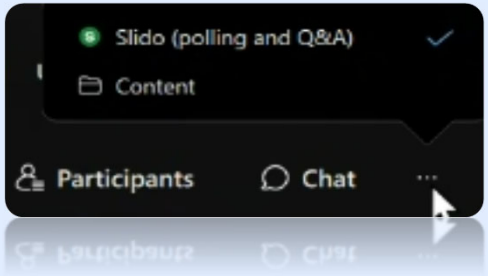
Welcome

Our presentation will start shortly.

1. Turn off your camera.
2. Adjust your volume.
3. Have a question?

Use the Slido Q&A feature on the bottom right.



If you exit the chat, you can return by clicking this icon.

Click the speaker icon in the bottom tray to adjust the volume.

Anthem

Anthem

Insurance Trust for Delta Retirees (ITDR)

2027 Annual Enrollment

- What is changing
- What isn't
- What you need to do
- Resources and support

Hello from the ITDR Board of Directors!

Welcome to Annual Enrollment for 2027!

Shelly Sullivan | Secretary, ITDR Board of Directors

Important Reminders

- Review your enrollment packet.
- Visit ITDR.com for this presentation, helpful videos and tools.
- Want to talk it through? ITDR's Service Center and Anthem are here to help! Details on itdr.com, in your Benefit Guide, and at the end of this presentation.

Benefits, Flexibility, and Support: Why I value ITDR

- Medicare Advantage and Supplemental Options at all price points including options with low out-of-pocket cost
- Change plan options yearly with no proof of health
- Same plans and benefits in all US States and territories
- $0 LiveHealth Online doctor and counseling visits
- SilverSneakers membership included
- Global Travel Assistance and international coverage
- Personalized support from Health Advocate and the ITDR Service Center.

Your ITDR Board Appreciates Your Membership and Your Feedback

We'd love to hear from you! Email us at: trustmailbox@itdr.com

Alexandra Alba,
Account Advisor,
Anthem Blue Cross Blue Shield

Hello from Anthem!

Welcome to Annual Enrollment for 2027!

Whether you need care at home or abroad, and regardless of which medical plan you choose, Anthem provides:

- Medical and pharmacy benefits that are the same in all 50 states and US territories.
- Access to a SilverSneakers® fitness program membership at no additional cost.
- Travel Assistance, including medical evacuation.
- LiveHealth Online – Telehealth/Video Visits at $0 out-of-pocket cost.
- 24/7 NurseLine - Connect with a registered nurse day or night, who can help you at no cost.

Your 2027 Plan Choices Remain the Same

You will continue to have the same five medical plan options available through Anthem Blue Cross Blue Shield:

- Two Medicare Supplemental plans (**Standard**, and **Enhanced**)
- Three Medicare Advantage plans (**Standard**, **Enhanced**, and **Prime**)
- All five plans include prescription drug coverage with the same comprehensive formulary (covered drug list) covering more than 99% of medications used by Delta retirees.

Anthem's Part D Prescription Drug Benefits

- For 2027, your out-of-pocket maximum for covered drugs will be $2,400 as required by Medicare. This is an increase from the 2026 amount of $2,100.
- **Standard Medicare Advantage (MAPD) Plan only:** Changes to certain medical and prescription drug out-of-pocket costs.

2027 Medicare Supplemental Plan Options and Benefits Summary

- ITDR Standard Plan
- ITDR Enhanced Plan

See any provider who accepts Medicare!

With ITDR's Medicare Supplemental Plan:

- You have access to any provider who accepts Medicare.
- No referrals are required.
- Your provider will submit your medical claims directly to Medicare.
- Medicare pays its portion, then submits the claim to Anthem so we can pay our part of the claim.
- Access emergency care and travel assistance while travelling internationally or domestically.

All ITDR Medical Plans include Prescription Drugs!

ITDR Medicare Supplemental Plan Benefits – Unchanged for 2027!

Covered Services	STANDARD Plan	ENHANCED Plan
Deductible	$300	No deductible
Out-of-pocket maximum	$1,500	$0 out-of-pocket
Physician services, including doctor's office visits (Medicare-covered services): • Physician visits/Specialist visits	10% Coinsurance, Deductible applies	No cost
Inpatient hospital care	No cost up to 365 days; member pays all charges beyond 365 days	No cost up to 365 days; member pays all charges beyond 365 days
Skilled Nursing Facility	No cost up to 100 days; member pays all charges beyond 100 days	No cost up to 100 days; member pays all charges beyond 100 days
Emergency care	10% Coinsurance, Deductible applies	No cost
Foreign travel • Emergency outpatient care • Urgently needed services • Inpatient care	20% Coinsurance, $250 Deductible (separate from plan deductible) $100,000 lifetime maximum benefit	No cost $100,000 lifetime maximum benefit
LiveHealth Online (telemedicine)	No cost	No cost
Preventive care and screenings • Annual wellness visit • Annual routine physical exam • Colorectal & mammogram screenings	No cost for most exams and screenings. Allowance of $120 towards preventive services not covered by Medicare.	No cost for most exams and screenings. Allowance of $120 towards preventive services not covered by Medicare.
2027 Monthly Premiums	**$355.18**	**$505.90**

2027 Medicare Advantage Plan Options and Benefits Summary

- ITDR Standard Plan
- ITDR Enhanced Plan
- ITDR Prime Plan

Anthem Medicare Advantage – Coverage that Travels with You!

With this plan, you can:

- See any care provider, who accepts both Medicare and your ITDR health plan, without a referral.
- Pay the same cost share whether you see participating care providers in or out of the Anthem Blue Cross Blue Shield network.
- Find care in all 50 states, Washington, D.C., Puerto Rico, Guam, U.S. Virgin Islands, American Samoa and Northern Mariana Islands. No need to worry about what state you live in, or travel to!
- Access emergency care and travel assistance while travelling internationally or domestically.

It's easy to find care.

You can use our Find Care tool to search for doctors and other care providers in your area by:

- Visiting **anthem.com** or the **Sydney℠ Health app** and selecting **Find Care**.
- Contacting Member Services by calling the number on the back of your plan membership card.
- Call the Blue Cross Blue Shield Global Core Service Center 24/7 at 800-810-2583 (BLUE) or call collect at 804-673-1177 while traveling outside the U.S.

ITDR Medicare Advantage Plan Benefits – Unchanged for 2027!

Covered Services	Medicare Advantage STANDARD Plan	Medicare Advantage ENHANCED Plan	Medicare Advantage PRIME Plan
Deductible	$1,000	$0	$0
Physician services, including doctor's office visits (Medicare-covered services): • Physician visits • Specialist visits	 $10 $45	 $10 $25	 $0 $0
Inpatient hospital care Hospital days are unlimited.	$500 copay per day for days 1-5	$95 copay per day for days 1-5	$0 copay per admission
Emergency outpatient care (waived if admitted within 72 hours)	$150	$140	$100
Urgently Needed Services	$65 copay	$30 copay	$0 copay
Foreign travel • Emergency outpatient care • Urgently needed services • Inpatient care	20% coinsurance $100,000 lifetime maximum benefit	20% coinsurance $100,000 lifetime maximum benefit	$0 copay $100,000 lifetime maximum benefit
Preventive care and screenings • Annual routine physical exam • Annual wellness visit • Colorectal & mammogram screenings	$0	$0	$0
Out-of-pocket maximum (Combined in and out-of-network)	$4,200	$2,000	$500 (ER Visit Only)
2027 Monthly Premium per Member	**$0**	**$204.66**	**$467.55**

Anthem 2027 Part D Prescription Drug Plan

Phases of prescription drug coverage

Medicare Part D includes three phases: deductible, initial, and catastrophic coverage. Here's what you can expect during these phases.

Deductible phase

You pay 100% of the cost until your deductible is reached.
All Brand name drugs have a deductible.
Deductible is waived for all Generics.

Initial coverage phase

You pay your copay or coinsurance, and your plan pays the rest of the cost of your covered drugs, until the total cost (your **and** the Plan's expenses) reach $2,400.

Catastrophic coverage phase

Once your and the Plan's expenses reach the drug plan maximum of $2,400, the plan pays the rest of the cost of your covered drugs. This maximum includes your out-of-pocket deductible, copayments and coinsurance for drugs covered by the Plan's formulary (covered drug list).

* If you qualify for low-income subsidy or programs of all-inclusive care for the elderly (PACE), you do not qualify for the Medicare Coverage Gap Discount program because your Extra Help programs eliminate the coverage gap for you.

ITDR Medicare Supplemental Plans, Medicare Advantage Enhanced, and Prime Plan Options - Prescription Drug Plan for 2027 (No Changes for 2027)

Retail pharmacy (31-day supply)	Preferred pharmacy	Standard pharmacy
Select generics	$2 copay	$4 copay
Generics	$15 copay	$20 copay
Preferred drugs	$35 copay	$40 copay
Nonpreferred drugs	$60 copay	$65 copay
Specialty drugs	25% coinsurance	30% coinsurance
Retail pharmacy (90-day supply)	**Preferred pharmacy**	**Standard pharmacy**
Select generics	$4 copay	$8 copay
Generics	$30 copay	$37.50 copay
Preferred drugs	$70 copay	$80 copay
Nonpreferred drugs	$120 copay	$130 copay
Home delivery (90-day supply)	**Mail pharmacy**	
Select generics	$4 copay	
Generics	$37.50 copay	
Preferred drugs	$80 copay	
Nonpreferred drugs	$130 copay	
Specialty drugs (limited to a 31-day supply)	25% coinsurance	

If the cost of a prescription drug is less than the applicable cost share (coinsurance or copay), you will pay the lesser cost of the drug.

ITDR Medicare Advantage Standard Plan - Prescription Drug Plan for 2027 (Changes noted in blue text)

- The monthly premium for the Medicare Advantage Standard plan will remain the same at $0.
- Plan changes*:
  - Maximum out-of-pocket limit
  - Deductible increase
  - Changes to the Prescription copay structure
- The monthly premium for the ITDR Medicare Advantage Standard Plan will remain the same at $0 in 2027

Deductible	**$700** *(Brand Drugs Only)*	
True Maximum Out-of-Pocket	**$2,400**	
Retail Pharmacy (31-day supply)	**Preferred Network**	**Standard Network**
Non-Preferred drugs	**25% coinsurance**	**25% coinsurance**
Specialty Drugs	**25% coinsurance**	**25% coinsurance**
Retail Pharmacy (90-day supply)	**Preferred Network**	**Standard Network**
Preferred Brands	**$90 copay**	**$100 copay**
Non-Preferred Drugs	**25% coinsurance**	**25% coinsurance**
Mail Order (90-day supply)		
Preferred Brands	**$100 copay**	
Non-Preferred Drugs	**25% coinsurance**	

*Refer to the plan's Evidence of Coverage for plan details and limitations.

Your 2027 cost for covered drugs: Medicare Advantage Standard Prescription Drug Plan (changes noted in blue text)

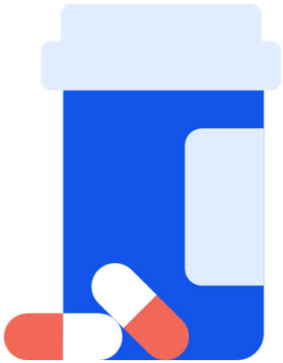
Retail services (31-day supply)	Preferred pharmacy	Standard pharmacy
Select generics	$2 copay	$4 copay
Generics	$15 copay	$20 copay
Preferred drugs	$45 copay	$50 copay
Nonpreferred drugs	**25% coinsurance**	**25% coinsurance**
Specialty drugs	**25% coinsurance**	**25% coinsurance**
Retail services (90-day supply)	**Preferred pharmacy**	**Standard pharmacy**
Select generics	$4 copay	$8 copay
Generics	$30 copay	$37.50 copay
Preferred drugs	**$90 copay**	**$100 copay**
Nonpreferred drugs	**25% coinsurance**	**25% coinsurance**
Home delivery (90-day supply)	**Mail pharmacy**	
Select generics	$4 copay	
Generics	$37.50 copay	
Preferred drugs	**$100 copay**	
Nonpreferred drugs	**25% coinsurance**	
Specialty drugs (limited to a 31-day supply)	45% coinsurance	

If the cost of a prescription drug is less than the applicable cost share (coinsurance or copay), you will pay the lesser cost of the drug.

Benefits for Select Generic drugs

Here are examples of some of the categories and specific drugs covered under your Select Generics benefit at a $2 or $4 copay.* Deductible is waived for all Select Generics and Generics.

Cardiovascular	Cholesterol	Diabetes	Osteoporosis
• Amlodipine/benazepril capsule • Atenolol tablet • Benazepril HCL tablet • Bisoprolol-hydrochlorothiazide tablet • Carvedilol tablet • Chlorthalidone tablet • Enalapril maleate tablet • Furosemide tablet • Hydrochlorothiazide capsule/tablet • Lisinopril tablet • Losartan potassium tablet • Metoprolol tartrate tablet • Olmesartan tablet • Ramipril tablet	• Atorvastatin tablet • Lovastatin tablet • Pravastatin sodium tablet • Simvastatin tablet	• Glimepiride tablet • Pioglitazone tablet • Metformin tablet	• Alendronate sodium tablet



* Please see your drug list for a full list of select generics. Note: If your plan has a deductible, the deductible is waived on select generics. If the cost of a prescription drug is less than the applicable cost share (coinsurance or copay), you will pay the lesser cost of the drug.

Getting your prescriptions

Costs for covered drugs may be lower when you use one of Anthem's over 27,000 Preferred Network pharmacies.

You have three options for getting prescriptions filled:

Home delivery

Save time by not waiting in line at the pharmacy and enjoy the convenience of having your maintenance medications delivered straight to you.

In store

Take your written prescription and health plan ID card to a retail pharmacy location in your plan's network, or ask your doctor to call it in.

Multi-dose packaging

A convenient way to help you stick to your prescription drug regiment by offering individual packs of medications in a clearly labeled dispenser box.

Have your prescriptions delivered with CarelonRx Home Delivery

Anthem has partnered with CarelonRx to simplify your prescription drug coverage and delivery while keeping your out-of-pocket costs down.

With home delivery, you can:

- Get 90-day supplies of maintenance medications delivered to your home.
- Set up automatic refills, reminders, and track your orders.
- Speak with a pharmacist 24/7.

When your benefits begin, call the dedicated ITDR CarelonRx Prescription Plan Home Delivery at 1-833-476-2694, which can also be found on the back of your member ID card.

You can also log in to your account on the Sydney Health app and switch your medications to CarelonRx Home Delivery.

CarelonRx, Inc. is an independent company providing pharmacy benefit management services on behalf of your health plan.

What ITDR plan is best for you? It's PERSONAL!

Wondering whats best for you ITDR offers 5 Medicare Plan Options – 2 Medicare Supplemental and 3 Medicare Advantage.

It's a personal decision. No one person's needs or circumstances are the same, so one-size does not fit all. The following slides include a few things to think about when choosing your plan.

Remember, all of ITDR's plans include Prescription Drugs with the same formulary (covered drug list) including over 99% of drugs used by Delta Retirees.

ITDR's Medicare Advantage with Prescription Drug (MAPD) Plan Options – Considerations for Members

STANDARD Medicare Advantage Plan

- Plan may be for Members who are prioritizing low monthly premium, and comfortable with more cost sharing copays and out-of-pocket cost when receiving care ($0 monthly premium)

ENHANCED Medicare Advantage Plan

- Plan may be for Members who are looking to balance monthly premium and predictable out-of-pocket costs

PRIME Medicare Advantage Plan

- Plan may be for Members who placing greater value on low or no out-of-pocket costs (Emergency Room Copay Only) with a higher premium and again

With ITDR's Medicare Advantage plans, use any provider who accepts Medicare and the Plan within Anthem's nation-wide BCBS network.

ITDR's Medicare Supplemental with Prescription Drug Plan Options – Considerations for Members

STANDARD Supplemental Plan

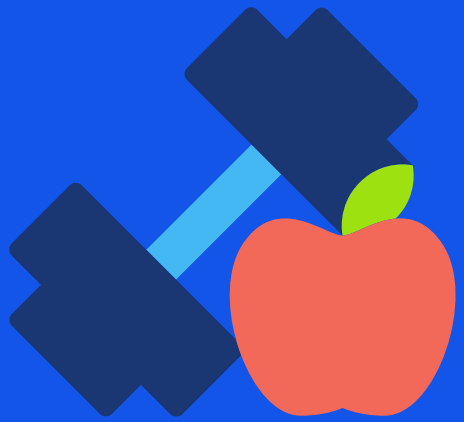
- Members preferring traditional Medicare provider access and are comfortable with out-of-pocket cost sharing

ENHANCED Supplemental Plan

- Members valuing predictability, with no medical out-of-pocket cost for Medicare approved services, after paying premium, and the advantage of no medical bills.

ITDR's Medicare Supplemental plans offer maximum flexibility with access to any provider who accepts Medicare.

Anthem's online tools, additional benefits, and well-being programs



Additional ITDR Medical Plan benefits beyond Medicare

All ITDR Medicare Plans

- LiveHealth Online Telemedicine at $0 Out-of-Pocket Cost
- SilverSneakers Gym Membership
- Foreign Travel Emergency and Assistance (including Medical Evacuation)
- 24/7 Nurseline
- $120 towards Non-Medicare Preventive Services
- Member Assistance Program
- Part D Drug Coverage

Additional Medicare Advantage Plan Benefits

- MyHealth Advantage – Regular reminders about recommended preventative care and tests.
- Healthy Meals – Delivers meals to your home. Provides up to 14 meals per qualifying event, up to four events per year, up to 56 meals in total.
- Smoking and Tobacco Use Cessation – 2 quit attempts within 12 months, and 4 face-to-face counseling sessions per attempt to quit smoking.
- Hearing Aid Coverage - $500 per ear/$1,000 maximum every 3 calendar years when provided through TruHearing.
- Medicare Community Resource Support – Community support to help bridge the gap between your medical benefits and your optimal health, by connecting you to resources available to you in your community optimize health.

Medicare Advantage plans also include: The House Call program

The House Call program helps you stay on top of your healthcare between checkups — at no additional cost — from the comfort and convenience of home.*

A licensed clinician will perform a comprehensive health evaluation in-person or virtually to:

- Chat about any health questions and concerns.
- Provide basic health screenings.
- Take notes on your discussion and record evaluation results.
- Share the evaluation results with you and your personal doctors.
- Receive a $50 gift card once you've completed a House Call Visit.

* The House Call program is administered by an independent vendor. It is only available to those who qualify.

Digital tools

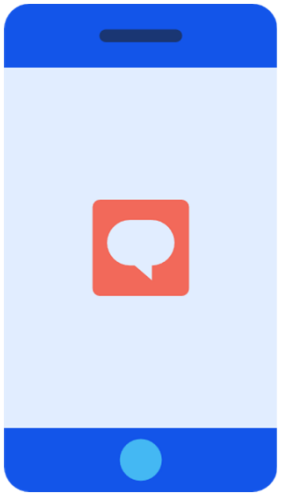
Sydney℠ Health — manage your benefits from anywhere

The Sydney Health app is a convenient way to make the most of your benefits and stay connected to your health plan anytime, anywhere.

Sydney Health makes it easy to:

- Find healthcare providers on the go.
- Access your digital ID card.
- Review prescription information and costs.
- See a doctor from home with virtual visits.
- Access plan programs and resources.
- Check the status of claims.
- Find answers to your benefit questions using the chat feature.
- My Health records

Scan this code with your phone's camera to download the app.



LiveHealth Online

Convenient care from home

Whether you're dealing with a cold or managing challenges causing anxiety or depression, you can have a video visit with a healthcare professional to help by using your phone, tablet, or computer with a camera. These visits are at $0 out of pocket cost to you!

With LiveHealth Online,[1] you can:

- Have a live video visit with a board-certified doctor from the comfort of home for common conditions like colds, flu, sinus infections, and skin rashes. You can also have prescriptions sent to your pharmacy if needed.[2]
- Set up a video counseling session with a licensed therapist or psychologist to find help when you with health challenges such as grief, anxiety,stress and depression.[3]

1 LiveHealth Online is the trade name of Carelon Health Solutions, Inc., a separate company, providing telehealth services on behalf of [Anthem Blue Cross and Blue Shield].
2 Prescription availability is defined by physician judgment.
3 Online counseling is not appropriith ate for all kinds of problems. If you are in crisis or have suicidal thoughts, it's important that you seek help immediately. Please call 988 (National Suicide Prevention Lifeline) or 911 and ask for help.

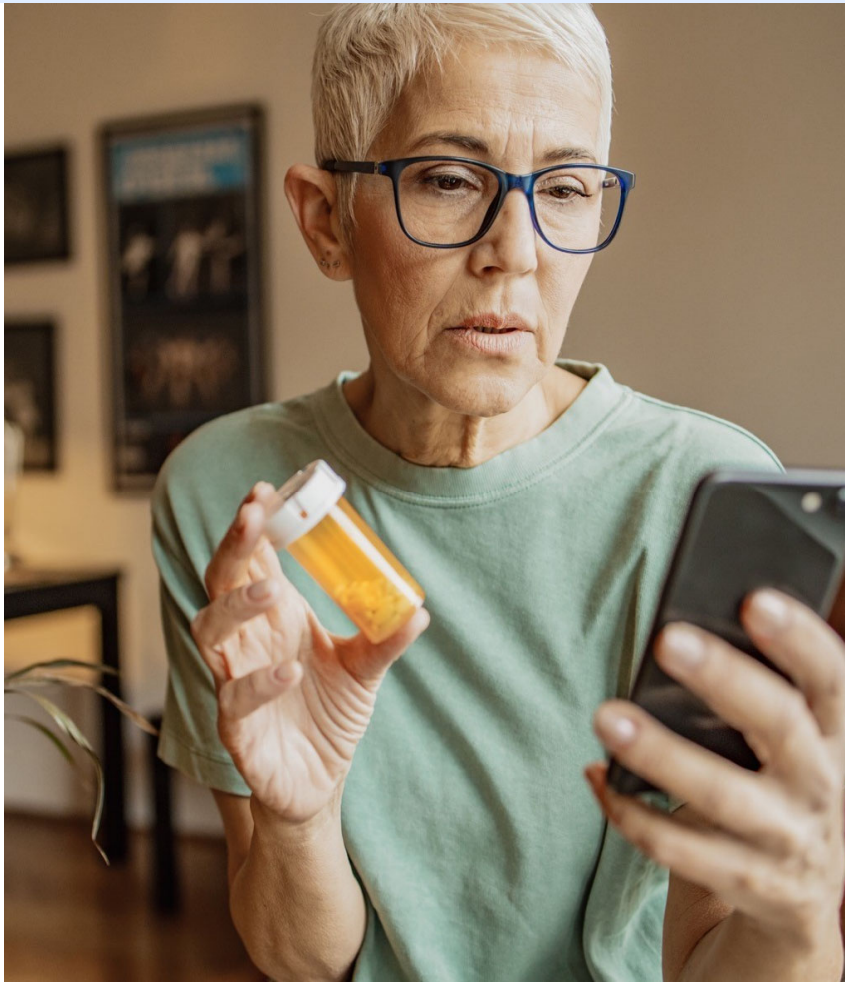
Prescription drug comparison tool

Anthem offers a pricing tool is to help you compare prescription drug costs from a preferred network pharmacy & mail order home delivery.

Prescription drug comparison tool makes it easy to:

- Find out what medications are covered.
- Check pharmacy locations and medication prices in real time.
- To use the tool visit **anthem.com/itdrrx** prior to enrolling in your 2027 plan.
- Actual drug prices at the point of sale may vary depending on factors such as your deductible status, if applicable, the availability of brand and generic equivalents, the use of preferred pharmacies, and more.
- After your plan effective date, access the Price a Medication tool through your Anthem member portal.
- The 2027 Formulary is now available online.

Questions or want to talk it through?
Call Anthem First Impressions at (844) 889-6356



Fitness benefits

SilverSneakers is a no-added-cost benefit in all ITDR Plans to help you step up your fitness.

The program includes:

- A free membership at thousands of participating fitness center locations nationwide.
- The ability to enroll at multiple locations across the U.S.
- Group activities and classes offered outside the gym.
- Daily classes and workshops focused on exercise and led by trained instructors through SilverSneakers LIVE™.
- The SilverSneakers On-Demand digital library with hundreds of workouts you can do anytime.
- The SilverSneakers GO app so you can find locations near you, participate in live classes from your phone, and tailor workouts to your fitness level.

SilverSneakers® by Tivity Health

Get started by visiting SilverSneakers.com/StartHere
or call **1-855-741-4985**, Monday to Friday, 8 a.m. to 8 p.m. ET.

The SilverSneakers fitness program is provided by Tivity Health, an independent company. SilverSneakers and the SilverSneakers shoe logotype are registered trademarks of Tivity Health, Inc.© 2024 Tivity Health, Inc. All rights reserved.

ITDR Enrollment

Enrolling for 2027

Your Enrollment Checklist

- ✓ Review your 2027 Enrollment Packet
- ✓ Confirm coverage and cost for your prescriptions
- ✓ Consider premiums vs. potential out-of-pocket costs
- ✓ Verify your healthcare providers in the network with Medicare Advantage, and consider travel needs

What's Next

- ✓ No changes for 2027? No action needed!
- ✓ Enroll or make changes online or by phone through December 31, but by November 6th to assure cards in hand by January 1st!

Have Questions?

We're here to help!

ITDR Service Center

Compare Plans/Ask Medicare Questions/Enroll or Make Changes

- Enroll by phone
- Ask eligibility or premium questions
- To better understand ITDR's Medicare Supplemental & Advantage plan options
- Questions if you have TRICARE or Subsidy
- Questions about ITDR's dental and vision plans

(877) 325-7265
Current Members: Option 1 / Future Members: Option 2

Anthem First Impressions

- Anthem's Medicare Advantage plan details and nationwide provider network
- Prescription drug plan details, covered drugs, pricing
- Help locating a pharmacy
- Current members contact the number of the back of your ID card about your current plan

(844) 889-6356

Visit Us Online

- itdr.com: Enrollment Material, links to tools, videos and more (”Enrollment info” Tab)
- anthem.com: Anthem’s Find Care Tool (Medicare Advantage network doctors and providers). Choose “Use Member ID for Basic Search” section, enter YGZ and click continue, or log in to view your current plan details
- anthem.com/itdrrx/: Look up prescription coverage and pricing

A link to a copy of this presentation is available on www.itdr.com under “Learn More – Join a Webinar”

Thank you

Anthem

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

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC and Anthem Insurance Companies, Inc., dba Anthem Blue Cross and Blue Shield Retiree Solutions. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia with its affiliate Healthkeepers, Inc., and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by Compcare Health Services Insurance Corporation (Compcare) or Wisconsin Collaborative Insurance Corporation (WCIC). Compcare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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