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25



What you need to know

Important legal information
about your health plan



Every year we send you important information about your rights, your benefits and more. Going paperless reduces clutter and it's easy to sign up to get these notices by email:

- Log in at **anthem.com/ca**
- Pick **Profile**.
- Choose **Email Preferences**.
- Select **Primary Email Address**.
- Choose **Save/Update**.

Breast Reconstruction Surgery Benefits

If you ever need a benefit-covered mastectomy, we hope it will give you some peace of mind to know that your Anthem benefits comply with the Women's Health and Cancer Rights Act of 1998, which provides for:

- Reconstruction of the breast(s) that underwent a covered mastectomy
- Surgery and reconstruction of the other breast to provide a symmetrical appearance
- Prostheses and coverage for physical complications during all stages of the covered mastectomy, including lymphedemas

All applicable benefit provisions will apply, including existing deductibles, copayments, and/or coinsurance. Contact your Plan administrator for more information.

For more information about the Women's Health and Cancer Rights Act, you can go to the federal Department of Labor website at dol.gov/ebsa/publications/whcra.html

Looking for information about your plan

Every year, we share details about your benefits and rights and responsibilities as a member so you can get the most from your health plan. This information is online, all in one place, and available anytime.

Visit **anthem.com/ca** to:

Learn about:

- Your rights and responsibilities
- Covered and non-covered services and benefits that have limitations
- Copayments and any costs you may have to pay
- Steps we take when evaluating new treatments to be considered as covered benefits
- For plans with our pharmacy benefits, your prescription drug plan, drug list/formularies and the pharmaceutical management procedures that may apply

Learn how to:

- Access primary and specialty care, behavioral health and hospital services.
- Access care when you are out of the plan's service area.
- Get information about accessing emergency care and when to use 911 services.
- Search for doctors, specialists or hospitals in our network and learn about their qualifications.
- Find a new doctor if you are turning 18 and ready to move to adult care.
- File a claim for covered services.

- Access care after normal office hours.
- Voice a complaint or appeal a decision. This includes your right to independent external appeal.
- Get translation services in your preferred language and access TTY/TDD services.
- Share information about all the care you get with all your doctors.

Learn about important programs, such as:

- Our Quality Improvement (QI) program and how we use this information to review and help improve the quality of our benefits and services
- Our Utilization Management (UM) process, rules for decision makers, how to contact UM staff toll-free, and our hours of operation
- Our Case Management program and how to sign up if you have a serious medical condition

To find your information, go to
www.anthem.com/ca/aboutyourplan1438

For a printed copy of this information, call Member Services at the number on your member ID card.