

August 25, 2010



Welcome Anthem Member:

Thank you for choosing Anthem Blue Cross and Blue Shield. We're glad the Board of Pensions of the KY Annual Conference of the United Methodist Church selected Anthem, and we think you'll be glad, too. We want you to understand your benefits, so you can get the most from them. That's why we are providing the following information.

This letter is important. It serves as confirmation of coverage until your official Anthem membership packet and ID card arrive. We suggest you keep this letter with you. You will need it to know how to access care or get prescriptions. After your membership packet arrives, you may use it as a quick reference along with your other membership materials. This letter includes frequently asked questions that provide more details about accessing care.

You are enrolled in Anthem's Blue AccessSM product. This is a preferred provider organization (PPO) benefit plan featuring some of the area's best physicians. Anthem wants to help you get the most from your benefits from your first day of coverage, so we're including some important information below.

- Your medical coverage begins September 1, 2010.
- If you need services or need to call Anthem customer service, reference your group name and group number until you receive your new permanent ID card. If your provider has questions regarding the filing of your claim without an ID number, please have them contact customer service.
- Your office copayment is \$0.
- Your emergency room copayment is 0%.
- Your group number is 00210601.
- As a Blue Access member, you pay less out of your pocket when you use network physicians. Some services may be covered at a lower level or not at all if you don't use a network provider or do not receive Anthem's prior approval (precertification).

Important phone numbers and Web sites:

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| Anthem Customer Service | (800) 397-8437 anthem.com |
| Anthem Precertification | (877) 814-4803 |
| BlueCard [®] Customer Service <i>(to locate a provider while traveling)</i> | (800) 810-BLUE anthem.com |
| Anthem Formulary Line <i>(to hear recent changes to the prescription drug formulary)</i> | (877) 4MULARY (468-5279) |
| WellPoint Express Scripts <i>(mail-service pharmacy)</i> | (866) 216-4540 |
| Anthem Life Insurance Company | (800) 551-7265 |
| Anthem Behavioral services <i>(mental health and substance abuse administrator)</i> | (800) 788-4003 |
| Anthem Dental Customer Service | (800) 367-5897 |
| Anthem Blue Vision SM Customer Service | (800) 367-5897 |

The phone numbers above are activated once your membership information is in the system. Until then, we hope this letter helps you understand how to use your benefits.

Sincerely,

Maria Wilkerson
Account Representative

Answers to Frequently Asked Questions

How do I begin using my benefits?

Take this letter with you when you visit your provider. Your provider will file claims and arrange any necessary precertification. If you see a non-participating provider, you may be responsible for filing claims and arranging precertification. Your benefits may also be reduced and some services may not be covered.

Please send claims to:

Medical:

Anthem Blue Cross and Blue Shield
Claims Department
P.O. Box 37690
Louisville, KY 40233-7690

Vision:

Anthem Dental/Vision
555 Middle Creek Parkway
Colorado Springs, CO 80921

Dental:

Anthem Blue Cross and Blue Shield
P.O. Box 37180
Louisville, KY 40233-7180

Life:

Anthem Life, Claims Center
P.O. Box 182361
Columbus, OH 43218-2361

What is BlueCard®?

BlueCard is a Blue Cross and Blue Shield national network of hospitals and health care professionals. Anthem members can get care while away from home from a Blue Cross and Blue Shield-contracted doctor or hospital because Anthem is a member of the Blue Cross and Blue Shield Association. If you need care while outside your network area, just call (800) 810-BLUE (2583) or log onto **anthem.com** to find a PPO network doctor or hospital near you.

How do I fill a prescription?

Give this letter to the pharmacist at any network pharmacy. You may need to pay for the prescription, then file a claim for reimbursement. If so, attach your original receipt(s) to the claim form before submitting it. Ask your company's benefit administrator for a copy of the claim form. Please begin using your ID card once you receive it. By showing your ID card, there is no need to submit a paper claim or save receipts.

How do I sign up for WellPoint Express Scripts (mail-service pharmacy)?

If your benefits include WellPoint Express Scripts (mail-service pharmacy), you can save money on maintenance medications. Just ask your doctor to write your prescription for the maximum days' supply. In most cases, this is a 90-day supply. Complete a WellPoint Express Scripts order form (included in your enrollment kit) and mail it with your prescription and the appropriate copayment amount. Call WellPoint Express Scripts, (866) 216-4540, if you have questions.

What if I already see, or need to see, a mental health or substance abuse professional?

Call Anthem behavioral services immediately. They are available 24 hours every day. If your call is urgent, a professionally trained clinical care manager will arrange appropriate crisis care for you. If your call is not urgent, a customer service representative can refer you to a provider near you, answer questions about your mental health and substance abuse benefits, verify whether your current care giver or facility is in the network and advise you how to ensure continued care.

The benefit descriptions contained in this letter are intended to be a brief outline of coverage and not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate of Coverage or Schedule of Benefits.