



Georgia
Effective January 1, 2019

Chamber SMART medical and specialty products



SMALL BUSINESS



Get SMART, a great health coverage plan for small businesses

As today's small businesses are searching for cost-saving health coverage options, the Georgia Chamber of Commerce is addressing this need by offering a new solution that can lead to more rate stability and offers potential savings for groups with two to 50 eligible employees.

The Georgia Chamber has teamed up with Anthem Blue Cross and Blue Shield (Anthem) to administer the Georgia Chamber SMART Plan (SMART). This plan allows employers to join together to share in the overall claims risk. By being part of a larger, self-funded pool, employers have financial protection backed by Anthem.

In addition to financial protection, this innovative alternative offers:

- Competitive rates
- Predictable, fixed monthly payments
- Flexibility in choice of benefit plans
- Access to one of the largest specialty networks nationally
- Anthem's broad Open Access POS network and Essential Rx Formulary

To top it off, we also offer specialty products, including dental, vision, life and disability plans, that are offered at discounted rates to employers participating in the Georgia Chamber SMART Plan.

Why Anthem Blue Cross and Blue Shield?

Get peace of mind knowing that Anthem has been serving millions of members in Georgia 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 Georgia.



96%
of hospitals

Part of the
nation's largest
health benefits
company:



97%
of doctors

We've got you covered with exceptional health and wellness programs

Whole Health ConnectionSM: Our clinical integration solution connects pharmacy, dental, vision, disability and behavioral health data with medical data to put our members at the center of a team-based approach to whole-person care.

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 your 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. FutureMoms 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.

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 you have employees 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: Your 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: Your employees' emotional well-being is as important as their physical well-being to your 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.

SmartShopper Rewards Program: This program rewards your employees for using lower-cost, high-quality locations for certain health care services and procedures. The program gives members a way to compare costs and if they select a lower-cost location, they not only get a cash reward, but they save on out-of-pocket costs.

Online Wellness Toolkit: Available on anthem.com, the Online Wellness Toolkit gives your employees the tools 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.

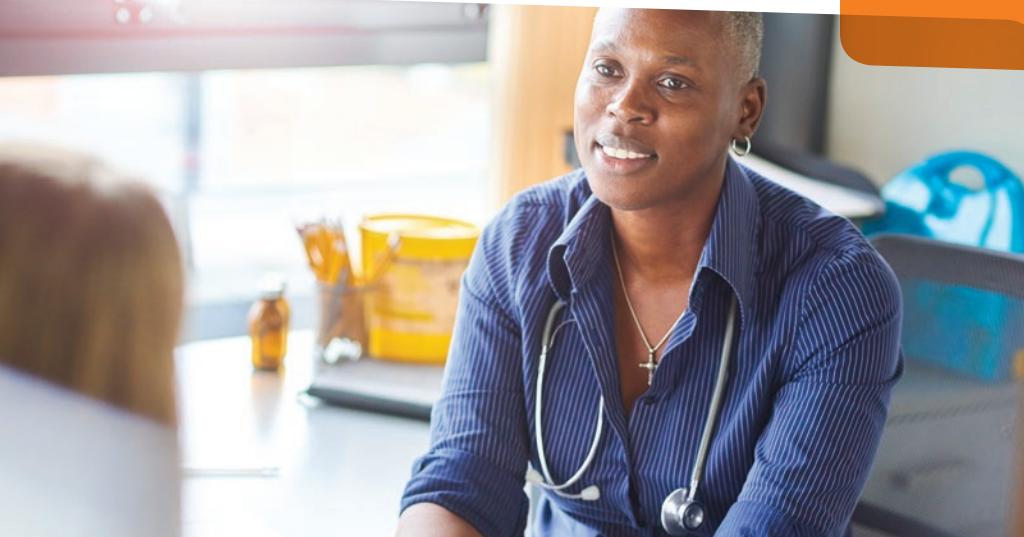
LiveHealth Online: LiveHealth Online gives your employees easy and convenient access to the care they need anytime, 24/7, with no appointments or long wait times. Employees can see a board-certified doctor or psychiatrist, licensed therapist or lactation consultant through live video on their smartphone,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

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

Find out more today

To learn more about the Georgia Chamber SMART Plan's many advantages, ask your broker or contact your Chamber for more details.

Be sure to ask about special discounts on dental, vision, life and disability coverage available through the Georgia Chamber SMART Plan.



Chamber SMART product detail – 2 to 50 employees

The plan naming structure includes these elements:

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

Plan type	POS		
Plan name	CSP Blue Open Access POS 1500/0%/3000[†]	CSP Blue Open Access POS 1750/0%/3250[†]	CSP Blue Open Access POS 2000/0%/3500[†]
Network	Blue Open Access POS	Blue Open Access POS	Blue Open Access POS
Contract code	3UWH	3UWF	3UWD
Deductible¹ (individual/family)	\$1,500/\$3,000	\$1,750/\$3,500	\$2,000/\$4,000
Coinsurance	0%	0%	0%
Out-of-pocket maximum (individual/family)	\$3,000/\$6,000	\$3,250/\$6,500	\$3,500/\$7,000
Office visits: Primary care (PCP) Specialist (SPC) Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30
Doctor visits: LiveHealth Online²	\$0 for first 12 visits, then \$30	\$0 for first 12 visits, then \$30	\$0 for first 12 visits, then \$30
Urgent care³ (facility)	\$75	\$75	\$75
Emergency room³ (facility)	\$300, then 0% coinsurance	\$300, then 0% coinsurance	\$300, then 0% coinsurance
Outpatient surgery (facility)	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance
Hospital inpatient admission	Deductible, then 0% coinsurance	Deductible, then 0% coinsurance	Deductible, then 0% 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 deductible⁴ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy:⁵ 30-day supply (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4)	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%
Home delivery pharmacy:⁵ 90-day supply (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4)	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%

[†] Plan has Home Delivery Choice.

[‡] Deductible waived for drugs on the HSA PreventiveRx Plus drug list.

¹ All plans have embedded deductibles, which means each family member has an individual deductible and OOP 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 When using LiveHealth Online, members can have face-to-face video visits with board-certified doctors right from their computer or mobile device.

The below overview represents network benefits. 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.

POS			
CSP Blue Open Access POS 2250/10%/3750 [†]	CSP Blue Open Access POS 2500/10%/4000 [†]	CSP Blue Open Access POS 2750/10%/4250 [†]	CSP Blue Open Access POS 3000/20%/4500 [†]
Blue Open Access POS			
3UWB	3UW9	3UW7	3UW5
\$2,250/\$4,500	\$2,500/\$5,000	\$2,750/\$5,500	\$3,000/\$6,000
10%	10%	10%	20%
\$3,750/\$7,500	\$4,000/\$8,000	\$4,250/\$8,500	\$4,500/\$9,000
PCP: \$30 SPC: \$60 RHC: \$30			
\$0 for first 12 visits, then \$30			
\$75	\$75	\$75	\$75
\$300, then 10% coinsurance	\$300, then 10% coinsurance	\$300, then 10% coinsurance	\$300, then 20% coinsurance
Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance
Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 10% coinsurance	Deductible, then 20% coinsurance
Rx Choice Tiered Network with R90/Essential			
Tiers 1-4: No deductible			
Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%			
\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%

³ Additional services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

⁴ For plans with a deductible, the cost share applies after deductible for the tiers listed. For plans with a separate pharmacy deductible, the deductible is combined for retail (Level 1 and Level 2) and home delivery.

⁵ Pharmacy plans use a 4-tier (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at plan-summaries.anthem.com/sobdps/.

Chamber SMART product detail – 2 to 50 employees

The plan naming structure includes these elements:

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

Plan type	POS		
Plan name	CSP Blue Open Access POS 3250/20%/4750[†]	CSP Blue Open Access POS 3750/20%/5250[†]	CSP Blue Open Access POS 4300/20%/5600[†]
Network	Blue Open Access POS	Blue Open Access POS	Blue Open Access POS
Contract code	3UWZ	3UWX	3UWV
Deductible¹ (individual/family)	\$3,250/\$6,500	\$3,750/\$7,500	\$4,300/\$8,600
Coinsurance	20%	20%	20%
Out-of-pocket maximum (individual/family)	\$4,750/\$9,500	\$5,250/\$10,500	\$5,600/\$11,200
Office visits: Primary care (PCP) Specialist (SPC) Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30
Doctor visits: LiveHealth Online²	\$0 for first 12 visits, then \$30	\$0 for first 12 visits, then \$30	\$0 for first 12 visits, then \$30
Urgent care³ (facility)	\$75	\$75	\$75
Emergency room³ (facility)	\$300, then 20% coinsurance	\$300, then 20% coinsurance	\$300, 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 deductible⁴ (individual/family)	Tiers 1-4: No deductible	Tiers 1-4: No deductible	Tiers 1-4: No deductible
Retail pharmacy:⁵ 30-day supply (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4)	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%
Home delivery pharmacy:⁵ 90-day supply (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4)	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%

[†] Plan has Home Delivery Choice.

[‡] Deductible waived for drugs on the HSA PreventiveRx Plus drug list.

¹ All plans have embedded deductibles, which means each family member has an individual deductible and OOP 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 When using LiveHealth Online, members can have face-to-face video visits with board-certified doctors right from their computer or mobile device.

The below overview represents network benefits. 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.

POS			
CSP Blue Open Access POS 4500/20%/5900 [†]	CSP Blue Open Access POS 4800/20%/6200 [†]	CSP Blue Open Access POS 5550/20%/6500 [†]	CSP Blue Open Access POS 5800/30%/7000 [†]
Blue Open Access POS	Blue Open Access POS	Blue Open Access POS	Blue Open Access POS
3UWT	3UWR	3UWP	3UWM
\$4,500/\$9,000	\$4,800/\$9,600	\$5,500/\$11,000	\$5,800/\$11,600
20%	20%	20%	30%
\$5,900/\$11,800	\$6,200/\$12,400	\$6,500/\$13,000	\$7,000/\$14,000
PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30
\$0 for first 12 visits, then \$30	\$0 for first 12 visits, then \$30	\$0 for first 12 visits, then \$30	\$0 for first 12 visits, then \$30
\$75	\$75	\$75	\$75
\$300, then 20% coinsurance	\$300, then 20% coinsurance	\$300, then 20% coinsurance	\$300, then 30% coinsurance
Deductible, then 20% coinsurance	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
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	Tier 1: No deductible Tiers 2-4: \$100/\$200 Pharmacy deductible	Tier 1: No deductible Tiers 2-4: \$100/\$200 Pharmacy deductible	Tier 1: No deductible Tiers 2-4: \$300/\$600 Pharmacy deductible
Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%
\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%

³ Additional services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

⁴ For plans with a deductible, the cost share applies after deductible for the tiers listed. For plans with a separate pharmacy deductible, the deductible is combined for retail (Level 1 and Level 2) and home delivery.

⁵ Pharmacy plans use a 4-tier (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at plan-summaries.anthem.com/sobdps/.

Chamber SMART product detail – 2 to 50 employees

The plan naming structure includes these elements:

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

Plan type	POS	
Plan name	CSP Blue Open Access POS 6000/30%/7400[†]	CSP Blue Open Access POS 6500/30%/7900[†]
Network	Blue Open Access POS	Blue Open Access POS
Contract code	3UWK	3UW3
Deductible¹ (individual/family)	\$6,000/\$12,000	\$6,500/\$13,000
Coinsurance	30%	30%
Out-of-pocket maximum (individual/family)	\$7,400/\$14,800	\$7,900/\$15,800
Office visits: Primary care (PCP) Specialist (SPC) Retail health clinic (RHC)	PCP: \$30 SPC: \$60 RHC: \$30	PCP: \$30 SPC: \$60 RHC: \$30
Doctor visits: LiveHealth Online²	\$0 for first 12 visits, then \$30	\$0 for first 12 visits, then \$30
Urgent care³ (facility)	\$75	\$75
Emergency room³ (facility)	\$300, then 30% coinsurance	\$300, then 30% coinsurance
Outpatient surgery (facility)	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance
Hospital inpatient admission	Deductible, then 30% coinsurance	Deductible, then 30% coinsurance
Prescription drugs: network/drug list	Rx Choice Tiered Network with R90/Essential	Rx Choice Tiered Network with R90/Essential
Pharmacy deductible⁴ (individual/family)	Tier 1: No deductible Tiers 2-4: \$300/\$600 Pharmacy deductible	Tier 1: No deductible Tiers 2-4: \$300/\$600 Pharmacy deductible
Retail pharmacy:⁵ 30-day supply (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4)	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%	Level 1: \$5/\$20/\$45/\$80/20% Level 2: \$15/\$30/\$55/\$90/20%
Home delivery pharmacy:⁵ 90-day supply (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4)	\$13/\$50/\$135/\$240/20%	\$13/\$50/\$135/\$240/20%

[†] Plan has Home Delivery Choice.

[‡] Deductible waived for drugs on the HSA PreventiveRx Plus drug list.

¹ All plans have embedded deductibles, which means each family member has an individual deductible and OOP 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 When using LiveHealth Online, members can have face-to-face video visits with board-certified doctors right from their computer or mobile device.

The below overview represents network benefits. 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.

Plan type	POS HSA		
Plan name	CSP Blue Open Access POS 3000/20%/5000 w/HSA[†]	CSP Blue Open Access POS 6000/0%/6700 w/HSA[†]	CSP Blue Open Access POS 6300/30%/6700 w/HSA[†]
Network	Blue Open Access POS	Blue Open Access POS	Blue Open Access POS
Contract code	3UX5	3UX3	3UX1
Deductible¹ (individual/family)	\$3,000/\$6,000	\$6,000/\$12,000	\$6,300/\$12,600
Coinsurance	20%	0%	30%
Out-of-pocket maximum (individual/family)	\$5,000/\$10,000	\$6,700/\$13,400	\$6,700/\$13,400
Office visits: Primary care (PCP) Specialist (SPC) Retail health clinic (RHC)	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Doctor visits: LiveHealth Online²	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Urgent care³ (facility)	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Emergency room³ (facility)	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Outpatient surgery (facility)	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 30% coinsurance
Hospital inpatient admission	Deductible, then 20% coinsurance	Deductible, then 0% coinsurance	Deductible, then 30% 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 deductible⁴ (individual/family)	Tiers 1-4: Medical deductible applies [‡]	Tiers 1-4: Medical deductible applies [‡]	Tiers 1-4: Medical deductible applies [‡]
Retail pharmacy:⁵ 30-day supply (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4)	Level 1: 20% Level 2: 30%	Level 1: 0% Level 2: 10%	Level 1: 30% Level 2: 40%
Home delivery pharmacy:⁵ 90-day supply (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4)	20%	0%	30%

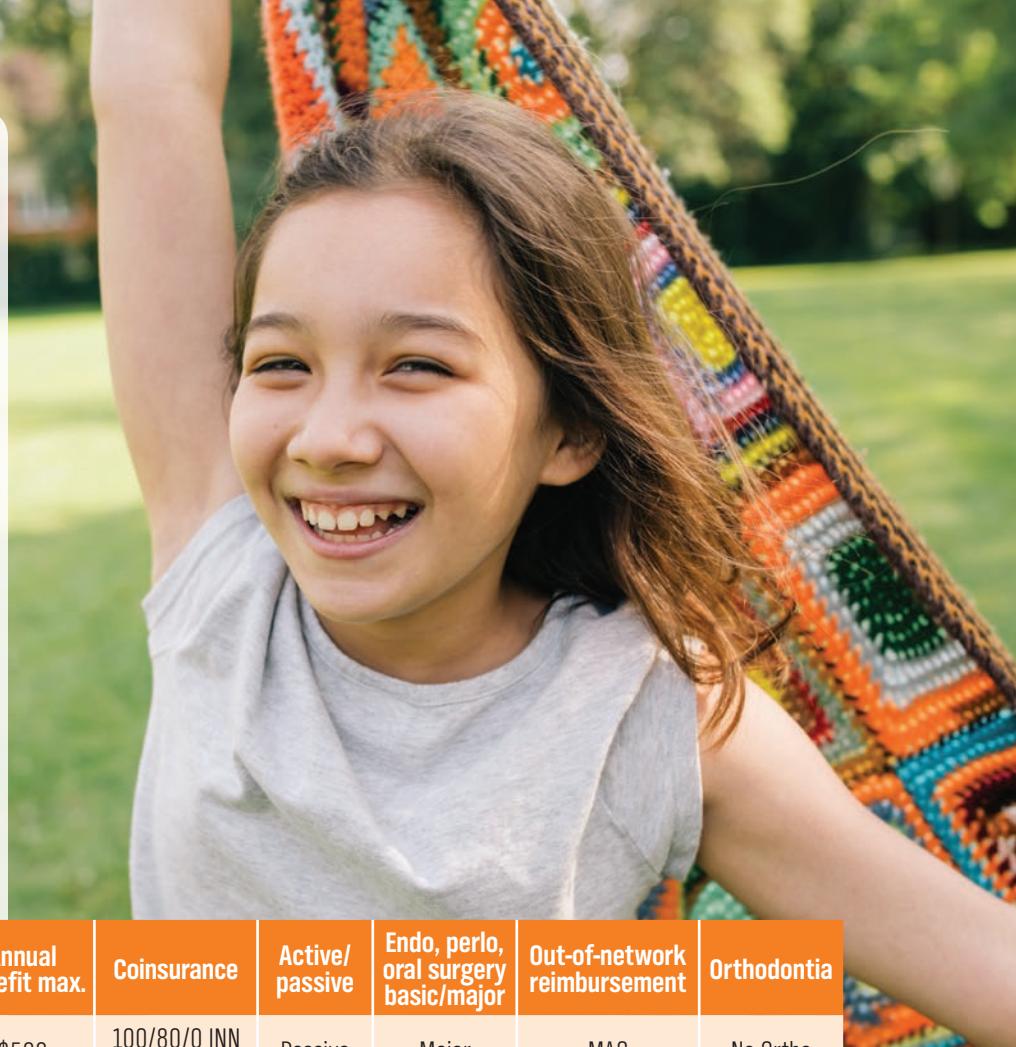
³ Additional services received in an urgent care and emergency room setting are subject to deductible and applicable coinsurance.

⁴ For plans with a deductible, the cost share applies after deductible for the tiers listed. For plans with a separate pharmacy deductible, the deductible is combined for retail (Level 1 and Level 2) and home delivery.

⁵ Pharmacy plans use a 4-tier (Tier 1a/Tier 1b/Tier 2/Tier 3/Tier 4) drug list. For plan details, please refer to the Summary of Benefits (SOB) available at plan-summaries.anthem.com/sobdps/.

Chamber SMART 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. Members with certain health conditions who are participating in Anthem's Condition Care programs 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.



Employer sponsored

Plan name	Deductible	Annual benefit max.	Coinurance	Active/passive	Endo, perlo, oral surgery basic/major	Out-of-network reimbursement	Orthodontia
Essential Choice Value GA-X4	\$50/ \$150	\$500	100/80/0 INN 100/80/0 OON	Passive	Major	MAC	No Ortho
Essential Choice Classic GA-C20	\$50/ \$150	\$1,000	100/80/50 INN 80/60/50 OON	Active	Major	MAC	No Ortho
Essential Choice Classic GA-C17	\$50/ \$150	\$1,000	100/80/50 INN 80/60/50 OON	Active	Basic	90th	No Ortho
Essential Choice Classic GA-C9	\$50/ \$150	\$1,500	100/80/50 INN 100/80/50 OON	Passive	Basic	90th	No Ortho
Essential Choice Classic GA-C13	\$50/ \$150	\$1,500	100/80/50 INN 100/80/50 OON	Passive	Basic	90th	Child Ortho \$1,000
Essential Choice Enhanced GA-E29	\$50/ \$150	\$2,000	100/90/60 INN 100/90/60 OON	Passive	Basic	90th	Child Ortho \$1,500

Voluntary

Plan name	Deductible	Annual benefit max.	Coinurance	Active/passive	Endo, perlo, oral surgery basic/major	Out-of-network reimbursement	Orthodontia
Essential Choice Voluntary GA-V20	\$50/ \$150	\$1,000	100/80/50 INN 80/60/50 OON	Active	Major	MAC	No Ortho
Essential Choice Voluntary GA-V9	\$50/ \$150	\$1,500	100/80/50 INN 100/80/50 OON	Passive	Basic	90th	No Ortho
Essential Choice Voluntary GA-V13	\$50/ \$150	\$1,500	100/80/50 INN 100/80/50 OON	Passive	Basic	90th	Child Ortho \$1,000

Chamber SMART Vision Plan Options*

Saving money is important to you and your employees. And convenience and choice are right up there, too. That's why Blue View VisionSM is a clear winner for both of you. Ours is one of America's biggest vision networks, so it's easy for your 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!

Plan	Type	Contract code	Exam	Materials	Frame	Contacts
A1	Employer Paid	3800	\$10	\$0	\$130	\$130
B3	Employer Paid	3807	\$10	\$20	\$130	\$130
C3	Employer Paid	380B	\$20	\$20	\$130	\$130
A1	Voluntary	380Y	\$10	\$0	\$130	\$130
B3	Voluntary	3816	\$10	\$20	\$130	\$130
C3	Voluntary	381A	\$20	\$20	\$130	\$130

* Plans cover out-of-network. Only one plan may be selected.

	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



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 your employees help with emergency medical evacuations, lost baggage and more.*



Basic Life and Accidental Death and Dismemberment (AD&D)

Plan	Life Coverage	AD&D Coverage
Option 1	\$15,000	\$15,000
Option 2	\$20,000	\$20,000
Option 3	\$25,000	\$25,000
Option 4	\$30,000	\$30,000
Option 5	\$50,000	\$50,000

Basic Life insurance and AD&D coverage is guaranteed issue for amounts shown in the table above. 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 and Repatriation Benefit, Coma Benefit and Common Carrier Benefit.

*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 your 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. It 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	60% of weekly earnings	\$1,000	Benefits begin on the 1st day for disability injury or 8th day for disability illness	13 weeks
Option 2	60% of weekly earnings	\$1,000	Benefits begin on the 15th day for disability injury or 15th day for disability illness	13 weeks
Option 3	60% of weekly earnings	\$1,000	Benefits begin on the 8th day for disability injury or 8th day for disability illness	13 weeks
Option 4	60% of weekly earnings	\$1,350	Benefits begin on the 8th day for disability injury or 8th day for disability illness	13 weeks
Option 5	60% of weekly earnings	\$1,000	Benefits begin on the 8th day for disability injury or 8th day for disability illness	26 weeks
Option 6	\$250 per week	\$250	Benefits begin on the 1st day for disability injury or 8th day for disability illness	26 weeks
Option 7 (only available to groups of 10-50)	60% of weekly earnings	\$1,000	Benefits begin on the 8th day for disability injury or 8th day for disability illness	13 weeks

All coverage is guaranteed issue for groups of 6-50. Groups of 2-5, guaranteed issue amount is \$500 - all employees must submit Evidence of Insurability for Maximum Weekly Benefit over \$500. Coverage is for non-occupational disabilities only. Definition of disability includes partial and zero day residual. Work Retention Benefit included. W-2 preparation service for disabled employees included.

Long Term Disability

Plans for employers with 2-9 employees

Plan	Long Term Disability Benefit	Maximum Monthly Benefit	Elimination Period	Maximum Benefit Period	Pre-existing conditions limitation
Option 1 Gold Plan	60% of monthly earnings	\$6,000	90 days	To age 65	12/6/24
Option 2 Silver Plan	60% of monthly earnings	\$6,000	90 days	5 year with Reducing Benefit Duration	12/6/24
Option 3 Silver Plan	60% of monthly earnings	\$3,000	90 days	5 year with Reducing Benefit Duration	12/6/24
Option 4 Bronze Plan	60% of monthly earnings	\$6,000	180 days	2 year with Reducing Benefit Duration	12/6/24
Option 5 Bronze Plan	60% of monthly earnings	\$3,000	180 days	2 year with Reducing Benefit Duration	12/6/24

For groups of 2-5, all employees must submit Evidence of Insurability. All amounts are Guaranteed Issue for groups of 6 or more. Definition of Disability is 2 Year Own Occupation, any occupation thereafter. There is a 24 month limitation for Mental Illness, Drug Addiction or Alcoholism per lifetime. Special Conditions limitation applies. Family Social Security Integration applies. Partial disability included with 12 month work incentive benefit. Residual included. Additional features: Cost of living freeze; Accumulation of elimination period (half the length of the elimination period); 3 months gross survivor benefit; Workplace Modification benefit up to \$10,000; Vocational Rehabilitation Assistance; Rehabilitation incentive 5% for up to 12 month, to a maximum of \$750; Social Security Assistance; Recurrent disability; and Work Retention Assistance. Long Term Disability premium is waived after the elimination period while an employee is receiving long term disability benefits. W-2 preparation service for disabled employees included.

Plans for employers with 10-50 employees

Plan	Long Term Disability Benefit	Maximum Monthly Benefit	Elimination Period	Maximum Benefit Period	Pre-existing conditions limitation
Option 1	60% of monthly earnings	\$6,000	90 days	To age 65	12/6/24
Option 2	60% of monthly earnings	\$6,000	180 days	To age 65	12/6/24

All amounts are guaranteed issue. Definition of Disability is 2 Year Own Occupation, any occupation thereafter. There is a 24 month limitation for Mental Illness, Drug Addiction or Alcoholism per lifetime. Special Conditions limitation applies. Family Social Security Integration applies. Partial disability benefits included; Residual included. Cost of living freeze included. Accumulation of elimination period is half the length of the elimination period. 3 months gross survivor benefit. Work Incentive Benefit is 100% for 12 months. Workplace Modification benefit up to \$10,000. Vocational Rehabilitation Assistance included. Rehabilitation incentive 5% for up to 12 month, to a maximum of \$750. Social Security Assistance, Recurrent disability, Work Retention Assistance included. Long Term Disability premium is waived after the elimination period while an employee is receiving long term disability benefits. W-2 preparation service for disabled employees included.

When you package disability with one of our medical plans your 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, Short Term Disability and Long Term Disability coverage:

- Plan availability based on group's SIC.
- Plans are only available when paired with a **Georgia Chamber** medical product. Termination of all active ancillary products will apply when the **Georgia Chamber** 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.
- 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.

The following Standard Industrial Classification (SIC) Codes are not eligible or restricted:

Life and AD&D 2-50, the following are not eligible:

811 Timber Tracs, 831 Forest Products, 851 Forestry Services, 912 Finfish, 913 Shellfish, 919 Miscellaneous Marine Products, 971 Hunting, Trapping, Game Propagation, 1011 Iron Ores, 1015 Iron Ores - strip, 1021 Copper Ores, 1025 Copper Ores - strip, 1031 Lead and Zinc Ores, 1035 Lead and Zinc Ores - strip, 1041 Gold Ores, 1044 Silver Ores, 1045 Gold and Silver Ores - strip, 1061 Ferroalloy Ores, except Vanadium, 1065 Ferroalloy Ores, except Vanadium - strip, 1081 Metal Mining Services, 1085 Metal Mining Services - strip, 1094 Uranium, Radium, Vanadium, Ores, 1099 Metal Ores, nec, 1221 Bituminous Coal and Lignite-Surface, 1222 Bituminous Coal - Underground, 1231 Anthracite Mining, 1235 Anthracite Mining - strip, 1241 Coal Mining Services, 1245 Coal Mining Services - strip, 1311 Crude Petroleum and Natural Gas, 1321 Natural Gas Liquids, 1381 Drilling Oil and Gas Wells, 1382 Oil and Gas Exploration Services, 1389 Oil and Gas Field Services, nec, 1411 Dimension Stone, 1422 Crushed and Broken Limestone, 1423 Crushed and Broken Granite, 1429 Crushed and Broken Stone, nec, 1442 Construction Sand and Gravel, 1446 Industrial Sand, 1455 Kaolin and Ball Clay, 1459 Clay and Related Minerals, nec, 1474 Potash, Soda, and Borate Minerals, 1475 Phosphate Rock, 1479 Chemical and Fertilizer Mining , nec, 1481 Nonmetallic Minerals Services, 1499 Miscellaneous Nonmetallic Minerals, 1629 Heavy Construction, nec, 1711 Plumbing, Heating, and Air-conditioning, 1721 Painting and Paper Hanging, 1731 Electrical Work, 1741 Masonry and other Stonework, 1742 Plastering, Drywall, and Insulation, 1743 Terrazzo, tile, Marble, and Mosaic, 1751 Carpentry Work, 1752 Floor Laying and Floor Work, nec, 1761 Roofing, Siding, and Sheet Metal Work, 1771 Concrete Work, 2111 Cigarettes, 2121 Cigars, 2131 Chewing and Smoking Tobacco, 2141 Tobacco Stemming and Redrying, 2411 Logging, 2421 Sawmills and Planning, General, 2426 Hardwood Dimension and Flooring Millwork, 2429 Special Products, Sawmills, nec, 2873 Nitrogenous Fertilizers, 2874 Phosphatic Fertilizers, 2875 Fertilizers, Mixing only, 2879 Agricultural Chemicals, nec, 2891 Adhesives and Sealants, 2892 Explosives, 2895 Carbon Black, 2899 Chemical Preparations, nec, 3292 Asbestos Products, 3312 Blast Furnaced and Steel Mills, 3321 Gray and Ductile Iron Foundries, 3322 Malleable Iron Foundries, 3324 Steel Investment Foundries, 3325 Steel Foundries, nec, 3339 Primary Nonferrous Metals, nec, 3482 Small Arms Ammunition, 3483 Ammunition, except for Small Arms, 3484 Small Arms, 3489 Ordnance and Accessories, nec, 4121 Taxicabs, 4213 Trucking, except Local, 4311 U.S. Postal Service, 4491 Marine Cargo Handling, 4492 Towing and Tugboat Services, 4493 Marinas, 4499 Water Transportation Services, nec, 4512 Air Transportation, Scheduled, 4513 Air Courier Services, 4522 Air Transportation, Nonscheduled, 4581 Airports, Flying Fields and Service, 4612 Crude Petroleum Pipelines, 4613 Refined Petroleum Pipelines, 4619 Pipelines, nec, 4911 Electrical Services, 4922 Natural Gas Transmission, 4923 Gas Transmission and Distribution, 4924 Natural Gas Distribution, 4925 Gas Production and/or Distribution, 4931 Electrical and other Services Combined, 4932 Gas and other Services Combined, 4939 Combination Utilities, nec, 7361 Employment Services, 7363 Help Supply Services, 7381 Detective and Armored Car Services, 7941 Sport Clubs, Managers, and Promoters, 7996 Amusement Parks, 8811 Private Households, 9221 Police Protection, 9223 Correctional Institutions, 9224 Fire Protection, 9229 Public Order and Safety, nec.

NOTE: Additional Industrial Classification (SIC) Code limitations and exclusions apply to Short Term Disability and Long Term Disability.



Georgia Chamber SMART Plan Frequently Asked Questions

What is a Georgia Chamber SMART Plan?

The Georgia Chamber SMART Plan is a self-funded trust that is established or maintained for the purpose of offering group insurance. It is governed by Trustees and By-Laws that satisfy the Georgia Department of Insurance (DOI) requirements.

Who makes the decisions for the Georgia Chamber SMART Plan?

The Georgia Chamber SMART 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 do we determine if we are eligible to participate?

The Georgia Chamber SMART Plan is available to small business employers that have at least two employees enrolled on their medical plan and no more than 50 eligible employees. The business must be domiciled in Georgia and a member in good standing with the Georgia Chamber of Commerce or your local participating chamber.

Why would we choose the Georgia Chamber SMART Plan over an ACA policy?

This alternative self-funded solution could be a good fit for you 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
- Anthem's broad Open Access POS network and Essential Rx Formulary
- In 2019, Georgia Chamber SMART Plans are replacing our current Balanced Funding product offerings in the 2-50 market
- Provides coverage down to two enrolled members rather than the 10 allowed on current Balanced Funding product offerings

Can we join the Georgia Chamber SMART Plan at any time during the year?

Yes, however, all participating employers in the Georgia Chamber SMART Plan renew on April 1 of every year starting in 2020.

How will my premium equivalent rate be determined?

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

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

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

Your premium equivalent rate covers expected claims, administrative expenses, taxes and assessments, and stop loss premium. In addition, chamber membership dues and product dues are separate and are paid directly to the Georgia Chamber.

Can we terminate our policy at any time?

During the policy period, you may only elect to withdraw from the Georgia Chamber SMART Plan at the end of a calendar month by giving written notice at least 60 days prior to that date. At renewal time, you 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 Georgia Chamber SMART 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.



We currently have an Anthem Blue Cross and Blue Shield policy. Will our employees have to change their doctor?

The Georgia Chamber SMART Plan uses Anthem Blue Cross and Blue Shield's broad Open Access POS 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](#).)

Are dental, vision, life and disability options available?

Yes, participating employers in the Georgia Chamber SMART 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.

Are there product dues?

Yes. In addition to medical premium each group must pay product dues.

Product dues are \$4 PEPM. The Chamber will send an invoice for the product dues 30 days after the initial enrollment.

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 SMART as they are for ACA. A group must also be domiciled in Georgia and a Chamber member in good standing with the Georgia Chamber of Commerce or with their local participating chamber. Please review our Small Group Underwriting Guidelines brochure on the SMART site in the Broker Guide section.

How do appointed Anthem agents sell this plan?

When agents are appointed to sell medical, they are appointed to sell ACA and SMART. More information on how to become an appointed agent can be found at [anthem.com](#) in the Producer section.

Are existing Non-ACA, Anthem groups eligible for the SMART program?

Yes. All existing groups are eligible as long as they have 2-50 eligible employees, are domiciled in Georgia and are a Chamber member in good standing with the Georgia Chamber of Commerce or with their local participating chamber. You can find more information in our Small Group Underwriting Guidelines brochure.

We are domiciled in Georgia but have a second location in Florida. Does this program allow us to provide coverage to Florida staff?

Yes. As long as a group is domiciled in Georgia, the group is eligible to participate and the Florida employees can enroll. All criteria for the SMART plans can be found on the SMART site.

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

Quotes will be received as they are today from our Rapid Quote team. These quotes will show all medical and specialty options. You can find all of the details on how to obtain a quote on the SMART site in the Quoting New Groups section.

Does the Georgia Chamber include all Chambers of Commerce members (ex. Albany Area Chamber of Commerce)?

The Georgia Chamber includes all of its affiliates who are members of the Federation.

Is a PEPM commission paid to brokers? If so, what is the amount of the PEPM commission?

Medical commission is paid to the brokers at the same rate as all of our products. Groups with 2 employees enrolled will pay \$10 PEPM. Groups with 3-50 employees enrolled will pay \$33 PEPM.

Can a current Anthem small group change to SMART before their 9/1/2019 renewal?

Although we would prefer that groups wait until renewal to move, we will consider exceptions. The group's broker should reach out to their Small Group Account Manager for more details.

Do regular participation requirements apply?

Yes. You can find more information in our Small Group Underwriting Guidelines brochure.

Can local agents sell this product and how do they get signed in with Anthem?

All appointed agents are eligible to sell the Chamber SMART product. More information on how to become an appointed agent can be found at anthem.com in the Producer section.

Does the quoted rate for the SMART plans include PCORI fees?

The PCORI fees are paid at the Trust level and will be paid on behalf of the groups. Groups are not responsible to pay these fees directly.

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

Medical premiums will be paid each month through EFT on the 25th of each month.

Is there a SMART network of doctors & medical facilities? How will out-of-network situations be handled?

The network for SMART is our Open Access network. Out-of-network claims will be handled as explained in each SBC and Benefit Booklet.

Will groups be able to remain on their ABF plans?

Upon renewal groups will discontinue the ABF products. We will not sell any new ABF products in the Small Group market in 2019.





Together, we make a real difference!

We want to thank you, again, for trusting us with the health of your employees. We know that offering health coverage is a big and very important decision for your business. This valuable coverage is one we're committed to in every way — from helping your employees get and stay healthy to helping you, and them, save as much as possible through lower cost plan and care options. If you ever have any questions, please feel free to call your Anthem representative. Our purpose is to transform health care with trusted and caring solutions.

And it's great that we can do this together!

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This is not a contract or policy. This guide is not a contract with Anthem Blue Cross and Blue Shield (Anthem). If there is any difference between this guide and the Booklet, Member Booklet, Summaries of Benefits, and related amendments, the provisions of the Booklet, Member Booklet, Summaries of Benefits and related amendments will govern. For more information, please call your broker or Anthem representative.

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