More Than Just Medical Coverage



KTA Members Benefit Resources

Your benefits, offered through Anthem, also provide additional services at **no cost to you**:

- Anthem EAP
- Anthem Sydney App
- Carelon Weight Management Program
- LiveHealth Online
- Anthem Wellbeing Solutions Engagement 200

This booklet will provide a brief overview, but you can review in greater detail using the QR Codes listed throughout.

Scan this QR Code to Learn More!

Benefits overview intended for summary purposes only.

Open Enrollment

Your company may provide a Section 125 Plan that allows premiums for medical, dental, vision insurance, contributions to FSA accounts and/or certain supplemental policies to be deducted from your paycheck on a pre-tax basis. Under Section 125, changes to pre-tax benefits can be made ONLY during the Open Enrollment period unless you or a qualified dependent experience a change in family status (or Qualifying Event). Examples of **Qualifying Events** are as follows:

- Marriage/Divorce/Legal Separation
- Birth/adoption or placement of a child for adoption
- Death
- Loss of coverage (for you or dependents)/loss of eligibility status for dependents

It is your responsibility to notify Human Resources within 30 days of a Qualified Event if you want to add or remove a dependent from your benefit plans. The effective date will be the same day as the status change (for example, your newborn's birth date or date of marriage).

Take Advantage of Preventive Care Benefits

Preventive care is covered in full when performed in a preventive capacity by an in-network provider. The types of tests or procedures typically covered as preventive may include mammograms, pap smears, prostate specific antigen (PSA) tests, colonoscopies, and preventive screenings for newborns and children. Some testing may have age or gender requirements.

Examples of Preventive Care

Flu Shot
Can help prevent the flu

Colonoscopy
Can help prevent colon cancer, or find it in the early stages when it's more treatable

Mammograms
Can help prevent breast cancer, or find it in the early stages when it's more treatable

Annual checkup
Can help prevent health problems such as diabetes and high cholesterol before they start or get worse

Enhanced Personal Health Care (EPHC)

If your medical grid mentions an Enhanced Personal Health Care Provider, this means you will receive a lower copay for using Anthem doctors who are part of their Enhanced Personal Health Care program. EPHC Providers are committed to coordinating your overall health care to avoid gaps in care. This entails things like setting up appointments with specialists, reviewing your prescription plan and getting the right tests and screenings regularly.

Check the provider listings at **Anthem.com** for those caregivers who have the Enhanced Personal Health Care designation.

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Specialty Rx | Assistance Program

PayerMatrix

The Kentucky Thoroughbred Association (KTA) has partnered with Payer Matrix to offer assistance and relief to our employees and their covered family members prescribed and approved for specialty prescriptions. If you or one of your family members are identified as taking a drug managed through the program, you will be contacted by a Payer Matrix care coordinator to begin the process of enrolling for the program.

You must enroll in the Payer Matrix program. If you do not enroll, you will be responsible for the full cost of the prescription. Payer Matrix can help reduce your future out-of-pocket costs and, in some cases, the drug will be reduced to a $0 copay. **If it is determined that you are not eligible** to use the drug manufacturer's assistance program or an alternate funding program, your coverage will follow the standard plan design. Payer Matrix will coordinate with you and your doctor during this process to ensure that you are never without the needed prescription. You may reach out to get connected to your coordinator to find out if you are eligible by calling **877-305-6202** or by sending an email to **customerservice@payermatrix.com**.

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Your medical plan includes a full, comprehensive eye exam!* This benefit is available once per year with a $0 cost share when utilizing Anthem Blue View Vision providers.

*Includes eye dilation and refraction as necessary.

Employee Assistance Program

Life can be full of challenges. Your Anthem Employee Assistance Program (EAP) is here to help you and your household members. The EAP offers a wide range of **no-cost, confidential support services and resources**, including:

Counseling
- Up to 3 visits/issue (in-person or on-line)

Legal Consultation
- 30-minute phone or in-person meeting
- Free legal resources, forms and seminars online

Financial Consultation
- Phone meeting with financial professionals (free budgeting/financial tools on-line)

Crisis Consultation
- Toll-free emergency number; 24/7 support

Additional Services include: ID Recovery; Dependent care and daily living resources; Well-being articles, podcasts and monthly webinars.

Available 24/7, 365 days a year

Call: 800-865-1044 or visit

www.anthemEAP.com

and enter log in code: anthemkentucky

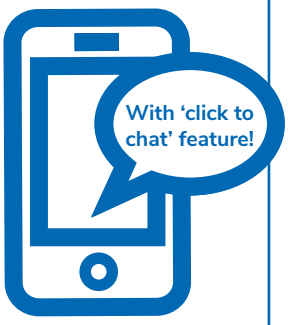
Scan this QR Code to Learn More!

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Say Hi to Sydney, Anthem's Mobile App

Meet '**Sydney'**, the mobile app that runs on intelligence and keeps pace with you!



Anthem's digital app '**Sydney**' provides a single, convenient location for a digital ID card, plan details, spending accounts, claims and more!

You now have advanced integrated help and support with click to chat features and the ability to schedule a call back.



Sydney's ON THE GO!

Download the Sydney app at

Download on the App Store | GET IT ON Google Play

Scan this QR Code

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Anthem LiveHealth ONLINE

See a doctor 24/7 on your smartphone, tablet, or computer.

LiveHealth Online is a convenient way to interact with a Board-Certified Doctor via live, two-way video on your computer or mobile device 24 hours a day/7 days a week! Doctors can ePrescribe to your local pharmacy, as needed.

There is no cost for a visit with the LiveHealth Onlilne Primary Care doctor if you are covered under the PPO Medical Plan. The cost under the HSA medical plan is less than a Retal Clinic. Note: Costs could vary for Specialist visits.

Behavioral Health Services are offered, by appointment, for the same cost as an in-office Behavioral Health visit. Behavioral Health professionals can help with depression, stress, anxiety, trauma, and other non-emergency behavioral health concerns.

Visit Livehealthonline.com or download the app.

Download on the App Store | GET IT ON Google Play

Anthem Wellbeing Solutions Engagement 200

Focus on your well-being and earn rewards up to $200! The more activities you complete, the greater your reward.

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the sponsored activities, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of $200 in rewards.

Wellness activities include:

Preventive Care: Complete your annual screenings or wellness visits. Rewards are added to your account after your claim is processed (may take up to 60 days).

Condition Management: rewards are added to your account as you meet certain benchmarks or complete a program. Programs include: (ConditionCare for asthma, diabetes and heart or lung conditions); Building Healthy Families and Well-being Coach for weight management and tobacco cessation.

Digital and Wellness Activities: Log in to the Sydney Health App or anthem.com to complete available activities, such as taking a health assessment, participating in the Well-being Coach Digital program and tracking your steps.

To view your rewards, open the Sydney Health App or go to Anthem.com. Next go to My Health Dashboard.

Activity type	Activities	Amount
Digital & wellness activities Rewards are added to your account as you complete activities on the **Sydney℠ Health** app or on anthem.com.	Log in to your Anthem account	Up to $20 ($5 per quarter)
	Connect a fitness or lifestyle device	$5
	Complete a health assessment and receive tailored health recommendations	$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to $25 ($5 per action plan)
	Track your steps	Up to $60 ($2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins[1]	Up to $20 ($4 per milestone)
	Update your contact information	$15
	Select a primary care provider (PCP) in Sydney Health	$10
	Participate in Emotional Well-being Resources program	$5
	Log daily nutrition (at least 45 days per quarter)	Up to $12 ($3 per quarter)
	Use any Employee Assistance Program (EAP) service if your employer provides Anthem EAP.	$5

Activity type	Activities	Amount
Preventive care Complete your annual screenings or wellness visits. Rewards are added to your account after your claim is processed (may take up to 60 days).	Have an annual preventive wellness exam or well-woman exam with your doctor	$25
	Get an annual cholesterol test (men ages 35 and older, women ages 40 and older, or upon doctor recommendation)	$20
	Have a colorectal cancer screening (ages 45 and older or upon doctor recommendation)	$25
	Have a routine mammogram (women ages 40 to 74 or upon doctor recommendation)	$25
	Have an annual eye exam[2]	$25
	Get an annual dental exam.[3]	$25
	Get an annual flu shot	$20
	Get an A1C lab test	$10

Activity type	Activities	Amount
Condition management Rewards are added to your account as you meet benchmarks or complete a program.	ConditionCare: Work one on one with your health coach and earn rewards for participating in and completing the program[4]	Up to $50 ($20/$30)
	Building Healthy Families: Help your family grow and thrive through the Sydney Health app and earn rewards for completing certain activities[5]	Up to $40 ($10 per milestone)
	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward[6]	$25
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward[7]	$25
	Get a diabetic foot exam	$25
	Get a LDL or lipid diabetic lab test	$10
	Get a microalbumin and eGFR diabetic lab test	$10

Scan this QR Code to Learn More!

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Carelon Weight Management Program

Delivering personalized engagement for our members based on clinically focused guidelines, insights, and screenings

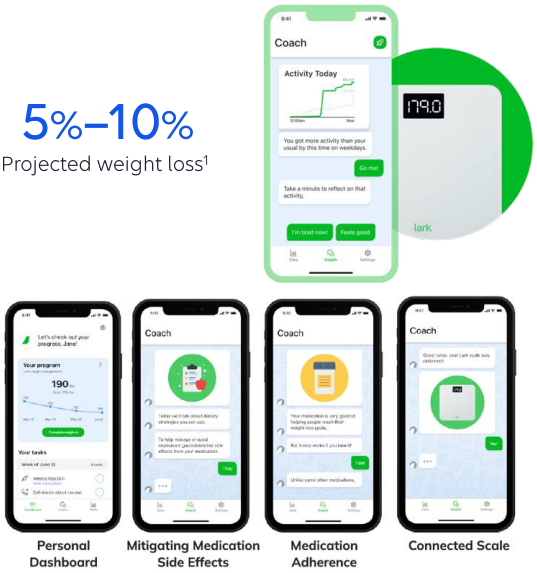
Digital-first, evidenced-based program to help members achieve weight loss

- High-touch, digital, and telephonic personalized coaching.
- Comprehensive solution focused on behavior modification and care coordination (Behavioral Health (BH) and Social Determinants of Health (SDOH).
- Connected cellular weight scale.
- Connectivity through a variety of sources including Fitbit, Apple Health, and Google Fit and smartphone motion sensors.

Anthem carelon Rx

5%–10%

Projected weight loss[1]



Contact Information At-A-Glance

Medical / Pharmacy Benefits	Anthem	Customer Service: 833-578-4443 Members can call to request ID card* www.anthem.com
Employee Assistance Program	Anthem	Customer Service: 800-865-1044 www.anthemEAP.com **- enter log in code anthemkentucky**
Telehealth	LiveHealth® ONLINE	Livehealth Online **Livehealthonline.com** and available through Sydney Health app
Billing, & Enrollment Resolution	Administrative Services Group (ASG)	Phone: 888-999-7718 Email: umr-assoc@umr.com
Claims Resolution	BimGroup™	Phone: 859-255-9455 Email: support@bimgroup.us

*Medical ID Card also located on Sydney Health App

BimGroup™

- **8005 Lyndon Centre Way, Suite 102 | Louisville, KY 40222 | 502-339-7980 | bimgroup.us**
- **1151 Red Mile Rd | Lexington, KY 40504 | 859-255-9455 | bimgroup.us**