

How your 2020 HRA health plan works

Our Anthem Blue Cross and Blue Shield (Anthem) HRA plan options offer you choice and savings when it comes to health care.

Our Anthem Health Reimbursement Arrangement (HRA) plans give you:

- Access to a large network of doctors.
- Services and tools to help you manage your health.
- Resources to help you make smart decisions about health care spending.

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 covered health care expenses.

Members and their covered spouse can also each earn up to an additional 480 well-being incentive points through SHBP's wellness partner, Sharecare. These points¹ can be redeemed through the Sharecare Redemption Center for well-being incentive credits. These credits work with your plans preloaded credits to help reduce your eligible medical and pharmacy expenses. That's how we make health care planning easier.

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

Let's dive a little deeper into how the HRA plan options work.

1 Based on the plan you select, SHBP will contribute a number of base HRA credits into your HRA account that are available immediately.

The credit amounts are based on the type of HRA plan you have:

- Gold** HRA plan — 400 – 800 HRA credits
- Silver** HRA plan — 200 – 400 HRA credits
- Bronze** HRA plan — 100 – 200 HRA credits

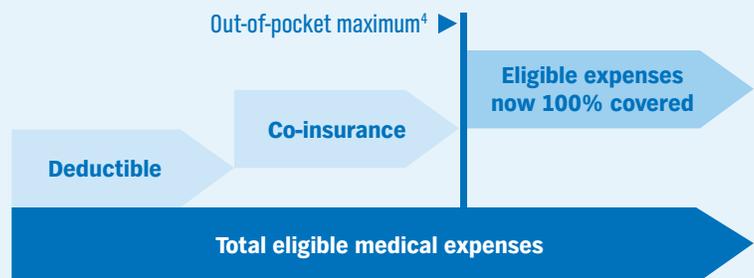
2 You and your covered spouse can also earn additional well-being incentive points for taking part in the Be Well SHBP Program administered by Sharecare. These points can be redeemed for credits that work with your HRA plan.¹


subscriber + spouse = up to a total of **960** credits when redeemed through the Sharecare Redemption Center.

3 Use your credits to pay for any covered medical or pharmacy expenses.²

- Primary care physician³ and specialist office services
- Urgent care centers/retail health clinics
- Emergency room care
- Hospital services
- Behavioral health and more

4 You'll need to pay 100% of your medical expenses until you meet your deductible.



5 After you reach your yearly deductible, you'll pay co-insurance until you meet your yearly out-of-pocket maximum. After that, all eligible medical/pharmacy costs are covered at 100% for the rest of the plan year.

You can apply your credits to your deductible and/or co-insurance until you meet your out-of-pocket maximum.



Frequently asked questions

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

A: No, there are no co-pays on the HRA plans. On the HRA plans, instead of paying a co-pay, you pay the applicable deductible and/or co-insurance.

Q: How do the deductible and co-insurance work?

A: With the HRA plans, you're responsible for paying an annual deductible before the plan begins to pay a percentage of your covered costs (co-insurance). You can use the credits in your HRA plan account to help meet your deductible or your share of the cost.

Q: What are the major differences between the HRA plans and the HMO plan offered in 2020?

A: The Anthem HRA plan options come preloaded with credits, funded by SHBP, that help you meet your deductible from day one. The HMO plan does not come preloaded with credits. For the HRA and HMO plan options you can earn well-being incentive points by completing certain health actions through Sharecare¹. The HMO plan has co-pays for certain services, whereas the HRA plans do not have a co-pay.

The HMO and HRA plan options use the same exact network, but a key difference is that with the HMO plan, you must use in-network providers to receive coverage, while the HRA plans offer coverage for both in- and out-of-network providers.

Q: How do I earn well-being incentive points?

A: You and your covered spouse can each earn up to 480 well-being incentive points with Sharecare, by completing certain health actions. You can choose to redeem these points⁵ through the Sharecare Redemption Center as credits to reduce the cost of covered medical and pharmacy expenses or for a gift card option. Learn more by visiting BeWellSHBP.com.

Q: When can I use the credits in my HRA account?

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

¹ Completing your well-being incentive actions with Sharecare will earn you well-being incentive points. You can choose to redeem these points for well-being incentive credits to use on covered medical and pharmacy expenses or a gift card option. Visit BeWellSHBP.com for more information.

² Pharmacy is administered by SHBP partner, CVS Caremark.

³ Primary Care is defined as Family Practice, General Practice, Internal Medicine, Pediatrics and OB/GYN.

⁴ Eligible pharmacy expenses do not count towards your deductible but do count towards your out-of-pocket maximum.

⁵ 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).

Q: What type of services may I pay for with my credits?

A: You can use the credits in your HRA account to reduce the cost for health care services covered by your plan, such as doctor's office visits, prescription drugs and lab tests. Check your *Summary Plan Description* to learn more about covered services.

Q: How do I check my HRA credit balance?

A: It's easy. Go to anthem.com/shbp to register or log in. You can keep track of your account and get details on your medical claims. You can also see HRA account activity, medical claim history, and important messages about how you may be able to improve your health or save money.

Q: Will my credits from 2019 roll over if I change to a different plan in 2020?

A: Yes, any unused credits in your account from 2019 will automatically roll over in April 2020 to any plan option you choose, regardless of the plan or medical claims administrator.

Q: Where can I find more information on what the HRA plan options cover?

A: You can find more information on what Anthem covers in the Summary Plan Description at shbp.georgia.gov.

Q: What is the difference between in-network and out-of-network providers?

A: In-network providers have agreed to provide services to Anthem members at negotiated rates. Typically, out-of-pocket costs are lower when you use an in-network provider. Out-of-network providers have not agreed to provide services at negotiated rates. You'll typically pay more when using out-of-network providers. If you choose an out-of-network provider, you will be responsible for any added charges from that provider.

For information on monthly rates for the HRA plan options, visit shbp.georgia.gov.