>
<th>Pathway HMO</th>
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<td>$25</td>
<td>$25</td>
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<tr>
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<td>20%</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>Out-of-pocket maximum</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
</tbody>
</table>

#### Urgent care (facility)

| Deductible   | $100 | $100 | $100 | $100 |
| Coinsurance  | 20%  | 20%  | 20%  | 20%  |

#### Outpatient surgery (facility)

| Deductible   | $100 | $100 | $100 | $100 |
| Coinsurance  | 20%  | 20%  | 20%  | 20%  |

#### Prescription drugs:
- Rx Choice Tiered Network with R90/Essential

| Deductible   | $25 | $25 | $25 | $25 |
| Coinsurance  | 20% | 20% | 20% | 20% |

#### Pharmacy deductible (individual/family)

| Tiers 1-4: No deductible | Tiers 1-4: No deductible | Tiers 1-4: No deductible | Tiers 1-4: No deductible |

#### Retail pharmacy:

<table>
<thead>
<tr>
<th>30-day supply</th>
<th>Level 1: $10/$35/$70/15% up to $250 per script</th>
<th>Level 2: $10/$45/$80/25% up to $350 per script</th>
<th>Level 1: $10/$45/$80/25% up to $350 per script</th>
<th>Level 2: $10/$45/$80/25% up to $350 per script</th>
</tr>
</thead>
</table>

#### Home delivery pharmacy:

| 90-day supply | $25/$105/$210/$25% up to $300 per script | $25/$105/$210/$25% up to $300 per script | $36/120/$240/25% up to $300 per script | $36/120/$240/25% up to $300 per script |

#### Summary of Benefits

- Additional plan details are included in 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.
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.

<table>
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<th>Classic</th>
<th>Contract code</th>
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</tr>
<tr>
<td>MEWA Essential Choice Classic KY-C7</td>
<td>4GDN</td>
<td>$50/$150</td>
<td>$1,000</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Major</td>
<td>99th</td>
<td>Not covered</td>
</tr>
<tr>
<td>MEWA Essential Choice Classic KY-C1</td>
<td>4GDN</td>
<td>$50/$150</td>
<td>$1,000</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Basic</td>
<td>99th</td>
<td>Not covered</td>
</tr>
<tr>
<td>MEWA Essential Choice Classic KY-C5</td>
<td>4GDP</td>
<td>$50/$150</td>
<td>$1,000</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Basic</td>
<td>99th</td>
<td>Dependent children - age 18</td>
</tr>
<tr>
<td>MEWA Essential Choice Classic KY-C77</td>
<td>4GDS</td>
<td>$50/$150</td>
<td>$1,500</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Active Major</td>
<td>99th</td>
<td>Not covered</td>
</tr>
<tr>
<td>MEWA Essential Choice Classic KY-C8</td>
<td>4GDK</td>
<td>$50/$150</td>
<td>$1,500</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Basic</td>
<td>99th</td>
<td>Not covered</td>
</tr>
<tr>
<td>MEWA Essential Choice Classic KY-C13</td>
<td>4GDS</td>
<td>$50/$150</td>
<td>$1,500</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Basic</td>
<td>99th</td>
<td>Dependent children - age 18</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Enhanced</th>
<th>Contract code</th>
<th>Deductible</th>
<th>Annual benefit maximum</th>
<th>Coinsurance</th>
<th>Active/ passive</th>
<th>Endo, peri, oral surgery basic/major</th>
<th>Out-of-network reimbursement</th>
<th>Orthodontia</th>
</tr>
</thead>
<tbody>
<tr>
<td>Essential Choice Enhanced KY-E33</td>
<td>4GDT</td>
<td>$50/$150</td>
<td>$2,000</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Basic</td>
<td>99th</td>
<td>Covered adults and dependent children - age 18</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Voluntary</th>
<th>Contract code</th>
<th>Deductible</th>
<th>Annual benefit maximum</th>
<th>Coinsurance</th>
<th>Active/ passive</th>
<th>Endo, peri, oral surgery basic/major</th>
<th>Out-of-network reimbursement</th>
<th>Orthodontia</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEWA Essential Choice Voluntary KY-KP</td>
<td>4GDU</td>
<td>$50/$150</td>
<td>$1,000</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Major</td>
<td>99th</td>
<td>Not covered</td>
</tr>
<tr>
<td>MEWA Essential Choice Voluntary KY-51</td>
<td>4GDV</td>
<td>$50/$150</td>
<td>$1,000</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Basic</td>
<td>99th</td>
<td>Not covered</td>
</tr>
<tr>
<td>MEWA Essential Choice Voluntary KY-V20</td>
<td>4GDN</td>
<td>$50/$150</td>
<td>$1,500</td>
<td>100%/80%/80%/50%</td>
<td>INN</td>
<td>Passive Basic</td>
<td>99th</td>
<td>Dependent children - age 18</td>
</tr>
</tbody>
</table>

ChamberAdvantage vision plan options

Saving money is important to your clients and their employees. And convenience and choice are right up there, too. That’s why Blue View VisionSM 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!

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Contract code</th>
<th>Exam</th>
<th>Materials</th>
<th>Frames</th>
<th>Contacts</th>
</tr>
</thead>
<tbody>
<tr>
<td>MEWA FS.A.10.120.130.130</td>
<td>4GCP</td>
<td>$10</td>
<td>$0</td>
<td>$130</td>
<td>$130</td>
</tr>
<tr>
<td>MEWA FS.A.10.25.130.130</td>
<td>4G7E</td>
<td>$10</td>
<td>$25</td>
<td>$150</td>
<td>$150</td>
</tr>
<tr>
<td>MEWA FS.B.10.20.130.130</td>
<td>4G7G</td>
<td>$10</td>
<td>$20</td>
<td>$130</td>
<td>$130</td>
</tr>
<tr>
<td>MEWA FS.C.20.20.130.130</td>
<td>4G7I</td>
<td>$20</td>
<td>$20</td>
<td>$130</td>
<td>$130</td>
</tr>
<tr>
<td>Blue View Vision exam rider</td>
<td>4G7B</td>
<td>$20</td>
<td>$20</td>
<td>$130</td>
<td>$130</td>
</tr>
</tbody>
</table>

A plans: MEWA FS.A.10.120.130.130
B plans: MEWA FS.A.10.25.130.130
C plans: MEWA FS.B.10.20.130.130

<table>
<thead>
<tr>
<th>Eye exam</th>
<th>A plans</th>
<th>B plans</th>
<th>C plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once every calendar year</td>
<td>Once every calendar year</td>
<td>Once every calendar year</td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td>Once every calendar year</td>
<td>Once every calendar year</td>
<td>Once every two calendar years</td>
</tr>
<tr>
<td>Frames</td>
<td>Once every calendar year</td>
<td>Once every two calendar years</td>
<td>Once every two calendar years</td>
</tr>
<tr>
<td>Contacts</td>
<td>Once every calendar year</td>
<td>Once every two calendar years</td>
<td>Once every two calendar years</td>
</tr>
</tbody>
</table>

1 12-month waiting period for major services.
2 12-month waiting period for endo, peri or oral surgery.
3 12-month waiting period for orthodontia.
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 luggage and more.*

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Life and AD&amp;D coverage</th>
<th>Dependent life coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>$15,000</td>
<td>$5,000/$2,500 (spouse/child)</td>
</tr>
<tr>
<td>Option 2</td>
<td>$25,000</td>
<td>$5,000/$2,500 (spouse/child)</td>
</tr>
<tr>
<td>Option 3</td>
<td>$50,000</td>
<td>$10,000/$5,000 (spouse/child)</td>
</tr>
</tbody>
</table>

Basic life insurance and AD&D coverage is guaranteed issue for amounts shown. Coverage is not guaranteed issue for late enrollments. Benefits reduce by 50% at age 65 and 60% at age 70. Option of premium included for an employee who becomes totally disabled before reaching age 65. After they reach six months elimination period, if a insured is covered under the AD&D coverage, a portion of premium terminable 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 cost of burial benefit, long-term care benefit, career benefit and income benefit.

Life/AD&D/dependent life

<table>
<thead>
<tr>
<th>Plan</th>
<th>Life and AD&amp;D coverage</th>
<th>Dependent life coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>$15,000</td>
<td>$5,000/$2,500 (spouse/child)</td>
</tr>
<tr>
<td>Option 2</td>
<td>$25,000</td>
<td>$5,000/$2,500 (spouse/child)</td>
</tr>
<tr>
<td>Option 3</td>
<td>$50,000</td>
<td>$10,000/$5,000 (spouse/child)</td>
</tr>
</tbody>
</table>

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.

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.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Short-term disability benefit</th>
<th>Maximum weekly benefit</th>
<th>Elimination period</th>
<th>Maximum benefit period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1</td>
<td>$250 per week</td>
<td>$250</td>
<td>Benefits begin on the 1st day for disability injury or 8th day for disability illness</td>
<td>26 weeks</td>
</tr>
<tr>
<td>Option 2</td>
<td>$250 per week</td>
<td>$250</td>
<td>Benefits begin on the 1st day for disability injury or 8th day for disability illness</td>
<td>13 weeks</td>
</tr>
</tbody>
</table>

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 complete total disability. A work retention benefit is included. W-2 preparation services for disabled employees is included.
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 enrolled 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.

Are dental, vision, life and disability options available?
Yes, participating employers in the ChamberAdvantage plan are eligible for discounted ancillary plans offered by Anthem. 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 received as they are today from our QuickQuote team or our Front Office Automation quoting system. 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.

Do regular participation requirements apply?
Yes.

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.

anthem.com