

# HELPFUL INFO JUST FOR YOU Summer 2015

#### We're Making It Easier

Get helpful info about your benefits. Go to anthem.com/ca, and select Understand Your Plan and Costs.

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



## Doctor Visits Made Easier

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





current member ID card

ID CARD

with you.



**3.** Make a list of **questions** and any health changes to discuss with your doctor.





# Find a Doctor in the Network

Save money by using an in-network provider. Here are three ways to find one.



### Preventive Care vs. Diagnostic Care

Learn the difference between the two and what it means for you.

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

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.

# 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?	I Need Routine Care Examples: Annual exam, flu vaccine, sinus pain	Have a Minor Issue Examples: Low-grade fever, cough, sore throat	I Need Urgent Care Examples: X-ray, animal bite, severe cut	<b>Have an Emergency</b> Examples: Heart attack or stroke symptoms, trouble breathing, severe bleeding		
Where Should I Go for Care?	Doctor's Office	Retail Health Clinic <sup>*</sup> Often found in a major pharmacy or retail store	Urgent Care Center*	Emergency Room		
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?	\$20 to \$75**	\$20 to \$75**	\$20 to \$75** your health at risk by delayi	\$150 to 250**		
<b>RULE OF THUMB</b> 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 app, or go to anthem.com/ca.
- 2. Click Find a Doctor, and select Urgent Care.
- 3. Enter your location and plan information.

#### 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.

\*\* 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.





Download the **Anthem Blue Cross app** to access an electronic version of your ID card.





Call **Member Services** to ask for a new ID card.



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/ca**.



Look for a Doctor Search for an in-network doctor by location, specialty, language, or gender. Select Find a Doctor.



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



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



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/ca.
- Select Profile, then Email Preferences.
- Select Primary Email Address.
- Select Save/Update.

## Plus, stay connected and follow us on:





twitter.com/healthjoinin

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