

Trustmark
benefits beyond benefits

May 2022 Virtual Open Enrollment Meeting



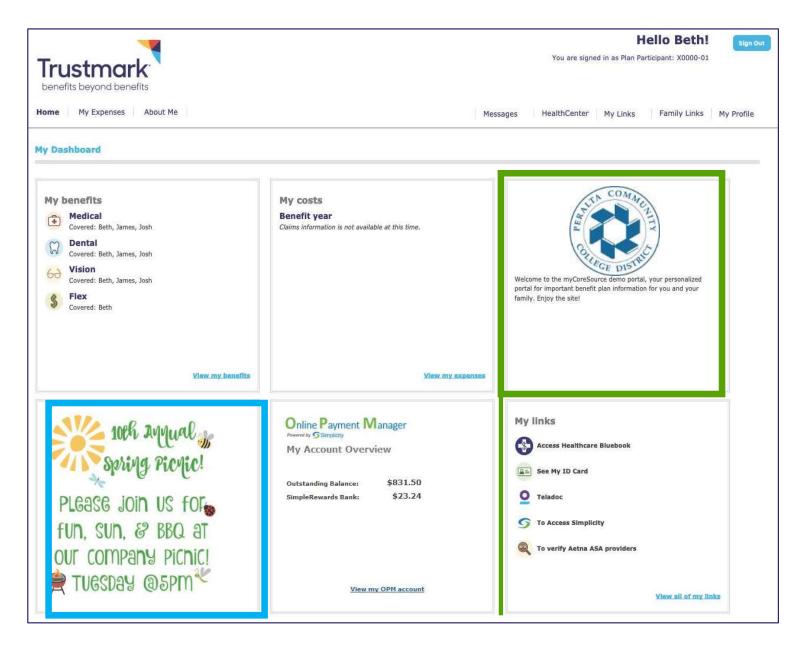
### **Agenda**

- □ Digital Tools Trustmark Portal and Mobile App
- Understanding Your Explanation of Benefits (EOB)
- Population Health Management
- □ CVS Caremark Pharmacy
- Anthem LiveHealth Online Telemedicine
- ☐ Find an Anthem Provider

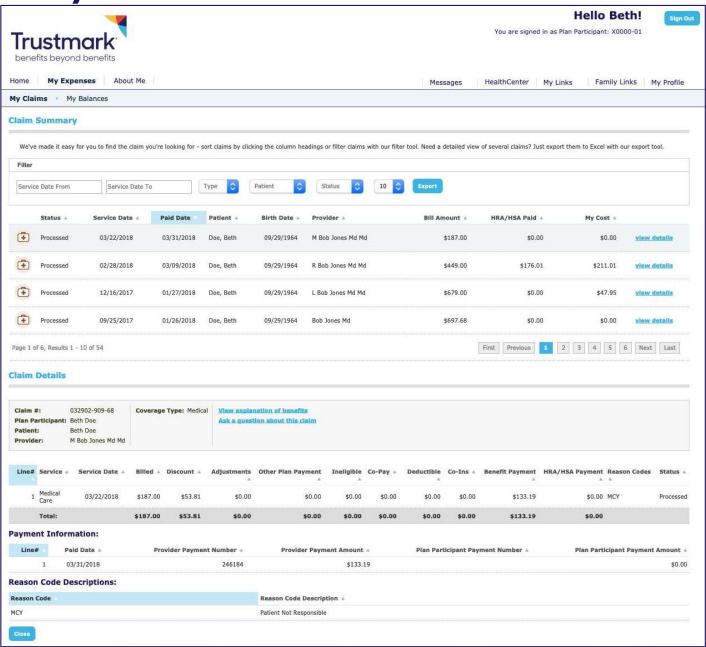


### **Digital Tools**

### myTrustmarkBenefits Online Portal



### myTrustmarkBenefits Online Portal



### myTrustmarkBenefits Mobile App







### By downloading the myTrustmarkBenefits app, members can:



See the status of their deductible and out-ofpocket maximum



View family information and benefits



Show their ID card to providers



Filter claims by family member and type



View and filter claims for quick reference



Connect with customer service by phone



Find a doctor



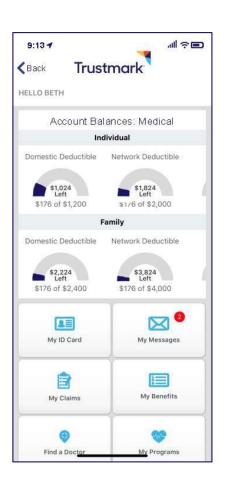
Access important benefits information



Easily access memberspecific services in your benefit plan through the My Programs section



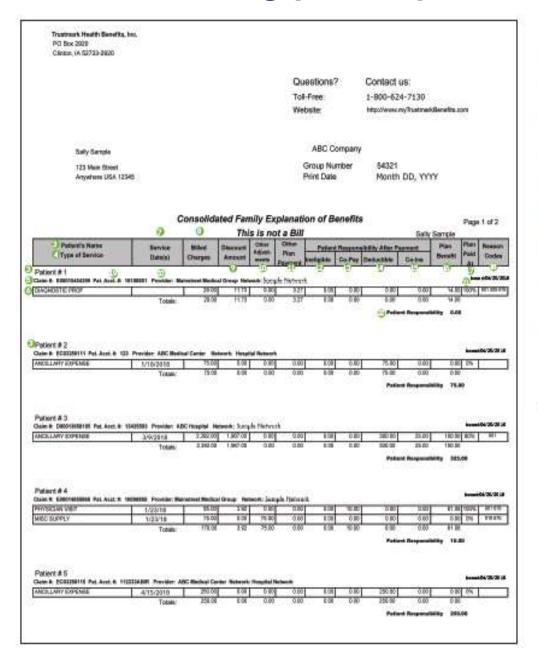
Ask questions and receive answers from Trustmark through our message center





### **Understanding Your Explanation of Benefits**

### Understanding your Explanation of Benefits (EOB)



- Group Number Number assigned to your employer.
- Print Date Date the check was issued
- Patient Name Name of person who received the service
- OType of Service Description of the visit (e.g., physician visit)
- Claim Number Identifies the daim in our system
- Description of Service A brief description of the services billed
- Service Date The date your provider indicated the services were received or rendered
- Blied Charges Services that have been billed to the your health plan.
- Obscount Amount The amount that has been reduced from the provider

- Other Adjustments Negotiated or ineligible amounts that are not your responsibility
- Other Plan Payment Apayment made by another health plan due to coordination of benefits
- helgbie Amount of submitted charges not covered by the cian
- Copay A predetermined charge that the provider can collect from you at the time of service
- Deductible The amount of the covered charge that you are responsible for paying before your health plan starts sharing costs.
- Co-insurance A percentage of the covered expenses you are responsible for paying
- Plan Benefit Total amount your plan will pay for the submitted charge(s):
- Plan Paid At Percentage of the covered expense paid by your plan, after any applicable deductible

- Reason Codes Used to explain why a portion of submitted charges is not covered by the plan. A number, or reason code, shown on the EOB corresponds with an explaination. (See page 2 of sample.)
- Patient Account Number Account number assigned by the facility or provider
- Provider Name of facility or provider
- Ssued Date the dairn was released and sent to processing to send payment or an EOB statement
- Patient Responsibility The total you are responsible for paying
- Family Dollars applied toward the employee and covered dependents
- Current Year Benefit payments made during this year

#### Basson Code Descriptions

- THIS DENETIT PAYMENT HAS BEEN COORDINATED WITH THE SENETITS PAYMELE UNDER CITIES REDICAL OF CENTAL PLANS.
  FIGURES BEST THE COORDINATION OF BENEFITS LANGUAGE IN YOUR PLANSCOCKET FOR AN EXPLANATION OF THIS PROCESS.
  FOR THE ABOUNT INFOCULTED AS TELAN DESERTIT HAS BEEN TO THE VIOLENCE TO YOUR PAYMENT OF THE PROVINCE OF SOMYCE.
- THE CLAMCHEEK REVIEW HAS DETERMINED THAT THIS PRODUCES WAS BILLED WITH ANOTHER PRODUCES THAT, BY CLANCAL PRACTICE STANDARDS SHOULD NOT COLENET DURING THE SAME SESSION.
- (6) THE DISCOUNT AMOUNT APPRECENTS THE DIFFERENCE SETWERN THE PROJECT S MEMAN, CHARGE AND A REDUCED AMOUNT DUE TO A PREFERENCE PROVIDER AND AMOUNT THE RECENT IS NOT RESPONDING EYEN THIS AMOUNT REPORT TO THE PREFERENCE PROVIDER AND THE FLAM (SCIENCE).

			MEDICAL O
			Current Year
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		Out of Natwork Munical Seductible Med	\$150.00
0	Patient 2	Hospital Network Nedical Litelans Museum Met	8350.00
8	Patient 3	PPO Network Medical Deductible Well	8200.00
		#PO Network Medical StophassiCat of Pocket Met	\$15.00
		PPO Network Medical Lifetime Maximum Met	\$1,105.50
		Chat of Services Medical Deductible Med	\$200.00
		Out of Retwork Stoplose/Cut of Prodet Ret	\$15,00
		Out of Network Medical Citations Stationare Mot	31,165.50
0	Patient 4	PPO Network Medical Deduction (Net	\$50.00
		Out of National Medical Deductible Med	\$50.00
: ⊖	Patient 5	Hospital Metwork Planted Library Madeum Met	\$1500.00
5	Family	PPG Network Medical Deductible Mel.	\$400.00
		PPO Network Medical Stophess/Curl of Pocker Miss	\$15.00
		Out of Network Medical Deductible Mer	\$400.00
		Out of Network Stoptows/Dut of Facility Risk	\$15.00



### Population Health Management

### Take Control of your Health



No matter where you are on your journey to better health, Trustmark Health Benefits' health and wellness program has something that can help you.

#### Something for Everyone

Our health and wellness program can help you take control of health and lifestyle issues many of us face every day, such as managing chronic conditions, losing weight, making healthy food choices, combating stress, and more.

### myHealthCenter

is your hub for all things healthy.
The personalized portal features fun and easy ways to help you to take charge and manage your health.
Access myHealthCenter by logging onto myTrustmarkBenefits.com.

### myHealthCenter offers:



Take a health assessment and get a complete picture of your health



Set health goals based on what you want to achieve



Explore digital coaching for fun, new ways to improve your health



Access your health information, like prescriptions and health numbers



Sync your fitness devices and track your progress



Get reminders, tips, and suggestions for improving your health



Join social communities and share tips with others

#### A Picture of Your Health

Taking a few minutes to answer questions about your health gives you an instant report on what you're doing well and any areas for improvement.



Spot certain risk factors



Help prevent health problems before they



Get helpful tips for living a healthier life

And for a little extra motivation, if you complete your health assessment, you will be entered for a chance to win a \$250 Amazon gift card.\*

#### A Little Extra Help

Some of us need help setting health goals and sticking to them. Wellness coaching is the way to go. Our coaches will help you focus on areas you are looking to improve – from eating better to getting more sleep. We're to here to help you maintain accountability for what you want to achieve. And if you want even more support, we have plenty of digital coaching options that you can do on your own.

\*For full giveaway details, visit myHealthCenter at myTrustmarkBenefits.com.

### Personalized Support

Managing a chronic condition can be overwhelming. That's where we come in. Our health coaches provide helpful advice based on what we know about you. We'll even send you personal health actions to help you on your way. But you set the tone and pace, deciding how and when to interact with us.

Get support for these common chronic conditions:

- · Chronic Kidney Disease
- · Chronic Obstructive Pulmonary Disease (COPD)
- · Congestive Heart Failure
- · Coronary Artery Disease
- Diabetes
- · High Blood Pressure

### Jump Right in Today

Get started by completing your health assessment. Visit myTrustmarkBenefits.com and click the myHealthCenter tab at the top.





### **CVS Health Pharmacy**



Prescription Benefits

# Convenient and affordable medication options.



#### Make sure you know how to get your medication.

You can pick up your medication at any pharmacy in your network. Some prescription benefits offer delivery by mail, too. Be sure to review your prescription benefit plan to see your options.

#### Tap into savings with digital tools.

Save time, keep costs down and stay on top of your prescriptions. Do it all at Caremark.com and the CVS Caremark mobile app.

- Find a network pharmacy to keep medication costs as low as possible.
- See if a medication is covered to get the most affordable option.
- Compare drug costs to see where you can save.
- Sign up to get email or text messages about your prescriptions and more.
- Request refills and keep track of prescriptions for your family.





Ready to get the most from your benefits? **Register at Caremark.com** and download the CVS Caremark mobile app.



Digital tools

## Save time and money



Our digital tools help you find ways to save on medication and manage your prescriptions on your own time.

Our digital tools make it easy to manage your health whenever – and wherever – you like. You can look for saving opportunities, stay on top of your prescriptions and more. Here's how our digital tools can help you every day.

#### Stay in the loop.

Sign up to get email or text messages about your prescriptions, ways to save, status updates and more.

#### Go paperless.

Sign up to get all communications electronically. You'll get quicker updates and all the information you need will be online.

#### Refill fast.

Request refills quickly and keep track of prescriptions for your family in one convenient place. See how close you are to meeting your deductible and out-of-pocket cost maximum anytime.

#### Check for Rx savings.

View side-by-side comparisons of medication costs and coverage to see where you can save.



### Have the Wallet app on an Apple device?

Save your ID card to Wallet and view it anytime.

To start saving, register at Caremark.com and download the CVS Caremark\* mobile app.



If you have a complex or chronic condition (such as rheumatoid arthritis, multiple sclerosis or psoriasis) then you need a specialty pharmacy, one that offers more than just medication. That's CVS Specialty. We're specialists in medications that treat your condition and that expertise allows us to get you the medication you need, along with personalized, clinical support.

#### **Specialized support**

You'll have a dedicated CareTeam led by a pharmacist and nurse who are specialists in your condition. They can help with everything from getting started and managing side effects to injection training or finding financial assistance. This support is what will help you safely and effectively stay on track with your therapy.

#### **Convenient choices**

We're the only specialty pharmacy that lets you choose how you get your medication:

You can pick it up at any CVS Pharmacy (including those inside Target stores).

- OR -

Have it delivered by mail anywhere that's convenient – even your doctor's office.

#### **Digital tools**

You'll be able to manage your medications and more at CVSspecialty.com and with the CVS Specialty mobile app.

- Order refills and track orders
- Set medication and treatment reminders
- Securely message your CareTeam
- Manage payments

#### Get started with CVS Specialty

#### Online

Visit CVSspecialty.com/enroll

- OR -

#### By phone

Call us at 1-800-237-2767

#### To learn more, visit CVSspecialty.com.

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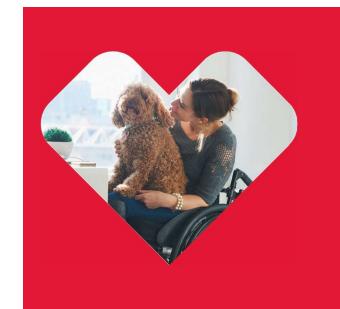
75-42431E 063017

TDD: 1-800-863-5488



CVS Caremark® Mail Service Pharmacy

# We deliver savings and convenience.



Save on medication you take regularly (like medication for high blood pressure or diabetes) by getting 90-day supplies from CVS Caremark Mail Service Pharmacy.

90-day supplies save you time and money.

A 90-day supply typically costs less than three 30-day supplies. Plus, there's no need to run to the pharmacy each month. We deliver your 90-day supplies by mail to your home, office and even your vacation spot.

Get worry-free shipping with every delivery.

You get the medication you need, when you need it – with no-cost shipping. Your prescription is filled by a licensed pharmacist and checked for quality. Our packages are discreet, secure and hold up in any weather.

Avoid missing a dose with refill reminders.

Need a reminder? We'll send you a text message 10 days before every refill. Download our mobile app to manage your prescriptions on your own time.



90-day supplies typically cost less than 30-day supplies.

Start saving with 90-day supplies at Caremark.com.



### **Anthem LiveHealth Online**

### LiveHealth Online goes where you go

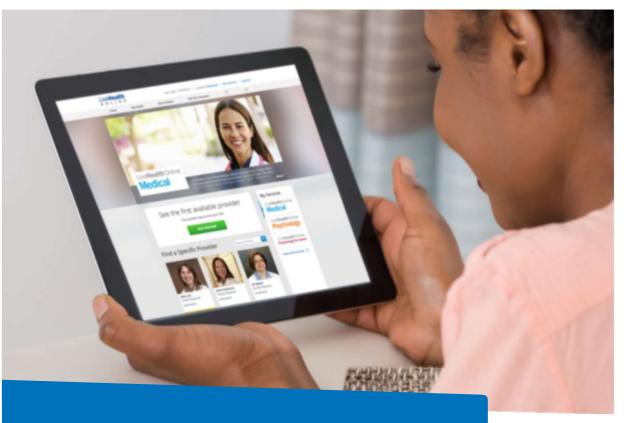
Access LiveHealth Online via smart phone, tablet or computer

The LiveHealth
Online app is
available on both
iOS and Android









### LiveHealth Online

How to register in minutes before you feel sick

Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor 24/7 on your smartphone, tablet or computer with a webcam. It's a quick and easy way to get the care you need with no appointments or long wait times.

When your own doctor isn't available, use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health condition. A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.



Using LiveHealth Online, you can have a private video visit from home or on the go.

Life moves pretty fast. When you're not feeling well, you want to feel better fast. With LiveHealth Online, you don't need to make an appointment. Just sign up at livehealthonline.com or use the app, and see a board-certified doctor in a few minutes.

When your own doctor isn't available, use LiveHealth Online if you have:

PinkeyeA sinus infection

A coldAnd moreThe fluAllergies

A fever

A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.\*

#### What will a visit cost?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually \$59 or less.

Sign up for LiveHealth Online today -- it's quick and easy

Go to livehealthonline.com or download the app and register on your phone or tablet.









#### How to get started

Rather than waiting to sign up when you're not feeling well, register today so you're ready for a visit when you need one. To sign up, visit livehealthonline.com or download the free LiveHealth Online app to your mobile device. Next, you:

- Choose Sign Up to create your LiveHealth Online account.
   Then enter information like your name, email address, date of birth and create a secure password.
- Read the Terms of Use and check the box to agree.
- Choose your location in the drop-down box of states.
- 4. Enter your birth date and choose your gender.
- For the question "Do you have insurance?", select Yes. Be sure to have your Anthem member ID card handy to complete your insurance information. If you choose No, you can still enter your insurance information later.
- For Health Plan, in the drop-down box, select Anthem.
- For Subscriber ID, enter your identification number, which
  is found on your Anthem member ID card. Select Yes if you
  are the primary subscriber or No if you are not the primary
  subscriber.
- Insert a service key if you have one. If you don't have a service key that's OK, this is optional and not required to register.
- 9. Select the green Finish button.

#### Your account securely stores your personal and health information

You can be confident knowing you can easily connect with doctors when you need to consult about certain conditions, share your health history, and schedule online visits at times that fit your schedule.



#### Questions about how to use LiveHealth Online?

Call toll free at 1-888-LiveHealth (548-3432) or email help@livehealthonline.com. If you send us an email, please include your name, email address and a phone number where we can reach you.

<sup>1</sup> Prescription availability is defined by physician judgment and state regulations. Visit the home page of livehealthonline.com to view the service map by state.

<sup>2</sup> Select a doctor licensed to practice in the state where you're physically located. If that doctor is seeing another patient, you can choose to go to an online waiting room or you can select another doctor who is available at that moment. LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem.

If you're a retiree or have coverage that complements your Medicare benefits, your employer sponsored health plan may not include coverage for online visits using LiveHealth Online. Check your plan documents for details. You can still use LiveHealth Online, but you may have to pay the full

cost of a visit. Online visits using LiveHealth Online may not be a covered benefit for HRA and HIA+ members.

Anthem Blue Cross is the trade name of Blue Cross of California. Anthem Blue Cross and Anthem Blue Cross Life and Health Insurance Company are independent licensees of the Blue Cross Association. ANTHEM is a registered trademark of Anthem Insurance Companies. Inc., The Blue Cross

name and symbol are registered marks of the Blue Cross Association.

### The features of LiveHealth Online Medical

- Live, on-demand video doctor visits 24x7/365
- Accessible by smartphone, tablet or computer
- Cost is less than or equal to your office visit
- Available in all states with an average wait time of 10 minutes
- Choice of board certified, Anthem network doctors
- Secure and private, HIPAA compliant video visit
- E-prescribing to your pharmacy of choice\*
- Available to Anthem members and non-members





<sup>\*</sup>Only non-controlled substances can be prescribed via video doctor visits

### **Commonly Treated Medical Conditions**

- Abrasions, minor wounds
- Acne
- Anxiety
- Asthma
- Allergies/allergic rhinitis
- Back pain
- Cough/Cold
- Depression
- Diabetes/hypoglycemia
- Diarrhea
- Ear pain
- Fever
- Headache/migraine
- Hypertension
- Incontinence

- Incontinence
- Influenza/flu
- Insomnia
- Nausea/Vomiting
- Obesity
- Pinkeye and other eye infections
- Rashes/skin disturbances
- Sinus infection
- Smoking cessation
- Sore throat/pharyngitis
- Sprains and strains
- Tooth pain
- Urinary tract infection





### Find an Anthem Provider



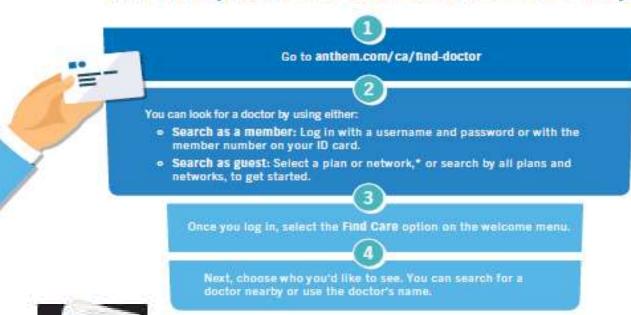
### Looking for a doctor?

### Finding one online is fast and easy

The right doctor can make all the difference —and choosing one in your plan can save you money, too. Our Find a Doctor tool helps you find doctors, dentists, hospitals, labs and other health care providers in your plan. If you decide to get care from doctors outside the plan, it'll cost you more and your care might not be covered at all.



### Here's all you need to do to find a doctor near you:



Select a provider to get details, like:

- Specialties
- Gender
- Languages spoken
- Training
- A map of their office location
- Phone number



### **Going mobile**

Search for doctors, hospitals and more on your smartphone or mobile device. And don't forget that going mobile keeps everything you need to know about your plan —including medical, pharmacy, dental, vision, life insurance —in one place. It's simple, personal and all about you. Simply download the **Sydney** app to get started.



### Thank you!

Thank you for attending our Open Enrollment Presentation.

