Welcome!

- Our presentation will begin 2 minutes after the hour
- All phones have been muted
- Feel free to use the "chat" feature to submit medical and pharmacy questions.
- Only representatives from Anthem and Synopsys HR should respond to questions in the chat





SYNOPSYS®

Choosing and using your Anthem health plan

Your guide to open enrollment

OPEN ENROLLMENT: 11/3 - 11/14/2025

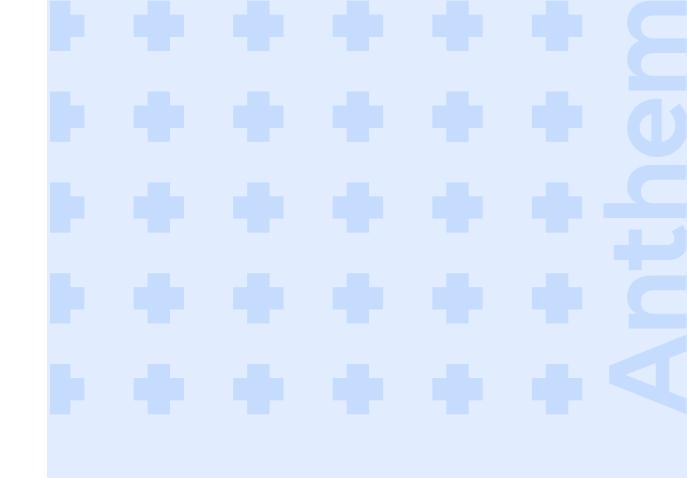


SYNOPSYS®



Agenda

- Why Anthem?
- How your health plan works
- Explore your healthcare plans
- Medical: COC and TOC
- Learning about your pharmacy benefits
- Tools and resources
- Health and wellness programs



Why Anthem?

- We're dedicated to improving people's lives and communities, making healthcare simpler and providing you with care that fits your budget.
- That's why we're working to create a better system one that supports your whole health.
- You're supported at every life stage with benefits for pharmacy, behavioral health, and chronic conditions.

80

years of support and expertise¹

115+

million people served²

How your health plan works

Before you choose a plan



Consider

your personal situation with questions like:

- What is your health like now?
- How often do you usually go to the doctor?
- What medications do you need?
- Are you planning on building your family?



Compare costs

and consider how the plans' monthly payments, deductible, coinsurance, copays, or out-ofpocket limits will fit your budget.



Check

if your doctors, hospitals, and other care professionals are in the health plan's network on **anthem.com/ca** and **the Sydney Health app**.

Plans at a glance

All plans include:



Access to the nation's largest networks of doctors and hospitals.*



A prescription drug plan with convenient home delivery.



Convenient access to virtual care and health plan details online and from your mobile device.



Benefits for urgent and emergency care, wherever you are.



Coverage for preventive care, including regular checkups, screenings, and shots.



Health and wellness tools that support your well-being and help you reach your health goals.



Know your health plan terms



Copay

A set fee that you pay at a doctor's visit or when picking up medicine.



Coinsurance

Your share of the costs for covered healthcare services after you've met your deductible.



Deductible

A set amount of money you must pay each year for covered healthcare services before your health plan shares the costs.



Out-of-pocket limit

The maximum amount you pay for covered services each year. Once you reach that limit, our plan covers the rest. Your copays, deductible, and coinsurance count toward your out-of-pocket limit.

Go to anthem.com/glossary to learn more about common healthcare terms.

Explore your health plans

To Note

- The three plans that are currently available to you, have been mirrored by Anthem for 2026
- You will still have the option to enroll in:
 - 1. Synopsys PPO Plan
 - 2. Synopsys Health Savings Basic Plan
 - 3. Synopsys Health Savings Premium Plan
- When you enroll in one of the above medical plans for 2026, you will automatically be enrolled with pharmacy coverage



Preferred provider organization (PPO) plan

Key features

- Flexibility to go to almost any doctor or hospital.
- No requirement to have a primary care doctor.
- No referral needed to see a specialist.



Something to think about

You'll pay less if you choose doctors and facilities in your plan's network.



High Deductible health plan – with H.S.A.

Key features

- Lower monthly premiums.
- Health spending account lets you set aside pretax dollars to pay for qualified healthcare expenses (optional).
- Protection from catastrophic medical expenses.
- No referral needed to see specialists.



Something to think about

The plan includes a Health Savings Account bank account administered by Fidelity (optional). If you visit a doctor outside the plan's network, you may have limited benefits and pay more for care.

Health Savings Account (HSA)

- You can set aside pretax dollars to pay for qualified healthcare expenses.
- You determine the pretax amount taken out of your paycheck and can change your contribution anytime.
- Your employer also contributes \$1,000/employee only or \$2,000/ employee and dependent(s) to your account if you are enrolled in the HS Premium plan
- Per the IRS: In 2026 you can contribute up to \$4,400 for an individual and \$8,750 for a family. This includes employer contributions.
- If you're 55 or older, you can contribute an extra \$1,000 a year.

H.S.A. banking is administered by Fidelity - not Anthem

Triple tax advantage

Your money:

- Goes in tax free.
- Earns interest tax free.
- Comes out tax free if you use it for eligible healthcare expenses.



Comparing health plan basics

		Synopsys: PPO		Synopsys: HS Basic		Synopsys: HS Premium	
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	Employee EE + Family	\$500 \$1,000	\$1,000 \$2,000	\$2,250 \$4,500	\$5,000 \$10,000	\$1,750 \$3,500	\$3,500 \$7,000
		Embedded: Individuals on family plan only need to satisfy individual deductible		Non-embedded: Entire amount satisfied by one or all family members		Non-embedded: Entire amount satisfied by one or all family members	
Doctors	PCP Specialist MH Office Visit	\$20 / visit \$30 / visit \$20 / visit	30% (after ded) 30% (after ded) 30% (after ded)	20% (after ded) 20% (after ded) 20% (after ded)	40% (after ded) 40% (after ded) 40% (after ded)	10% (after ded) 10% (after ded) 10% (after ded)	30% (after ded) 30% (after ded) 30% (after ded)
Chiropractic	(20 visits/year; combined INN & OON)	\$30 / visit	30% (after ded)	20% (after ded)	40% (after ded)	10% (after ded)	30% (after ded)
Acupuncture	(20 visits/year; combined INN & OON)	20% (after ded)	20% (after ded)	20% (after ded)	20% (after ded)	10% (after ded)	10% (after ded)
Other Services	(Other than Office Visits)	15% (after ded)	30% (after ded)	20% (after ded)	40% (after ded)	10% (after ded)	30% (after ded)
Out-of-Pocket	Employee EE + Family	\$3,000 \$6,000	\$6,000 \$12,000	\$3,500 \$7,000	\$8,000 \$16,000	\$3,000 \$6,000	\$6,000 \$12,000
		Embedded: Individuals on family plan only need to satisfy individual OOP amount		Non-embedded: Entire amount satisfied by one or all family members		Non-embedded: Entire amount satisfied by one or all family	

Where to go for care

Visiting care providers and facilities in your plan's network saves you money

	Synopsys: PPO	Synopsys: HS Basic	Synopsys: HS Premium	
Medical plans	Doctors in your plan's network	Doctors in your plan's network	Doctors in your plan's network	
Preventive care	Covered 100%	Covered 100%	Covered 100%	
Doctor visits (PCP)	\$20 / visit	20% (after ded)	10% (after ded)	
Specialist visits	\$30 / visit	20% (after ded)	10% (after ded)	
LiveHealth Online (telehealth)	\$20 / visit	20% (ded waived)	10% (ded waived)	
Telehealth (regular provider)	15% (after ded)	20% (after ded)	10% (after ded)	
Retail health clinics	\$20 / visit	20% (after ded)	10% (after ded)	
Urgent care clinics	nt care clinics \$40 / visit		10% (after ded)	
Emergency room	\$150 / visit	20% (after ded)	10% (after ded)	

MEDICAL PLANS:

Continuation of Care and Transition of Care

Continuation of Care

- Available to members undergoing a course of treatment on 1/1/26 and whose provider is not in the Anthem BlueCard PPO network
- Members are eligible if involved in an active course of treatment for:
 - An acute medical condition (due to illness or injury that has a limited duration); or
 - A serious chronic condition (medical condition due to disease, illness that requires ongoing treatment)
 - Current in an active course of treatment for any Behavioral Health condition
 - Pregnant, regardless of trimester
 - You have a terminal illness
- If you meet the criteria above:
 - · Complete the Continuation of care form posted on Synopsys benefit website, or
 - Call Anthem Member Services (844-614-2164). The Family Advocate will check the status of your provider and assist you with completing the form if your provider is not in our network
- Once Anthem approves, a letter is sent to you and your provider
- You will receive a call from Anthem, only if request does not meet criteria



Continuation of Care Form

To help ensure that your care is not disrupted, please complete the entire form below. Only complete this form if you are receiving ongoing care or are scheduled for care. For Medical Care: If you are currently in a PPO or EPO and see changing to an Anthem PPO or EPO and your current medical provider is in our network, or if you are in a HNO and are changing to an Anthem HNO and will stay in your current Medical Group or IPA, you do not need to complete this form. For Behavioral Health Care: If you are changing loss and your convicte is not in the Anthem network, please complete this form.

Fill out the form completely, and do not leave any blanks. Please complete a separate form for each family member who needs to have care transitioned to another provider.

Subscribers' Name*		Subscriber's ID #
Employer		Date Active with Anthem
Patient's Name*		Relationship to Subscriber*
Home Phone#*		Cell Phone #
Work Phone #	Ext:	Date of Birth*
dospital or Provider's name, address and phone number*		Circle the type of terminating plan:
Diagnosis (include pertinent his	story and physical findings.	

1__Do you have an upcoming appointment to see a specialist? Yes/No

If yes, please provide the applicable information below.

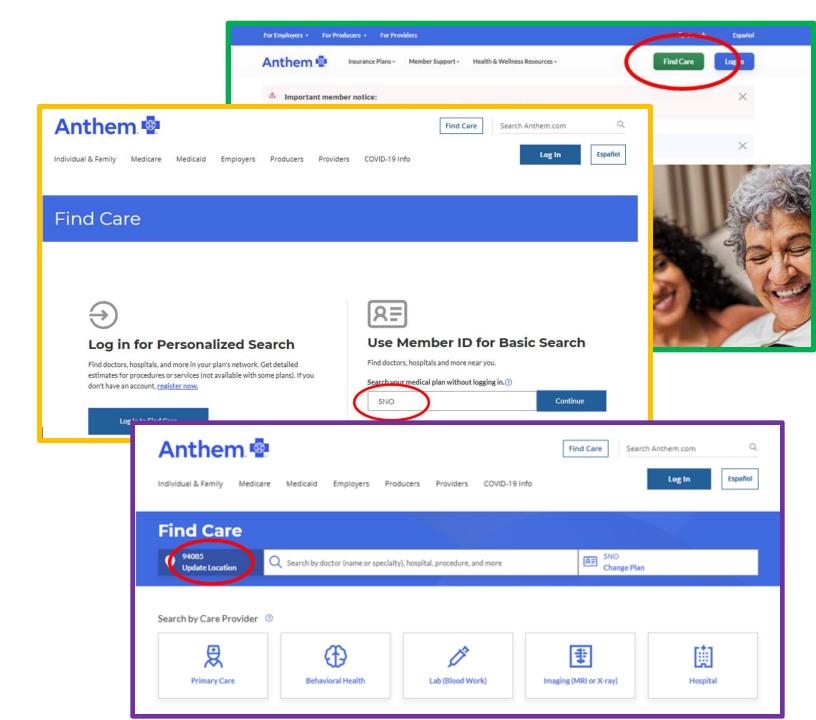
| Provider Name* | Provider Name* | Address & Phone Number* | Address & Phone Number* | Provider Name* | Address & Phone Number* | Provider Name* | Prov

Anthem Sine Cross and Sine Smed is the trade name of in Colorado: Rocky Mountain Hospital and Medical Service, Inc. HAD products underwritten by HMO Colorado, Inc. In Comerciat. Anthem Health Plans, inc. In Georgia: Blue Cross Blue Shelde Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Mains Anthem Health Plans of Monie, Inc. In Missouri (excluding 30 counters in the Kansas City area); Eigen-HOICE® Managed Care, Inc. (RT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RTI and cartain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HALIC and HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RTI and cartain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RTI and cartain affiliates only provide administrative services for self-funded sand do not underwritte benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dos HMO Nevada. Inc. HMO Palms of New Hampshire, Inc. and underwritten by Matthew Thomton Health Plans of New Hampshire, Inc. and underwritten by Matthew Thomton Health Plan, Inc. In Ohio: Community Insurance Company, In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Virginia, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield and Services Insurance Corporation (Company) or administers WHO or POS policies, WCIC underwritte or administers WHO or POS policies, WCIC underwrittes or administer WHO or POS policies, WCIC

How to Search if Your Provider is in the BlueCard PPO Network

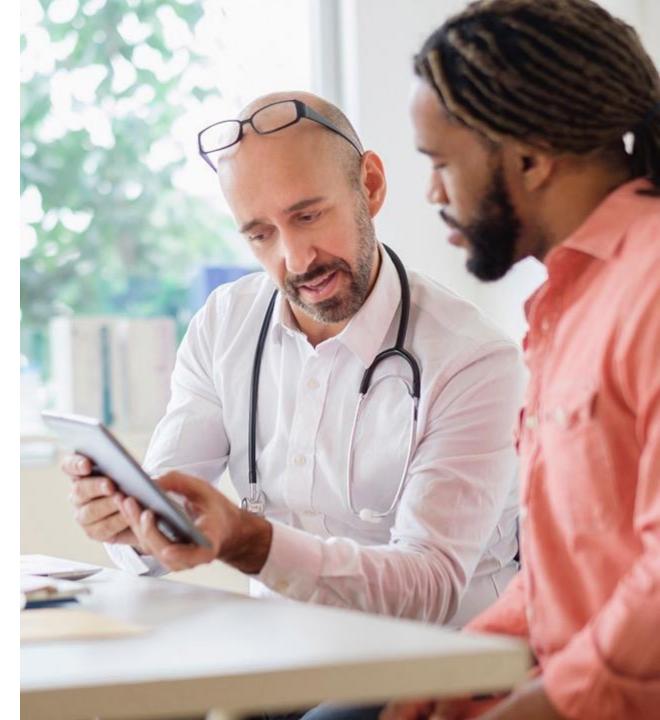
- 1. Go to anthem.com/ca
- 2. You do not need to register or log in
- 3. Click on "Find Care" in the upper right-hand corner
- Go down to "Use Member ID for Basic Search" and type in "SNO" and press "Continue"
- 5. Type in your zip code and begin your search by provider name or specialty

If you need additional help call Anthem at: 844-614-2164



Transition of Care

- Synopsys members: Anthem will receive files from United Healthcare the week of December 15, 2025 and a follow up file the first week of January 2026
- Ansys Members: Anthem will also receive files from Highmark as noted above
- No action needed from you
- If United Healthcare or Highmark has approved your procedure, it will be honored by Anthem
- Anthem Case Management will mail a letter to your home to confirm the approval
- If you need to confirm that Anthem has received this information, you can contact Member Services (844-614-2164) After 1/1/26



Learning About Your Pharmacy Benefits

2026 Plan Year Pharmacy Benefits

Welcome to your Anthem Pharmacy Benefits

CarelonRx is your health plan's pharmacy benefits provider. Today's presentation will help you learn more about your pharmacy benefits.

CarelonRx works with Anthem to help you improve your health outcomes and help save money. You will see the Anthem name on pharmacy plan communications, notifications and digital access, however you may see these pharmacy names as well:

- CarelonRx Pharmacy this is the mail order pharmacy
- BioPlus Pharmacy this is the specialty pharmacy

Your pharmacy benefits

Your plan covers:

- Medicines on the National Direct Plus 4-tier drug list, including brand-name and generic drugs.
- Certain preventive drugs at little or no cost to you
- Most specialty drugs if you have an ongoing health issue or serious illness.
- Some medications require preapproval, so Anthem can approve the prescription before the pharmacy fills it.

If you have a prescription that is not covered, talk to your doctor or pharmacist about:

- Finding another medicine.
- Switching to a generic or over-the-counter drug.



Your pharmacy benefits

How to get prescriptions and save money

- Retail pharmacies: Your costs may be lower with pharmacies in your plan's network.
- Home delivery: If you take medicine regularly, save time and money with home delivery and a 90-day supply through CarelonRx Pharmacy.
- Specialty pharmacy: If you require specialty medicine, you must place your order through BioPlus Specialty Pharmacy.
- Check medicine prices with the Price a Medication feature on anthem.com/ca and see if there are lower-cost options, such as generics.
- Easily refill home-delivery prescriptions with CarelonRx Pharmacy at home or over the phone.
- Benefit from our automatic enrollment in a Prescription Discount Program, which offers savings off retail prices for noncovered prescription medications.



Nearly

70,000

pharmacies across the country plus a convenient home-delivery option with CarelonRx Pharmacy.

Synopsys Formulary/Drug List – National Direct Plus 4-Tier Drug List

The Synopsys pharmacy plans uses the **National Direct Plus 4-Tier Drug List**. It includes hundreds of generic and brand-name prescription drugs in every drug category.

You can connect to our online searchable drug list to get specific information on your medications (including Formulary status and drug tier and applicable clinical programs). The link is available on Synopsys' benefit website.

National Direct Plus 4-Tier Searchable Drug List

With the pharmacy benefit change, some members' medications will change formulary status (e.g., Formulary to Non-Formulary Status). Identified impacted members will be sent a letter notifying them of the change and letters are expected to mail in November. You can talk with your doctor to find the right alternative medication that is appropriate and can help save money.

The Health Savings Basic & Health Savings Premium Plans also include the Enhanced Plan for Preventive Medications that can also be accessed through a link on Synopsys' benefit website.

Open Refills & Prior Authorizations

Any prescriptions that are being filled at your current Mail Order Pharmacy and/or their Specialty pharmacy should transfer to CarelonRx Mail Order pharmacy and/or our Specialty pharmacy, BioPlus.

Exceptions to this: Medications with zero refills available, controlled medications, expired prescriptions or compounds – these prescriptions will NOT transfer.

OptumRx (Synopsys) and Express Scripts (Legacy Ansys) should also transfer any active Prior Authorizations (PA) on file for the Synopsys members, so a new Prior Authorization will not be needed if there is an active PA on file.

CarelonRx Pharmacy for convenience – Optional Home Delivery

CarelonRx Pharmacy

You can set up home delivery through CarelonRx Pharmacy for the prescriptions they take long-term for conditions like high blood pressure, diabetes, heart disease, or asthma.

Once the new 2026 plan year begins, members can get started with CarelonRx Pharmacy by:

- 1. Locating and refilling your previous mail order prescription for the first time by visiting the Pharmacy page on anthem.com/ca or choosing the Pharmacy tab on the Sydney Health app
- 2. Visiting the Pharmacy page on anthem.com/ca or choosing the Pharmacy tab on the Sydney Health app for first use with CarelonRx Pharmacy
- Expect first-time home delivery orders to take about two weeks and refills to take 3 to 5 days.
 Members should ask their doctor for a 30-day supply prescription to fill at a local retail pharmacy first, AND a separate prescription for the CarelonRx Pharmacy.
- Members can set up reminders and automatic refills, too.

Exclusive Specialty BioPlus Specialty Pharmacy

Synopsys' pharmacy benefit **requires** members using specialty drugs to have those prescriptions filled by the CarelonRx Specialty Pharmacy BioPlus (exceptions are HIV medications, Immunosuppressants and certain limited distribution medications).

Members who need to use CarelonRx's Specialty Pharmacy BioPlus will receive a letter letting them know. This letter will be mailed towards the end of November.

You can check if a medication is on the Exclusive Specialty Drug list by going to the pharmacy page on anthem.com/ca or through the Sydney Health app.

BioPlus offers these great services and more:

- Access to a team of patient care specialist, pharmacists and nurses who know how to help the members with their complex condition.
- Information & enrollment support with specialty drug Co-pay assistance & Cost Relief program.
- Support 24 hours a day, seven days a week Get answers to questions anytime from a patient care specialist or pharmacist.
- Safe, on-time delivery our Specialty pharmacy can quickly ship all specialty medicines to home. This includes those that need to stay cold or have other special handling.
- Refill reminders our Specialty pharmacy can help set up refill reminders

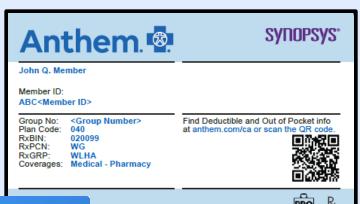
Comparing health plan basics

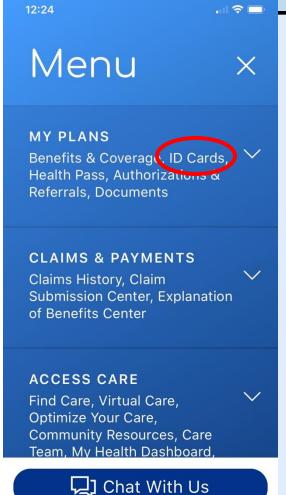
		Synopsys: PPO		Synopsys: HS Basic		Synopsys: HS Premium		
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
Deductible	Employee EE + Family	N/A for Rx N/A for Rx	N/A for Rx N/A for Rx	\$2,250 \$4,500	\$5,000 \$10,000	\$1,750 \$3,500	\$3,500 \$7,000	
		Embedded: Individuals on family plan only need to satisfy individual deductible		Non-embedded: Entire amount satisfied by one or all family members		Non-embedded: Entire amount satisfied by one or all family members		
Out-of-Pocket	Employee EE + Family	\$3,000 \$6,000	\$6,000 \$12,000	\$3,500 \$7,000	\$8,000 \$16,000	\$3,000 \$6,000	\$6,000 \$12,000	
		Embedded: Individuals on family plan only need to satisfy individual OOP amount		Non-embedded: Entire amount satisfied by one or all family members		Non-embedded: Entire amount satisfied by one or all family		
Prescription Drugs	Retail (30 days)	Tier 1: \$10 Tier 2: \$30 Tier 3 \$60		Tier 1: \$5 Tier 2: 20% (\$50 max) Tier 3 20% (\$75 max)			\$5 10% (\$50 max) 10% (\$75 max)	
	Home Delivery (90 days)	Tier 1: \$20 Tier 2: \$60 Tier 3: \$120		Tier 1: \$10 Tier 2: 20% (\$10 Tier 3: 20% (\$15			100 max) 150 max)	

Tools and resources

ID Cards

- Printed ID cards will be placed in the mail the week of 12/11/2025
- Each enrolled member of your family will receive their own ID card
- You will always have a digital version of your ID card on the Sydney app
 - To access:
 - Click on "Menu"
 - Then "My Plans"
 - Then "ID Cards"
 - You can then download the ID card and save to your digital wallet or share via email or fax





Sydney Health mobile app

Makes healthcare easier

Sydney Health helps you keep track of your health and benefits all in one place. You can use the app to:

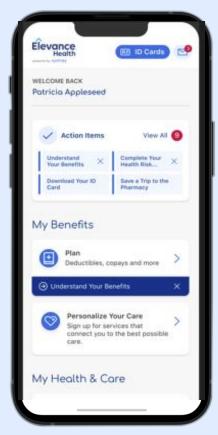
- Find care and compare costs.
- Learn what's covered and check claims.
- View and use your digital ID cards.
- Check your plan usage.
- Fill prescriptions.
- Chat with Member Services if you have questions or need information.
- Access Virtual Care to talk with a doctor via chat or a video session.

- Use the Symptom Checker to assess your symptoms.
- Use My Health Dashboard to find wellness tips and personalized action plans.
- Connect with Community
 Resources to find no-cost and reduced-cost programs.
- Simplify your family's health data with My Health Record to access and share health information in one place.

ANTHEM MEMBERS:

The member portal found at: <u>Anthem.com/ca</u> mirrors everything you can do via the Sydney app. Once you register on one, the same user ID and password is used for both.





Sydney Health mobile app

For employees NOT enrolled in an Anthem medical plan

The good news is that you have access to the Sydney Health app as well!

You will use your employee ID to register

You can use the app to:

- Links to access 3rd party vendors (i.e., dental, vision, legal services)
- Link to LiveHealth Online (telehealth)
- Track steps, weight, calories and sleep
- Articles and Videos
- Receive messaging from your employer

- 5 Actions Plans (Self directed plans for members to learn and practice healthy behavior)
 - Eat Healthy
 - Get Active
 - Increase Energy
 - Reduce Stress
 - Sleep
 - Achieve a Healthy Weight

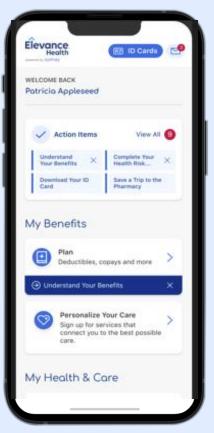
NON-ANTHEM MEMBERS:

You also can access the online member portal at: <u>Anthem.com/ca</u>.

This portal mirrors everything you can do via the Sydney app.

Once you register on one, the same user ID and password is used for both.





Your Dedicated Family Advocate

With Total Health Connections, you have access to a dedicated Family Advocate to help you and your family with everyday health needs and unexpected emergencies. As your personal health champion, they stay one step ahead, helping you get the care and support you need now and down the road.

To connect to your Family Advocate, download the Sydney Health app or call the Member Service phone number on the back of your health plan ID card.



LiveHealth Online

Connect with care anywhere

- **Urgent care** Connect virtually with a doctor in minutes, 24/7, for nonemergency care.
- Specialty visits Schedule virtual care for a more specific need, like visits with a therapist or psychologist

Telehealth appointments are available through your mobile phone, tablet, or computer with a camera.



Health and wellness programs

Health and wellness programs

Once you enroll in your Anthem health plan, you'll have access to a variety of programs and resources — at no added cost — to help you:



Better manage your condition.



Improve your overall health.



Reach your health goals.



Save on health-related products and services.

Once you have an Anthem plan, log in to anthem.com/ca or the Sydney Health app, or call the Member Services number on your health plan ID card to enroll in these programs.



Programs Available to You

- **24/7 Nurseline:** Registered nurses who can assist you with . . .
 - Providing answers to your health questions,
 - Help you decide where to go for care, or
 - Help you find doctors and health professionals near you.
- **Behavioral Health Resources (BHR):** Knowledgeable and caring representatives available 24/7 to help with . . .
 - Stress
 - Anxiety
 - Depression
 - Substance use
 - Eating disorders
 - NOTE: BHR does not replace Lyra EAP. It is an additional resource.

How to access these programs:

Both of these programs will have phone numbers printed on the back of your ID card.

You can also access these program through the Sydney App



Programs Available to You

- Autism Spectrum Disorder (ASD): A specialized team of clinicians will work with you to create a personalize custom care plan, help coordinate care, and connect you with resources in your community.
- **Inclusive Care:** Our service and clinical teams help LGBTQ+ individuals access...
 - Medical and behavioral support from doctors who are LGBTQ+ inclusive and subject matter experts
 - Gender affirmation surgery guidance and counseling
 - Specialty medicine support
 - Community programs and education resources



How to access these programs:

A Family Advocate can put you in contact with this program. Call the "Member Services" number on the back of your ID card

Building Healthy Families



Extensive content library covering topics to support diverse families — including single parents and same-sex or multicultural couples — on the path to parenthood.



Screenings, tools, and trackers — for preconception, fertility, pregnancy, and early childhood.



Available 24/7 through our Sydney Health app.



WINFertility

If you need fertility support while working toward building your family, WINFertility offers:

- 24/7 access to specially trained nurse care managers.
- Help selecting the right doctor for your needs.
- Information about testing, types of fertility challenges, and treatment and medicine options.
- Preapprovals, care recommendations, pharmacy assistance, and specialist referrals.

Get started after 1/1/26 by:

- 1. Download the WINFamily app
- 2. Create your account using employer code: SYS26
- 3. Schedule an in-app consult with a Nurse Care Advocate



SpecialOffers

Get discounts on a variety of programs that help promote health and well-being.

Visit **anthem.com/ca** and choose **Care**; then select **Discounts**.





Save money on products and services for dental, vision, hearing, weight loss, fitness, family planning, pet insurance, health supplements, and skincare.



Contacting Member Services/Family Advocate



Phone:

Call the Member Services number on your health plan ID card.

The Member Services phone line is now open:

844-614-2164



Online:

Register at anthem.com/ca or download Sydney Health to chat with a team member.

Thank you





Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. Life and disability products underwritten by The Standard a separate company that does not offer Blue branded products and services. The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York. Virtual text and video visits powered by K Health. LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

Online counseling is not appropriate for all kinds of issues. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please text, chat, or call 988 (Suicide and Crisis Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services. Crisis support is available if you or someone you know is having suicidal thoughts or behavior, is experiencing emotional distress, or is behaving in a way that could harm others. Call 988 to reach the 24/7 confidential 988 Suicide & Crisis Lifeline or go to 988lifeline.org.

In California Anthem Blue Cross is the trade name of Blue Cross of California, Inc. Also serving California: Anthem Blue Cross Life and Health Insurance Company. In 11 northeastern counties of New York Anthem Blue Cross is the trade name of Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc., and Anthem Blue Cross HP is the trade name of Anthem HP, LLC. Independent licensees of the Blue Cross Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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