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*Sample Company offers a competitive benefits package, including a variety of programs you can choose from to meet your and your family's needs. Your guide to benefits is an overview of the benefit plans and programs Sample Company offers to eligible employees.*

# ENROLL ONLINE IN BSWIFT

Bswift is a one-stop shop benefits portal. Enter in your elections/waivers, update beneficiaries, access insurance carriers, and so much more. Access Bswift benefits portal by logging in with MyApps. No username, no password! If you are unable to access through MyApps, access at any time by going to [example.com](http://example.com).

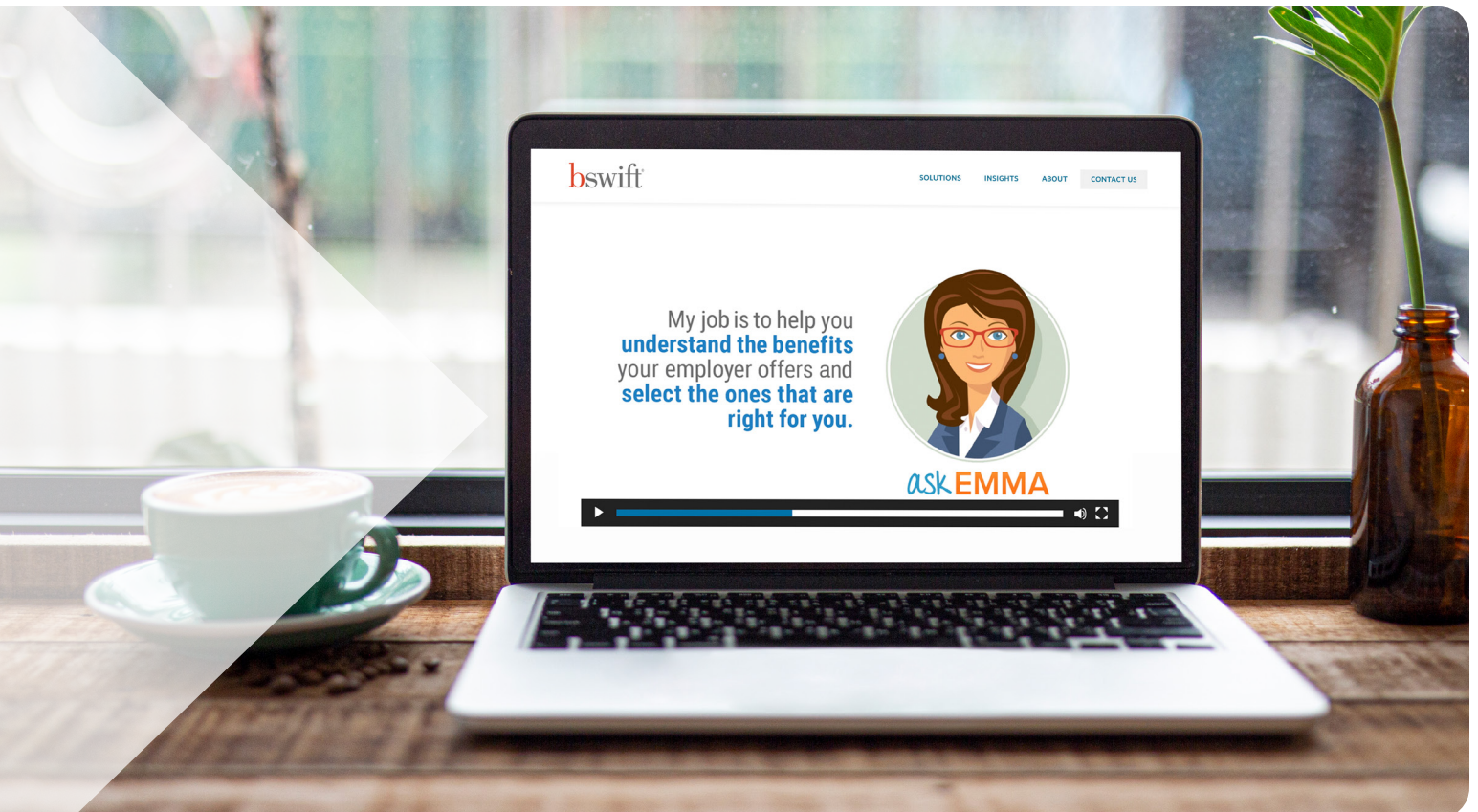


Please note: Retirement plan elections are completed at [www.example.com](http://www.example.com), not in Bswift. See page XX for details.

## ASK EMMA FOR BENEFITS HELP

Ask Emma is much more than an interactive decision support tool located at the top of each plan enrollment page in Bswift. She represents a whole new approach to benefits shopping, enrollment, and education, helping you make more informed and personalized decisions across a range of benefits offerings — all through an engaging experience. Ask Emma guides you through the buying process by asking a few simple questions and then suggests the plans that fit your individual needs. Ask Emma uses national medical spending data, your anticipated healthcare needs in the coming year, and your medical usage in the prior 12 months to project your out-of-pocket costs (deductible, copay, and coinsurance payments) for different medical and dental plans.

Ask Emma will be around throughout your enrollment to help answer benefits questions and provide insight on plan offerings.



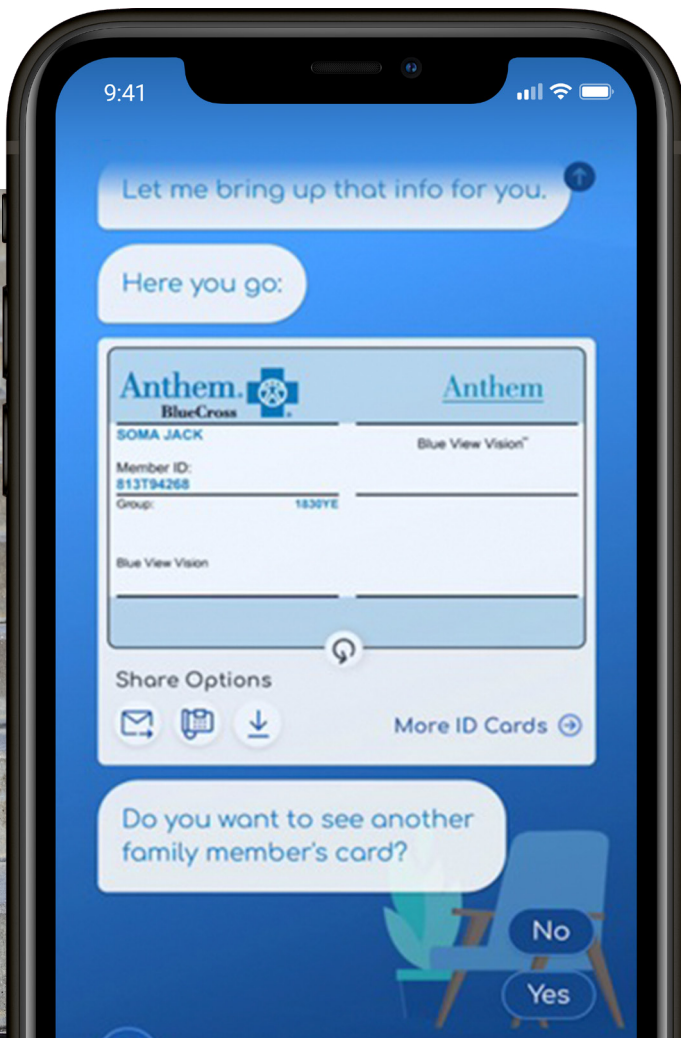
# FIND A DOCTOR ONLINE (ANTHEM)

1. Go to [www.example.com](http://www.example.com)
2. Click the “Find Care” button in the upper right corner of the page
3. Log in, enter your member ID number or prefix “GLB,” or click “Basic search as a guest” to search without your medical number
4. Under “Select the type of plan or network,” choose “Medical Plan”
5. Under “Select the state where the plan or network is offered,” choose your home state
6. Under “Select the state where the plan or network is offered,” select “Medical (Employer-Sponsored)”
7. Under “Select a plan/network,” choose “National PPO (BlueCard PPO)”
8. Click “Continue”
9. Enter your additional search criteria
10. Click “Search”

## MEET sydney

Anthem’s Sydney Health app is designed for you. It’s simple, smart, and loaded with personalized information about your Anthem benefits. Sydney acts like a personal health assistant, answering your questions and connecting you to resources that help you understand your benefits, improve your health, track your fitness, and save money.

So, download Sydney today on [Google Play](#) or the [Apple App Store](#) and make your healthcare that much easier to navigate!



# LIVEHEALTH ONLINE

LiveHealth Online provides access to see a board-certified doctor in minutes via phone or video chat if you enroll in any of the four Anthem Blue Cross medical plans.

LiveHealth Online is a great option when your own doctor isn't available. It is also more convenient than a trip to an urgent care center. Sign up for free today. Here are a few of the benefits:

1. 24/7 access to board-certified physicians. Doctors on LiveHealth Online are mostly primary care physicians with an average of 15 years of practicing medicine. The doctors are specially trained for online visits. They have the ability to assess your condition, provide treatment options, and even send prescriptions to the pharmacy of your choice, if needed.
2. LiveHealth Online is great for conditions such as the flu, sinus infections, pink eye, rashes, fever, and more.
3. No appointments or long waits! Most people are connected to a doctor in about 10 minutes or less.

## Get started

1. To start using LiveHealth Online, all you need to do is sign up at [www.example.com](http://www.example.com) or download the app.
2. Go to [www.example.com](http://www.example.com) and click the "Sign Up" link. Be sure to enter your Anthem insurance information since a LiveHealth Online visit is a covered benefit.
3. Answer a brief set of questions to create your profile. This health summary is confidentially stored in your account and is available for future visits. Choose a secure password.
4. Once you are ready, choose a physician and start your consultation.
5. You can log back in to LiveHealth Online anytime to review your online visit once your conversation is complete.
6. The cost of this service is a \$15–\$20 copay on the EPO 1250, PPO 1750, or PPO 5500 Plans. If you are enrolled in the HDHP 3600, the cost is around \$59 until you meet your deductible.

## LIVEHEALTH ONLINE LACTATION CONSULTING

Anthem now offers online Lactation Consulting for free when pregnant members enroll in the Anthem Future Moms program. There are no fees to sign up, no monthly fees, and no charges for your visits. Simply sign up or log in to LiveHealth Online with your smartphone, tablet, or computer, choose a consultant, and get the support you need. Lactation consultants can help with:

1. Latching
2. Milk supply
3. Pumping
4. Nutrition support
5. And much more

## OTHER LIVEHEALTH ONLINE ENHANCEMENTS

We've enhanced LiveHealth Online to include many other great services, including:

1. Medical for kids
2. Allergy care
3. Psychology and psychiatry
4. Spanish healthcare



# GIVING BACK

We open doors to new opportunities by encouraging employee volunteerism, supporting financial literacy, delivering on our commitment to provide shelter, and inspiring positive change.

The Giving Back Foundation was established as a vehicle for promoting and administering programs focused on the communities we serve. The Giving Back Foundation is a certified 501(c)(3) non-profit charitable organization.

## *Giving Back Foundation employee charitable contribution*

During your benefits enrollment, you will have the opportunity to set aside post-tax contributions through payroll deductions, which will be distributed to the Giving Back Foundation. Enrollment in the program is allowed during each pay period, and elections can be changed in Bswift at any time.

## *Volunteer opportunities*

Each year, employees are allowed 16 hours of paid time to volunteer at an approved 501(c)(3) organization of your choice.

## *Employee matching*

We match an employee donation of up to \$300 to an approved 501(c)(3) charity.

## *Scholarship program*

We offer up to 10 college scholarships of \$1,500 annually, renewable for up to three years. Any member in the communities we serve, as well as employees and their families, is eligible to apply. For more information, visit our public site at [www.example.org](http://www.example.org).

## *How do I get started?*

All new employees will receive their login credentials for the internal employee Giving Back platform within two weeks of their start date. This platform allows employees to search and register for volunteer opportunities, track volunteer time, and donate to approved charities for the company match.

For more information, contact [jane@example.com](mailto:jane@example.com).



# 2026 RATES AND CONTRIBUTIONS

	TOTAL MONTHLY PREMIUM	EMPLOYEE MONTHLY CONTRIBUTION
<b>Anthem EPO 1250</b>		
Employee Only	\$854.60	\$273.00
Employee + Spouse	\$1,710.42	\$787.00
Employee + Child(ren)	\$1,650.16	\$644.00
Employee + Family	\$2,658.46	\$1,196.00
<b>Anthem PPO 1750</b>		
Employee Only	\$817.70	\$246.00
Employee + Spouse	\$1,636.64	\$737.00
Employee + Child(ren)	\$1,578.84	\$569.00
Employee + Family	\$2,546.57	\$1,070.00
<b>Anthem HDHP 3600</b>		
Employee Only	\$775.84	\$195.00
Employee + Spouse	\$1,551.66	\$621.00
Employee + Child(ren)	\$1,497.57	\$495.00
Employee + Family	\$2,412.34	\$869.00
<b>Anthem PPO 5500</b>		
Employee Only	\$741.47	\$119.00
Employee + Spouse	\$1,482.93	\$504.00
Employee + Child(ren)	\$1,430.06	\$372.00
Employee + Family	\$2,306.79	\$646.00
<b>Delta Dental PPO</b>		
Employee Only	\$41.91	\$15.00
Employee + Spouse	\$83.83	\$41.00
Employee + Child(ren)	\$90.97	\$43.00
Employee + Family	\$127.53	\$71.00
<b>Delta Dental PPO w/Ortho</b>		
Employee Only	\$59.25	\$33.00
Employee + Spouse	\$118.50	\$76.00
Employee + Child(ren)	\$128.58	\$81.00
Employee + Family	\$180.26	\$124.00
<b>VSP Vision PPO</b>		
Employee Only	\$7.86	\$7.86
Employee + Spouse	\$13.51	\$13.51
Employee + Child(ren)	\$13.68	\$13.68
Employee + Family	\$21.88	\$21.88





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