



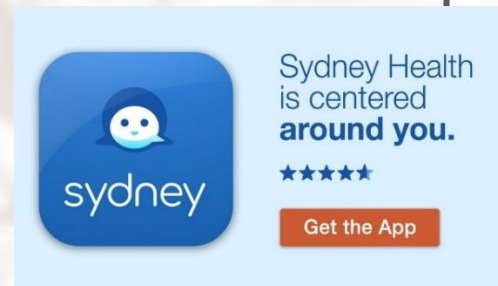
**NEW! Total Health, Total You:** With Total Health, Total You, PPO members will receive simple, personalized, and relevant health support when they need it most. From getting quick answers, to connecting members to a primary care nurse for guidance on more complicated conditions, it's care that is tailored for a member's needs.

- A dedicated team of "Health Guides" will help members through complicated medical, behavioral, and social systems.
- Health Guides leverage their customer service experience and smart technology for better outcomes by:
  - ✓ Listening to members' concerns, then taking actions to address them while also anticipating future needs.
  - ✓ Helping members make informed decisions, close care gaps, and save money.
  - ✓ Matching members to primary care doctors and specialists who meet their personal preferences and health needs.
  - ✓ Break down barriers and eliminate "homework," even helping to schedule appointments when possible.
  - ✓ Extending service hours: 8 am to 8 pm PST.



**The Sydney Health mobile app:** Delivering a single, trusted digital experience for all members.

- Access for all members to view benefits, claims, explanation of benefits, and more.
- Visibility of all medical, pharmacy, specialty benefits, and more all in one place.
- Reminding members about important preventive care needs.
- Guiding members with insights based on their history and changing health needs.
- Personalized match, to help find high-quality, cost-effective doctors or pharmacies.
- Programs that help members set goals and make better health choices.
- Storing member ID information, so members can show, email or fax it right from their smart phones.
- Providing answers quickly through real-time live chat with Anthem Health Guides and nurses.
- Connecting members directly to care through a symptom checker, a virtual video or text visit.



## HIGH DEDUCTIBLE HEALTH PLAN (HDHP) UPDATE

**PPO:** HDHP1 plan changes to meet IRS requirements, effective 10/1/2023:

- **HDHP 1**
  - Self-only deductible will increase to \$1,500 (+\$100)
  - Family deductible will increase to \$3,000 (+\$200)

## CARRUM HEALTH NETWORK EXPANSION

**Higher quality. Lower costs. Surgery and cancer care have never been better.** Carrum Health's proven and validated programs are designed to reduce costs and deliver meaningful member experiences.

- Carrum Health offers members a curated Center of Excellence (COE) network.
  - Top 10% of the best quality providers.
- Guided Care Experience
  - Zero-travel option available for members
  - Surgical care decision-making and guidance
- Optimal Outcomes
  - Aligned incentives
  - 30% surgery avoidance
  - 80% fewer readmissions
- New additions to the California COE network include:
  - City of Hope
  - Access Hope
  - Surgery Partners (eight locations throughout California)
  - Community Hospital of Monterey Peninsula (coming Q3 2023)

## SOLERA HEALTH

**NEW!** Solera4Me is a preventive healthcare benefit that is now available for all PPO and EPO plan subscribers. It is a lifestyle change program that can help you lose weight, adopt healthy habits, and reduce your risk of developing diabetes. Lasting 16 weeks, this program is available at no charge to members who qualify.

## CARELON BEHAVIORAL HEALTH EAP

**Beacon Health Options name change:** Carelon Behavioral Health

**NEW!** Beacon Health Options (Beacon) is now Carelon Behavioral Health (Carelon). This change does not impact any EAP benefits or services. Members can see all of their previous doctors and health professionals and all phone numbers, emails, websites, and apps will redirect members to the right place. By joining the Carelon brand, Beacon is able to expand its reach and its network, helping to deliver services to meet all of your health needs. Carelon Behavioral Health is committed to connecting members to the care they need.

## ANTHEM BLUE CROSS HMO PLANS

There are no changes to Anthem Blue Cross HMO plans.

## DELTA DENTAL

**NEW!** Plan enhancements for Delta Dental plans effective 10/1/2023.

- **Diagnostic and Preventive Maximum Waiver:** All Delta Dental plans will include a waiver for diagnostic and preventive care. Cost of exams, cleanings and x-rays can add up, but with this waiver, members will have more of their calendar year maximum to help cover more expensive treatment. Diagnostic and preventive dental services may include routine exams, cleanings, x-rays and related treatments.
- **Standard Incentive Plan PPO Provider Maximum Increased to \$400:** Enrolled members on a Delta Dental Standard Incentive Plan will have an extra \$200 added to their calendar maximum when using a PPO plan provider.
- **SmileWay Wellness Plan:** Enhanced coverage for higher-risk members. Members who visit the Delta Dental website to opt-in will receive the following benefits:
  - 100% coverage for deep cleaning below the gum line. One periodontal scaling and root planing procedure per quadrant.
  - 100% coverage for the following\*:
    - Teeth cleaning for an adult or child: Prophylaxis
    - Treatment for inflammation or infection: Periodontal maintenance procedure
    - Plaque removal: Scaling in presence of moderate or severe gingival inflammation

*\*Four of the items above (any combination) per calendar or contract year*

## METLIFE

**Life may mean dealing with challenges.** For CVT districts with MetLife term life insurance, don't forget to promote the Supplemental Life Benefit during open enrollment. Additionally, it's also a good time to encourage employees to review their current beneficiaries and update that list if necessary.

## VSP

There are no changes to VSP vision plans.