



Anthem  

*Blue Access PPO
gives your employees
open-access to health care.*

Blue AccessSM PPO

*Business executives ranked the
universally recognized Blue Cross and
Blue Shield System No. 1 for providing
the best health care coverage.¹*

Blue Access PPO Health Benefits

Blue Access PPO allows freedom in health care coverage and puts each employee in control of their health care.

Blue Access PPO lets your employees map their own course for health care.

No referrals required. They may even use non-network providers. Since coverage levels vary according to their decisions, employees can utilize Blue Access PPO benefits to meet their health care and financial needs. Other Blue Access PPO features include:

- **Network and non-network health care providers**
- **Behavioral health services (mental health and substance abuse)**
- **Preventive services, including well baby care, well child care, immunizations and other routine health screenings**
- **Full COBRA administrative services**

Prescription Benefits that Really Deliver

Blue Access PPO has convenient prescription benefits that help control employees' out-of-pocket costs. Employees normally save money when:

- **their doctors prescribe drugs from the Anthem Preferred Drug list (a list of doctor- and pharmacist-reviewed medications).**
- **they use generic medications. Most generics are covered at the lowest tier copayment level.**

- **they use any of our more than 53,000 participating network pharmacies for their prescriptions, including diabetes and asthma supplies.**
- **they use PrecisionRx mail service pharmacy for convenient, safe and secure delivery of their medications right to their doorstep.**

Control Costs with Anthem ByDesign®

Ready to take an alternative path to funding your health care benefits? Anthem ByDesign offers innovative, yet rational, consumer-driven solutions.

Anthem ByDesign Buy Up:

Blue Access PPO can also be used as an Anthem ByDesign Buy Up plan. This allows you to fix your health care costs by selecting a core plan and giving your employees the option to buy up to an enhanced plan if they choose.

Anthem ByDesign Health Savings Account (HSA):

Looking to control costs while encouraging your employees to spend wisely and save for future health care expenses? Anthem ByDesign HSA may be for you and Blue Access PPO has qualified high deductible benefit plans.

Coverage While Traveling

Whether your employees are traveling for business or pleasure, on a weekend getaway or extended stay, they have access to



their health care benefits. With Anthem, you have access to a network of more than 80 percent of hospitals and nearly 90 percent of physicians nationwide, as well as hospitals and physicians in 200 countries nationwide.²

Anthem will help members find the closest BlueCard® network hospital or physician, so they receive the highest level of benefits for covered services. A toll-free number is on the member ID card.

The Choice is Easy

Providing employees reliable health care coverage isn't complicated. Choose Anthem Blue Cross and Blue Shield and put your employees on the road to great health care coverage and good health.



For more information about Anthem Blue Cross and Blue Shield products and services, contact your Anthem sales representative, broker or visit our Web site at anthem.com.

This plan overview is intended to be a brief outline of coverage. The entire provisions of benefits and exclusions are contained in the Group Contract, which shall control in the event of a conflict with this overview.

1 Blue Cross Blue Shield Association, Brand Talk.

2 Blue Cross and Blue Shield Association. www.bcbs.com/whoware/history.html, February 2006.

Anthem Blue Cross and Blue Shield is the name RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance Life Insurance Company (HALIC) and HMO Missouri, Inc. use to do business in most of Missouri.

RIT and certain affiliates administer non-HMO benefits underwritten by Healthy Alliance® Life Insurance Company (HALIC) and HMO benefits underwritten by HMO Missouri, Inc.

HMO Missouri, Inc. does business as BlueCHOICE. RIT, HMO Missouri, Inc. and HALIC are independent licensees of the Blue Cross and Blue Shield Association.

In Wisconsin, Blue Cross Blue Shield of Wisconsin ("BCBSWi") underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation ("CompCare") underwrites or administers the HMO policies; and CompCare and BCBSWi collectively underwrite or administer the POS policies. BCBSWi and CompCare are independent licensees of the Blue Cross Blue Shield Association.

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