Inside My Plan
Helpful Info Just For You

Summer 2015

We want you to get the most out of your benefits. That’s why we’ve put this guide together. In these pages, you’ll learn:

- How to find a doctor in the network, p. 2
- Diagnostic or preventive care: why the difference matters, p. 2
- Where to get care when you need it, p. 3
- How to get a member ID card, p. 4

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Doctor Visits Made Easier

Follow these five simple steps to save yourself time and money.

1. Make sure your doctor is in the network.
2. Know if your doctor visit is a preventive care exam...
   or a diagnostic care exam.
3. Make a list of questions and any health changes to discuss with your doctor.
4. Write the names of your medicines, vitamins, and supplements on your list.
5. Bring your list and current member ID card with you.

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We’re Making It Easier

Get helpful info about your benefits. Go to anthem.com, and select Understand Your Plan and Costs.
Some services and programs may not be part of your plan. It’s always a good idea to check your plan documents to be sure the services and programs we mention are part of your plan.

Preventive Care vs. Diagnostic Care
Learn the difference between the two and what it means for you.

<table>
<thead>
<tr>
<th></th>
<th>You Get It When...</th>
<th>Types of Care</th>
<th>Example: Diabetes</th>
<th>Your Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Preventive Care</strong></td>
<td>You don’t have signs of a problem, or your doctor wants to make sure that everything is okay.</td>
<td>Annual exams or screenings</td>
<td>You don’t have signs of a problem, and the test is to show if you have any issues with your blood sugar control.</td>
<td>For many plans, preventive care is covered 100%, so you may not pay anything. Check your plan benefits to be sure.</td>
</tr>
<tr>
<td><strong>Diagnostic Care</strong></td>
<td>You have symptoms and your doctor wants to find the cause, or your doctor wants to check an ongoing problem.</td>
<td>Certain lab tests or specialist visits</td>
<td>You have diabetes, and your doctor wants to check your A1C levels.</td>
<td>Depending on your plan, you may pay a larger portion of the cost. Check your plan benefits if you have questions.</td>
</tr>
</tbody>
</table>

Find a Doctor in the Network
Save money by using an in-network provider. Here are two ways to find one.

Use the Find a Doctor tool by logging in at anthem.com or on the Anthem Blue Cross Blue Shield app. Select Find a Doctor. Then, from the Select a State drop down menu, choose “Kentucky.” From the Select a Plan/Network drop down menu, choose a plan that that begins with “UK.”

Call the Member Services phone number on your ID card, and ask them to check.
Where to Go When You Need Care

Check with your doctor first. If your doctor isn't available, use this chart to find other options.

### What’s My Health Issue?

<table>
<thead>
<tr>
<th>I Need Routine Care</th>
<th>I Have a Minor Issue</th>
<th>I Need Urgent Care</th>
<th>I Have an Emergency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Examples: Annual exam, flu vaccine, sinus pain</td>
<td>Examples: Low-grade fever, cough, sore throat</td>
<td>Examples: X-ray, animal bite, severe cut</td>
<td>Examples: Heart attack or stroke symptoms, trouble breathing, severe bleeding</td>
</tr>
</tbody>
</table>

### Where Should I Go for Care?

<table>
<thead>
<tr>
<th>Doctor’s Office</th>
<th>Retail Health Clinic’</th>
<th>Urgent Care Center’</th>
<th>Emergency Room</th>
</tr>
</thead>
<tbody>
<tr>
<td>Often found in a major pharmacy or retail store</td>
<td>Often open in the evenings and on weekends</td>
<td>Often open in the evenings and on weekends</td>
<td>Always open: 24 hours a day, 7 days a week</td>
</tr>
</tbody>
</table>

### When Are They Open?

| Hours vary, and appointments are usually required | Often open in the evenings and on weekends | Often open in the evenings and on weekends | Always open: 24 hours a day, 7 days a week |

### How Much Will It Cost?

| $0 to $50** | $10 to $50** | $25 to $50** | $100 to 80% after $100 copay* |

*Deductible may apply.

** Based on average health plan copays. For many members, deductibles and coinsurance apply.

### Rule of Thumb

If you think you could put your health at risk by delaying medical care, you should always go to the emergency room or call 911.

### Find Urgent Care Fast!

1. Use the Anthem Blue Cross and Blue Shield app, or go to anthem.com.
2. Select Find a Doctor.
3. Select “Kentucky” from the drop down Select a State menu.
4. Select a plan that begins with “UK” from the Plan/Network drop down menu.
5. Select “Urgent Care” from the I’m Looking for a: drop down menu.

### Still Need Help?

Call the 24/7 NurseLine

A nurse can answer your questions and help you decide where to go for care. Just call the phone number on your ID card.

* Retail health clinics and urgent care centers are not available in all locations. Retail Health Clinics are not covered on all plans.

** Based on average health plan copays. For many members, deductibles and coinsurance apply.
Can’t Find Your ID Card?

Managing your health care is easier with an ID card. There are three ways to get a new one.

1. Download the Anthem Blue Cross Blue Shield app to access an electronic version of your ID card.
2. Call Member Services to ask for a new ID card.
3. Log in at anthem.com. Choose Customer Support to request a new ID card or print a temporary ID card.

FOR MORE INFORMATION

Take advantage of helpful member resources by logging in anytime at anthem.com.

- **Look for a Doctor**
  - Search for an in-network doctor by location, specialty, language, or gender. Select Find a Doctor. Then, from the Select a State drop down menu, choose "Kentucky." From the Select a Plan/Network drop down menu, choose a plan that begins with "UK."

- **Get Answers to FAQs**
  - Find answers to questions about emergency care, health and wellness, and more. Select Customer Support.

- **Estimate Your Cost**
  - Get an estimate of what a procedure or test may cost before you receive care. Select Know Your Cost.

- **See Your Claims**
  - Check if we have your claim, if we are working on it, or if we are finished. Select Check Claim Status.

Go Paperless!

Prefer email over paper? Signing up to go paperless is easy. Here’s how:

- Log in at anthem.com.
- Select Profile, then Email Preferences.
- Select Primary Email Address.
- Select Save/Update.

Plus, stay connected and follow us on:

- [Facebook](https://facebook.com/healthjoinin)
- [Twitter](https://twitter.com/healthjoinin)

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