Georgia

Effective October 2019

FARM medical and specialty products

FARM BUREAU GEORGIA®

Anthem® REST EASY™ | SMALL BUSINESS

113752GAMENABS Rev. 09/19

Get FARM, a great health coverage plan for small businesses

As today's small businesses are searching for cost-saving health coverage options, the Georgia Farm Bureau (GFB) is addressing this need by offering a new solution that can lead to more rate stability and offers potential savings for groups with at least two enrolled and no more than 50 eligible employees and sole proprietors that fall within a broad range of agricultural SIC codes.

The GFB has teamed up with Anthem Blue Cross and Blue Shield (Anthem) to administer the Georgia FARM Plan (FARM). This plan allows employers to join together to share in the overall claims risk. By being part of a larger, alternative funded pool, employers have financial protection backed by Anthem.

In addition to financial protection, this innovative alternative offers:

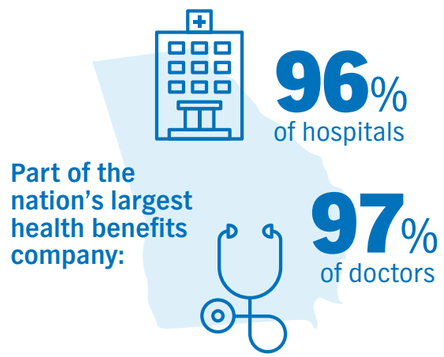
- Competitive rates
- Predictable, fixed monthly payments
- Flexibility in choice of benefit plans
- Access to one of the largest specialty networks nationally
- Anthem's broad Open Access POS network and Essential Rx Formulary (drug list)

To top it off, we also offer specialty products, including dental, vision, life and disability plans, that are offered at discounted rates to employers participating in the Georgia FARM Plan.

Why Anthem Blue Cross and Blue Shield?

Get peace of mind knowing that Anthem has been serving millions of members in Georgia for more than 80 years and is:

- Part of the nation's largest health benefits company.
- Part of the BlueCard® program through the Blue Cross Blue Shield Association, which includes more than 96% of hospitals and 97% of doctors in Georgia.*



*Blue Cross Blue Shield Association website: *About Blue Cross Blue Shield Association* (accessed April 2019): bcbs.com/about-the-association/.

We've got you covered with exceptional health and wellness programs

Anthem Whole Health Connection®: Our clinical integration solution connects pharmacy, dental, vision, disability and behavioral health data with medical data to put our members at the center of a team-based approach to whole-person care.

24/7 NurseLine: Registered nurses are on call 24/7 to help with everything from a baby's fever to allergy relief tips and can advise your employees on where to go for care.

Future Moms: Nurses help moms-to-be follow a health care provider's plan of care, identify any risks, make healthier decisions during pregnancy and prepare for delivery. Future Moms with Breastfeeding Support on LiveHealth Online offers moms visits with a lactation consultant, counselor or registered dietician through private and secure video using a smartphone, tablet or computer.

MyHealth Advantage: When gaps or risks are identified, we mail a confidential MyHealth Note to the employee outlining specific actions he or she can take for better health and lower health care costs.

ConditionCare: If you have employees dealing with a chronic condition like asthma or diabetes, they get one-on-one help from a health care professional. They'll learn easier ways to manage their health and reach their health goals.

Case Management: Your employees with complex health issues work with our nurses and behavioral care managers to stay on top of their health issues and navigate the health care system. Backed by a team of doctors, pharmacists, exercise physiologists and others, our case managers have the latest information and treatment options.

Behavioral Health: Your employees' emotional well-being is as important as their physical well-being to your organization's ability to stay competitive. Employees who are dealing with depression, anxiety, stress or substance abuse need help. Our Behavioral Health program is integrated with our health plans and includes our extensive network of psychiatrists, social workers and residential treatment centers.

SmartShopper Rewards Program: This program rewards your employees for using lower-cost, high-quality locations for certain health care services and procedures. The program gives members a way to compare costs and if they select a lower-cost location, they not only get a cash reward, but they save on out-of-pocket costs.

Online Wellness Toolkit: Available on **anthem.com**, the Online Wellness Toolkit gives your employees the tools they need to set and achieve their unique health goals. It includes a Health Assessment for identifying health risks, guidance for lowering those risks, personalized trackers to track progress and fun activities that promote healthier decision-making.

LiveHealth Online: LiveHealth Online gives your employees easy and convenient access to the care they need anytime, 24/7, with no appointments or long wait times. Employees can see a board-certified doctor or psychiatrist, licensed therapist or lactation consultant through live video on their smartphone, tablet or computer with a webcam.

Autism Spectrum Disorder Program: This program helps connect your employees with licensed behavioral analysts who work with children on the spectrum.

Find out more today

To learn more about the Georgia FARM Plan's many advantages, ask your broker or contact the Farm Bureau for more details.

Be sure to ask about special discounts on dental, vision, life and disability coverage available through the Georgia FARM Plan.