

# How your 2022 Anthem HRA plan works



Administered by  
Anthem

Having more control over your healthcare spending can empower you to make smart choices about your care. Your Anthem Health Reimbursement Arrangement (HRA) plan gives you:

- Access to a large network of doctors.
- Services and tools to help you manage your health.
- Resources to help you make informed decisions about your healthcare.
- Coverage for services in your plans' network and outside of it.

The State Health Benefit Plan (SHBP) contributes base credits into your HRA account, depending on the type of HRA plan you have selected, to help reduce your healthcare expenses. You and your covered spouse can each earn up to an additional 480 points through SHBP's wellness partner, Sharecare.

- These points<sup>1</sup> can be redeemed through the Sharecare Redemption Center for well-being incentive credits.
- These credits work with your plan's preloaded credits to help reduce your eligible medical and pharmacy expenses.

Anthem offers three HRA plan options: **Gold, Silver, or Bronze.**

## A closer look at your HRA plan options

**1** SHBP puts HRA base credits into your account at the beginning of the year.

Gold HRA plan: 400 – 800 HRA credits  
Silver HRA plan: 200 – 400 HRA credits  
Bronze HRA plan: 100 – 200 HRA credits

**2** You and your covered spouse can earn more credits in your account for taking part in certain healthy activities.<sup>1</sup>

Use your credits to pay for any covered medical or pharmacy expenses.<sup>2</sup>

you + spouse = Up to a total of **960** credits when redeemed through the Sharecare Redemption Center

Up to 480      Up to 480

**3** You can see here how your credits can help you over the course of your plan year.

**Deductible.** You can use credits for eligible expenses during your deductible phase.

**Coinsurance.** After your deductible, you can use your credits for your share of the cost of eligible medical expenses.

Out-of-pocket maximum<sup>3</sup>

If you reach your out-of-pocket maximum, your plan will pay 100% of eligible expenses.

Total eligible expenses

**Take more control over your healthcare with an Anthem HRA plan.**  
You get spending power and tools to help you choose the right care.

# Frequently asked questions

## Do I have a co-pay when I go to the doctor?

No. There are no co-pays with the HRA plans.

## How do the deductible and coinsurance work?

With Anthem HRA plans, you have an annual deductible amount you must pay before the plan pays. Once you meet the deductible, you pay a share of the costs, called “coinsurance,” until you meet your out-of-pocket maximum.<sup>3</sup> (Anthem pays the other share.) You can use the credits in your HRA plan account to help meet your deductible or your share of the cost.

## What are the major differences between the Anthem HRA plan and the Anthem HMO plan?

**Credits.** The Anthem HRA plan comes with base credits at the start of the plan year. The HMO plan doesn't. For both plans, you can earn well-being incentive points by completing healthy actions through Sharecare.<sup>1</sup>

**Costs.** The HMO plan has co-pays for certain services. The HRA plan doesn't.

**Network.** The HMO and HRA plans use the same network of doctors, facilities, and other healthcare professionals. With the HMO you must use in-network providers. The HRA plan provides both in-network and out-of-network coverage.

## How do I start earning points?

First, register at [BeWellSHBP.com](https://www.BeWellSHBP.com) and complete your RealAge® Test. This confidential, online questionnaire takes about 10 minutes. At [BeWellSHBP.com](https://www.BeWellSHBP.com), you will also find details on the other actions you can take to earn additional points.<sup>4</sup>

## Do I have coverage when traveling out of state?

Yes. You have out-of-state coverage through our Anthem network of doctors and hospitals. You can find a doctor or facility in your plan's network by logging on to [anthem.com/shbp](https://www.anthem.com/shbp) or by using the Sydney Health mobile app. You also can call Member Services at 855-641-4862.

## When can I use the credits in my HRA account?

The credits that are funded by SHBP and come preloaded with the account are available on the first day of coverage. Points earned and redeemed as credits through the Sharecare Redemption Center are loaded into the account within 30 days of redemption.

## Where can I find more information about the HRA plans?

Details are available at [shbp.georgia.gov](https://shbp.georgia.gov), including premiums for the HRA plans and covered services in the *Summary Plan Description*.

## What is the difference between doctors and facilities in the plan's network and those out of the network?

Those in the plan's network have agreed to provide services to Anthem members at negotiated rates. Typically, your out-of-pocket costs are lower when you use these doctors and facilities. Doctors and facilities outside the plan's network have not agreed to provide services at negotiated rates. You'll usually pay more if you use them because they can bill you for the amount over what Anthem pays for care and services. To find doctors and facilities in your plan's network, you can use the **Find Care** tool at [anthem.com/shbp](https://www.anthem.com/shbp).

For information on monthly costs for the HRA plan, visit [shbp.georgia.gov](https://shbp.georgia.gov)



<sup>1</sup> Completing your well-being incentive actions with Sharecare will earn you points. You can choose to redeem these points for well-being incentive credits to use on covered medical and pharmacy expenses or the Visa Reward Card option. Visit [BeWellSHBP.com](https://www.BeWellSHBP.com) for more information.

<sup>2</sup> Pharmacy is administered by SHBP partner, CVS Caremark.

<sup>3</sup> Eligible pharmacy expenses do not count towards your deductible but do count towards your out-of-pocket maximum.

<sup>4</sup> If you elect to redeem your points for well-being incentive credits, to apply toward eligible medical and pharmacy expenses, you may do so in increments of 120 (up to a maximum of 480).

Sydney Health™ is offered through an arrangement with CareMarket, Inc. ©2020-2021.

Anthem Blue Cross and Blue Shield is the trade name of Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. Independent licensee of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.