



Anthem HMO plan

Self-Insured Schools of California

Schools helping schools

2026–2027 guide to understanding your Anthem HMO plan





Anthem and SISC: proud to offer the SISC HMO plan

Self-Insured Schools of California (SISC) is the largest public-school pool in the United States that offers health benefits and other added value for its employees. Established in 1979, we operate as a public-school joint powers authority administered by the Kern County Superintendent of Schools office. We have the purchasing power to negotiate the widest variety of insurance products at the lowest-possible cost.

SISC is subject to the Brown Act, which means our board meetings are open to the public and our financial statements are a matter of public record. We don't operate on profit margins. We exist solely to provide the best products and services to our districts and their employees.

Schools helping schools

This plan is offered to school districts that are members of SISC. Joining with other school districts provides SISC members with the most-stable long-term health benefits available. Our commitment to controlling costs is reflected in our mission of providing cost-effective rates and continued access to quality healthcare.

That's why we have partnered with Anthem Blue Cross to offer the SISC health maintenance organization (HMO) plan. This guide provides an overview of HMO benefits and information that can help you find the support and care you need to make smart decisions about your healthcare.

Do you have questions about your HMO plan?

Anthem has created a website just for you: [anthem.com/ca/sisc](https://www.anthem.com/ca/sisc). Log in to view information about your health benefits, find care providers, and learn more about additional programs. You also can call your dedicated Anthem Member Services team Monday through Friday, 8 a.m. to 6 p.m., at **800-825-5541**.

Your SISC HMO plan

A health maintenance organization (HMO) plan takes a team approach to your healthcare and services. Your primary care physician (PCP) coordinates all your basic care, including annual physicals and treatment, and manages referrals to specialists. The medical group, or independent practice association (IPA), makes sure the services you receive are the most appropriate and meet the highest care standards.

Key features of the HMO plan	
PCP	Required. Your PCP provides preventive care, arranges hospital admissions, coordinates care from specialists, and helps you make decisions about your health.
Referrals	Required. If your PCP determines you need care from a specialist, they will coordinate a referral.
Out-of-network benefits	Not available. Except for emergency or urgent medical needs, your plan doesn't cover care from doctors who are not in your plan.
Out-of-pocket costs	You pay a copay for most care you receive at a doctor's office. After that, most covered services in the office are covered at 100%. You typically do not have to pay deductibles or coinsurance when you receive care from your PCP.
Change your PCP or medical group	To choose a new doctor, log in to your account at anthem.com/ca/sisc or call Anthem Member Services at 800-825-5541 .

Quality care that's in your plan's network

Your Anthem HMO network includes a wide range of doctors and healthcare facilities.

Choosing a PCP

- When you enroll in the HMO plan for the first time, you will need to choose a PCP for you and your enrolled dependents. If you're already an Anthem HMO member, you don't need to change or select a new PCP.
- If you are choosing a new PCP, call the doctor's office to make sure they are accepting new patients. The new PCP can provide a form for you to transfer your medical records. Mail the form to your previous doctor, who will send copies of your medical records to the new PCP.
- If you don't select a PCP during enrollment, Anthem will automatically assign a PCP to you and your enrolled family members. You can change your PCP by calling Member Services at **800-825-5541**.

Find a doctor in your plan

- Go to anthem.com/ca/sisc.
- Select Find Care.
- Choose HMO (Full Network), HMO Select Network, or HMO Priority Select Network. Confirm network options with your school district.

You can then search for a care provider by type or location.

If you’re looking for a PCP, select the check boxes for **Accepting new patients** and **Able to serve as PCP**. To find your doctor’s provider and medical group or IPA number (which is needed when you enroll in the HMO plan for the first time), select the doctor’s name and look for the paper or online enrollment ID. This is the code that will go on your enrollment form.

These virtual programs also are available:

We’re here to help

If you have questions, call your dedicated Anthem Member Services team Monday through Friday, 8 a.m. to 6 p.m., at **800-825-5541**.



Find a behavioral health provider

Your behavioral health benefits include inpatient and outpatient mental health and substance use care for concerns such as:

- Depression
- Anxiety
- Alcohol and drug use
- Marriage and family counseling

HMO members can self-refer to a behavioral health provider in their plan. Go to anthem.com/ca/sisc and select **Find Care**.

These virtual programs also are available:

For help with ...	This program is available	How to access ¹
General behavioral health conditions	LiveHealth Online (Amwell) offers video visits with doctors, board-certified, therapists, or psychiatrists from the comfort of your home.	LiveHealth Online (Amwell): virtual Visit sydneyhealth.com .
General mental health conditions	Mindpath provides outpatient mental health care, including therapy, psychiatry, medication management, and specialized treatments like TMS and Spravato.	Mindpath : virtual and in person Visit Find Care at anthem.com/ca . Learn more at mindpath.com .
General behavioral health and medication management for ages 1 and older	Headway matches individuals with therapists based on their needs. Offering an easy-to-use scheduling platform on their website, the average new-patient appointment is available in less than five days.	Headway : virtual and in person Visit Find Care at anthem.com/ca . Learn more at headway.co .
General mental and behavioral health concerns	Talkspace offers video, text, and phone sessions for individuals, teens, and couples to connect with a licensed therapist through live sessions, ongoing messaging, or both.	Talkspace : virtual Visit talkspace.com/anthem .
General behavioral health, psychiatric care, medication management for ages 5 and older	Rula offers services for individual therapy, medication management, couples therapy, family therapy, and psychiatric care. They offer an easy-to-use online scheduling platform.	Rula : virtual Visit rula.com .

Coverage when you travel

When you or your covered dependents travel in the U.S. or internationally, your coverage goes with you. There are three ways to find urgent care or approved follow-up care outside of California:

- 1 Go to anthem.com/ca/sisc.
- 2 Call BlueCard Access at 800-810-BLUE (800-810-2583).
- 3 Call Member Services at the number on your member ID card.

Guest membership for extended stays

If you or your covered dependents will be away from home for 90 consecutive days or more, you may have access to doctors and healthcare facilities in your plan where you will be staying.

The Away From Home Care® guest membership program includes participating health maintenance organizations in the following states:

- Arizona
- Arkansas
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Illinois
- Indiana
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Minnesota
- Missouri
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- Ohio
- Oklahoma
- Pennsylvania
- Texas
- Virginia
- Washington, D.C.
- Wisconsin

These states may have regions that aren't covered under the guest membership program. For states and regions that aren't covered, the member is responsible for the full cost of nonemergency services.



To learn more or request an Away From Home Care guest membership application, call **800-827-6422**.

Your pharmacy benefits

Navitus Health Solutions administers your pharmacy benefits

Navitus Health Solutions is committed to lowering drug costs, improving health, and delivering superior service. Navitus contracts with many independent pharmacies and major retail pharmacies (except Walgreens®). Navitus has also partnered with Costco to help you save time and money. Costco membership is not required to use the Costco pharmacy.

Through Costco, you can:

- Order refills online, by phone, or by mail.
- Save on generic medicines.
- Receive up to a 90-day supply of covered long-term maintenance medicines, such as those for high blood pressure or high cholesterol.
- Pick up your prescriptions at an in-store Costco pharmacy or have them delivered at no extra cost on most plans.

Please be aware that there are certain narcotic pain and cough medicines excluded from the generic prescription program. In addition, certain pharmacies, such as Walgreens, may not be in your plan's network. Log in to the member homepage at navitus.com to find pharmacies in your plan's network.

Navitus Health Solutions is available 24 hours a day, seven days a week, to help you understand or manage your medicines. Visit navitus.com or call **866-333-2757**.



How to fill a prescription

Costco in-store pickup

- Take your prescription to the pharmacy.
- Provide the pharmacist with your SISC ID card.

Home delivery

- Visit pharmacy.costco.com.
- Call Costco Home Delivery Pharmacy at **800-607-6861** for forms and instructions.
- Get your prescription delivered from your local Costco at no cost with Instacart. Once a prescription is filled, a text is sent with the link to access Instacart for easy delivery right to your door.

Specialty medicines

Thirty-day supplies of specialty medicines are only available through Navitus Specialty Pharmacy home-delivery services. To order, you can:

- Log on to the member homepage at navitus.com.
- Call **866-333-2757**.

Convenience through technology

Digital member ID cards

Register at anthem.com/ca/sisc or use the **Sydney® Health** app to access a digital ID card.

Your digital ID card always has the latest information. That means you can be sure you're giving the right details to your doctor or healthcare professional.

You can:

- Print a copy of your ID card.
- Email or fax your card from your computer or mobile device.
- Show your digital ID card to your doctor using a mobile device.
- Download the card to a device so you have it if you lose your cell signal or internet connection.

The Sydney Health app

The Sydney® Health mobile app allows you to access your benefits, claims, health reminders, a care provider finder, and your digital ID card from anywhere, at no added cost to you.

You must be registered at anthem.com/ca to download and use the Sydney Health app. Scan the QR code below or:

- 1 Visit the App Store® or Google Play™ on your smartphone or mobile device.
- 2 Search for "Anthem Blue Cross."
- 3 Select the **Sydney Health app**.
- 4 Start the no-cost download.



Use your preventive care benefits

Stay healthy and catch problems early for easier treatment

Our health plans offer the preventive care services and immunizations listed here at no cost to you.²

If you are not sure which exams, tests, or shots are right for you, talk to your doctor.²

Preventive care vs. diagnostic care: knowing the difference

Preventive care helps protect you from getting sick. If your doctor recommends services when you have no symptoms, that's preventive care. Diagnostic care is when you have symptoms and your doctor recommends services to determine what's causing those symptoms.

Preventing diabetes just got easier

Those with prediabetes have higher than normal blood sugar, which can substantially increase the risk of developing type 2 diabetes. People often don't know they have prediabetes because it can occur with no symptoms. The good news is that SISC has teamed up with Lark to bring you access to their Lark Diabetes Prevention Program.

Available 24/7 on your mobile device, Lark's Digital Health Coaching brings you access to the tools you need to take steps to decrease your risk and prevent type 2 diabetes. Through their program, Lark can help you create healthy eating habits, make time for physical activity, manage stress levels, improve sleep quality, and reach or maintain a healthy weight.

Scan the QR code to get started with a quick eligibility survey or visit enroll.lark.com/anthem.



Adult preventive care

General preventive physical exams, screenings, and tests (all adults):³

- Alcohol and drug use screening and behavioral counseling
- Anxiety, depression, and suicide risk screenings
- Abdominal aortic aneurysm screening for men ages 65 to 75 who have smoked
- Behavioral counseling to promote a healthy diet and physical activity
- High blood pressure (hypertension) screening
- Bone density screening for osteoporosis
- Cholesterol and lipid (fat) levels screening
- Colorectal cancer screenings, including fecal occult blood test, barium enema, flexible sigmoidoscopy (exam of the large intestine), screening colonoscopy and related prep kit, and computed tomography (CT) colonography (as appropriate)⁴
- Diabetes screening (type 2)⁵
- Exercise interventions to prevent falls in adults over age 65
- Hepatitis B virus (HBV) screening for people at increased risk of infection
- Hepatitis C virus (HCV) screening
- Height, weight, and body mass index (BMI) measurements
- Human immunodeficiency virus (HIV) screening, counseling, and services for adults and adolescents at high risk of HIV who are prescribed preexposure prophylaxis (PrEP)
- Interpersonal and domestic violence screening and counseling
- Lung cancer screening for adults ages 50 to 80 who have a 20 pack-year smoking history (packs per day times years of smoking) and currently smoke or have quit within the past 15 years⁴
- Obesity-related screening and counseling⁵
- Sexually transmitted infections screening and counseling
- Syphilis infection screening for people who are at increased risk
- Tobacco use screening and behavioral counseling
- Tuberculosis screening

Women's preventive care:^{3,4}

- Breast cancer screenings, including mammograms, MRI scans, ultrasounds, and pathology
- Breastfeeding: primary care intervention to promote breastfeeding support, supplies, and counseling^{6,7,8}
- Chlamydia and gonorrhea screening
- Contraceptive (birth control) counseling
- BRCA-related cancer risk assessment, genetic counseling, and genetic testing for women with a personal or family history of breast, ovarian, tubal, or peritoneal cancer⁴
- Food and Drug Administration (FDA)–approved contraceptive medical services, including sterilization, provided by a doctor⁹
- Human papillomavirus (HPV) screening⁷
- Pelvic exam and Pap test, including screening for cervical cancer
- Pregnancy screenings, including gestational diabetes, hepatitis B, asymptomatic bacteriuria, Rh incompatibility, HIV, healthy weight, preeclampsia, and depression⁷
- Urinary incontinence screening
- Well-woman visits

Immunizations:

- Diphtheria, tetanus, and pertussis (whooping cough)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps, and rubella (MMR)
- Meningococcal (meningitis)
- Monkeypox and/or smallpox (at risk)
- Pneumococcal (pneumonia)
- Respiratory syncytial virus (RSV)
- Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (COVID-19)
- Varicella (chickenpox)
- Zoster (shingles)

Child preventive care³

Preventive physical exams, screenings, and tests:

- Anemia screening
- Anxiety, depression, and suicide risk screenings
- Autism Spectrum Disorder (ASD) screening
- Blood pressure screening

- Cervical dysplasia (abnormal cell growth on the cervix) screening
- Cholesterol and lipid (fat) levels screening
- Development and behavior screening
- Hearing screening up to 21 years
- Height, weight, and BMI measurements
- Hemoglobin or hematocrit (blood count) screening
- Hepatitis B screening
- HIV screening
- Lead testing
- Newborn screening
- Obesity screening and counseling
- Ocular ointment for all newborns to prevent gonococcal ophthalmia neonatorum
- Oral (dental health) assessment, when done as part of a preventive care visit
- Sexually transmitted infections screening and counseling
- Skin cancer behavioral counseling for those age 6 months to 24 years with fair skin
- Sudden cardiac arrest/death risk assessment
- Tobacco, alcohol, and drug use assessments
- Vision screening for those age 6 months to 5 years¹⁰

Immunizations:

- Chickenpox
- Flu
- Haemophilus influenza type B (HIB)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Meningitis
- Measles, mumps, and rubella (MMR)
- Pneumonia
- Polio
- Respiratory syncytial virus (RSV)
- Rotavirus
- Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2) (COVID-19)
- Whooping cough

If you'd like more help understanding your preventive care benefits, call the Member Services number on your ID card.

Emotional Well-being Resources offers help whenever you need it

Your emotional health is an important part of your overall health. With Emotional Well-being Resources, administered by Learn to Live, you can receive support to help you live your happiest, healthiest life.

Our digital tools can help you identify thoughts and behavior patterns that affect your emotional well-being and work through them. You'll learn effective ways to manage stress, depression, anxiety, substance use, and sleep issues.

Emotional Well-being Resources offers resources such as:



Personalized, one-on-one coaching by email, text, or phone.



Guidance about practicing mindfulness on the go with weekly motivational text messages.



Help for building a support team with friends and family.



Live and on-demand webinars to improve mental well-being.

Your Employee Assistance Program

SISC health plans provide an Employee Assistance Program (EAP). This program encourages employees and retirees (excluding Individual retiree plans) to use services early, before issues significantly impact their personal life or work.

EAP also assists with more-serious concerns, such as alcohol and drug use, family violence, and thoughts of suicide. Your plan includes toll-free help 24/7 through phone counseling and referrals, as well as up to six face-to-face counseling sessions for each issue, every year, for you and each plan member.

Your EAP offers:

- Face-to-face counseling.
- Virtual, text, or online counseling.
- Legal assistance.
- ID recovery.
- Crisis consultation.
- Emotional Well-being Resources.
- Tobacco cessation resources.
- Financial assistance.
- Dependent care and daily living resources.
- A new digital experience to access EAP website resources.

Anthem EAP

The resource you need to make a difference



Connect with EAP 24/7

Visit anthemeap.com/sisc at the QR code. You can also call **800-999-7222**.





Support for all your health needs

Through your SISC plan, you have access to Anthem programs and services that can help you live a healthy life and find the best care possible — now and in the future. Here are the resources available to you:

Case Management

If you're hospitalized from illness or injury or are struggling with multiple health issues, a registered nurse care manager will help you receive the best care possible. Nurse care managers support the whole person, and are skilled at assessing and supporting you on your road to better health. Our Case Management program is available at no additional cost.

SISC members can self-refer by calling **888-613-1130**.

SISC expert medical opinion program

SISC contracts directly with Teladoc® to provide an expert medical opinion program. You can receive confidential second opinions from nationally recognized medical experts specializing in your area of need — with no travel required. The program is fully sponsored by SISC and available at no extra cost to eligible employees and covered dependents.

Teladoc's experts can communicate with you by phone or through a secure website or app. They can provide medical advice on a diagnosis, treatment option, or surgery, including those related to joint, back, chronic pain, heart issues, and cancer.

This expert medical opinion program can help if you:

- Are unsure about a diagnosis or need help deciding on a treatment option.
- Need guidance on a mental health condition or one that isn't improving with treatment.
- Need help finding a doctor who specializes in your condition.
- Have been admitted into the hospital and want expert medical guidance.
- Have medical questions or concerns and want a leading expert's advice.

To reach a Teladoc medical expert, visit teladoc.com/sisc at the QR code, call **800-TELADOC (800-835-2362)**, or download the app.



Autism Spectrum Disorder Program

If your child is on the autism spectrum, we're here to support your whole family and help create a strong care system. We'll help you:

- Strengthen the family unit and make it easier to understand how to use available care.
- Guide your whole family through the healthcare system.
- Use your benefits effectively to receive the best outcomes.

The Autism Spectrum Disorder (ASD) Program provides these services:

Community resources and family support

The ASD Program team helps:

- Connect you to resources and knowledge that build a strong foundation of care.
- Tailor referrals and education to meet your family's needs.
- Provide ongoing support so you and your family can overcome obstacles and add new services.
- Make it easier to reach your family's lifestyle and health goals.

Coordinated care

ASD case managers help you:

- Navigate the complex healthcare system.
- Address unique challenges of your situation.
- Build a custom care plan for your child.
- Find available services and connect you to needed care.
- Link your child's treatment providers together for better collaboration.

Clinical review of applied behavior analysis

A highly trained team of clinicians, experienced with families touched by ASD, works hard to make sure your child receives the right care from the right provider, at the right time.

To learn more, call the ASD Program team at **844-269-0538**.

Physical medicine services

If you need medically necessary chiropractic or acupuncture treatment, your health maintenance organization (HMO) plan provides two options:

- 1 Ask your primary care doctor to refer you to a care provider in your assigned medical group.
- 2 Go directly to a care provider in the American Specialty Health (ASH) network. To find an ASH provider:
 - Visit anthem.com/ca/sisc.
 - Select **Find Care**.

- Scroll down and select **Chiropractic and Acupuncture Benefits for HMO members**.

You also can call the Member Services number on your ID card.

Vida Health virtual health support

Vida Health (Vida) offers personalized health programs, coaching, and therapy — combined with digital therapeutic programs — to help you achieve your health goals.

You can sign up through the mobile app or website, where you have the chance to share your health goals and preferences. Vida uses that information to build a program and experience just for you. The program includes an expert health coach or therapist, progress tracking through in-app trackers and connected devices, and helpful resources like videos, lessons, practices, and recipes. It's all aimed at helping you achieve better health in a way that works for you.

To enroll in Vida, visit vida.com/sisc at the QR code, download the app, or call **855-442-5885**.



WellTheory

For no additional cost, SISC members and dependents over age 18 can receive personalized care for autoimmune conditions and undiagnosed symptoms like chronic pain, fatigue, and digestive or skin concerns.

WellTheory offers:

- One-on-one support from an autoimmune expert to uncover the root cause of your symptoms and create a personalized care plan.
- Evidence-based nutrition and lifestyle coaching to help reduce your symptoms.
- A supportive community and access to educational resources.
- Advanced lab testing to evaluate factors such as gut health, hormone imbalances, and food sensitivities.

To sign up or learn more, scan the QR code or visit welltheory.com/sisc/explore.





Save money with SpecialOffers and discounts

As part of your health plan, you qualify for discounts on products and services that help promote better health and well-being. These discounts are available through SpecialOffers, which can help you save money while taking care of your health.¹¹

Vision, hearing, and dental

Eyewear

Glasses.com® and 1-800 CONTACTS®

Shop for the latest brand-name frames at a fraction of the cost of similar frames from other retailers. You also can receive additional savings on orders of \$100 or more, plus no-cost shipping and returns.

EyeMed

Take advantage of discounts on new glasses, nonprescription sunglasses, and eyewear accessories.

LASIK

Premier LASIK Network

Save on LASIK when you choose any featured Premier LASIK Network provider.

TruVision

Save on LASIK eye surgery at over 1,000 locations.

Hearing

NationsHearing®

Receive hearing screenings and in-home service at no additional cost. You can also receive hearing aids at a discounted rate.

Hearing Care Solutions

Receive no-cost hearing exams and discounts on hearing aids. Hearing Care Solutions has 3,100 locations and eight manufacturers. They also offer a three-year warranty, batteries for two years, and unlimited visits for one year.

Amplifon

Save on top-quality care and receive ongoing service and support for your hearing aids.

Dental

RefreshaDent

Save on premium dentures sent direct to your home. You can receive a 50% discount on a lifetime warranty. This program includes a lifetime digital record of your dentures for easy replacement.

Family and home

Family

WINFertility

Save up to 40% on infertility treatment. WINFertility® helps reduce what you pay for quality treatment.

Home

Nationwide® pet insurance

Receive discounts when you enroll through your company or organization. Additional savings are available when you enroll multiple pets.

ASPCA® Pet Health Insurance

Find reduced rates on pet insurance and choose from three levels of care, including flexible deductibles and custom reimbursements.

Medicine and treatment

Medicine

Puritan's Pride®

Choose from a large selection of discounted vitamins, minerals, and supplements.

Allergy Control Products and National Allergy Supply™

Save on select doctor-recommended products, such as allergy-friendly bedding, air purifiers and filters, and asthma products. Some orders qualify for no-cost ground shipping within the contiguous U.S.

Treatment The Living Well Courses

Choose one of the online wellness programs and save on coaching to help you lose weight, stop smoking, manage stress or diabetes, restore sound sleep, or address alcohol or substance use disorders.

BREVENA

Enjoy a discount on BREVENA skin care creams and balms for smooth, rejuvenated skin from head to toe.

Fitness and health

Fitness

Active&Fit Direct™

Choose from thousands of participating gyms nationwide with no long-term contracts or annual fees, or get fit at home with access to 12,000+ on-demand workout videos at no cost.¹²

Fitbit

Work toward your fitness goals with Fitbit® trackers and smartwatches that fit your lifestyle and budget.

Garmin

Discover discounts available on select Garmin® wellness devices.

Husk Wellness

GlobalFit, by Husk Wellness, offers discounts on gym memberships, fitness equipment and technology, nutrition and mental health services, and virtual wellness solutions.

Health

ChooseHealthy®

Find discounts on acupuncture, chiropractic, massage, podiatry, physical therapy, and nutritional services. You also have discounts on fitness equipment, wearable health trackers, and health products such as vitamins and nutrition bars.

LifeMart®

Receive deals on beauty and skin care, diet plans, fitness club memberships and plans, personal care, spa services, yoga classes, sports gear, and vision care.

Learn more about SpecialOffers

Log in to anthem.com/ca, choose **Care**, and select **Discounts**.

We're here to help

Claims and customer service

Anthem Blue Cross Employee Assistance Program
anthemeap.com/sisc
800-999-7222

Anthem Blue Cross
anthem.com/ca/sisc
800-825-5541

SISC Dental Health Network
anthem.com/ca/sisc/dental
844-729-1565

Delta Dental
deltadentalins.com
866-499-3001

Vision Service Plan (VSP)
vsp.com
800-877-7195

EyeMed
eyemed.com/en-us
866-800-5457

Navitus Pharmacy customer service and home-delivery service
Navitus.com
866-333-2757

Costco Mail Order Pharmacy
pharmacy.costco.com
800-607-6861

Expert medical opinion
teladoc.com/sisc
800-835-2362

Vida Health
vida.com/sisc
855-442-5885

WellTheory
welltheory.com/sisc/explore



- 1 Access to these providers may change based on the status of provider participation. To verify provider availability to you as a member, please contact Member Services.
- 2 You may be required to receive preapproval for these services.
- 3 The preventive care services listed are recommendations of the Affordable Care Act (ACA) and are subject to change. They may not be right for every person. Ask your doctor what's right for you. This list is not a contract or policy with Anthem Blue Cross. If there is any difference between this list and the group policy, the group policy provisions will rule. Please see your combined Evidence of Coverage (EOC) and disclosure form or certificate for exclusions and limitations.
- 4 Check your medical policy for details.
- 5 The Centers for Disease Control and Prevention (CDC)-recognized diabetes prevention programs are available for overweight or obese adults with abnormal blood glucose or who have abnormal cardiovascular disease risk factors.
- 6 Breast pumps and supplies must be purchased from suppliers or retailers in your plan's network for 100% coverage. We recommend using plan durable medical equipment (DME) suppliers.
- 7 This benefit also applies to those younger than age 19.
- 8 Counseling services for breastfeeding (lactation) can be provided or supported by a doctor or facility in your plan's network, such as a pediatrician, OB-GYN, or family medicine doctor, and hospitals with no member cost share (deductible, copay, or coinsurance). Contact the provider to see if such services are available.
- 9 You may pay a share of cost for other prescription contraceptives, based on your drug benefits. Your cost share may be waived if your doctor decides that using the multisource brand or brand name is medically necessary.

- 10 Some plans cover additional vision services. Please see your contract or certificate of coverage for details.

- 11 All discounts are subject to change without notice.

- 12 Active&Fit Direct homepage (accessed February 2026): activeandfitdirect.com.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Navitus Health Solutions is independent from Anthem Blue Cross.

Sydney Health is offered through an arrangement with Caelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment.

EAP products are offered by Anthem Insurance Companies, Inc.

Chiropractic management administered by American Specialty Health, Inc., an independent company.

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 Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.