

# Anthem Employee Assistance Program

## VBA

### EAP Plan Design

Service Description	Enhanced EAP
Toll-free 24/7 telephone consultation and referral	✓
Counseling visits, face-to-face or online via LiveHealth Online, per employee / household member per issue	4
Legal / Financial consultations	✓
Identity theft recovery	✓
Child and Elder care resources	Online self-search Consultation with a work/life specialist
Convenience services	Online self-search Consultation with a work/life specialist
EAP website resources	✓
Digital resources for emotional wellbeing	✓
Supervisor / Employee trainings Critical Incident Response (CIR) coordination	Annual bank of 52 hours
Supervisor / Manager telephone consultation	✓
Case assistance for management referrals	✓
Substance abuse policy consultation	✓
EAP promotional materials – poster, fliers, brochure	✓
Utilization reports (to employer)	Quarterly

## An Integrated Approach to Care

At Anthem our philosophy is guided by the knowledge that an integrated approach to care is the most effective way to help an individual. As such, our goal is to create and deliver high quality services that address physical and emotional well-being. Anthem's Employee Assistance Program (EAP) plays a key role in this strategy. Our EAP integrates with our Medical, Clinical, and Behavioral Health programs to provide a suite of services that meet every day needs as well as more complex, co-morbid conditions.

With access to an extensive network of licensed professionals, Anthem EAP offers a broad array of services to assist members with life's challenges, including personal, legal, financial, and dependent care needs. The EAP is available 24/7 by phone or website, providing confidential access to customer care specialists and licensed clinicians at any time. Help is just a call or click away.

In addition to helping members our Enhanced EAP offers employer services that strengthen your organization's response to workplace issues. An EAP helps to improve productivity and employee engagement; reduce workplace absenteeism and unplanned absences; and aids in managing the effect of critical events in the workplace<sup>1</sup>. With our EAP your organization will have a suite of tools and resources to help address these important concerns.

## Anthem EAP – A History of Excellence

We have provided robust and comprehensive EAP and work-life services combined with superior clinical expertise and account management for more than 30 years to thousands of employers (large and small, public and private, domestic and international) and serving millions of their employees and family members. Our EAP is uniquely positioned to support and enhance Anthem's complete line of behavioral, medical, wellness and life and disability products to help all Anthem members on their journey to total wellbeing.

Our acquisition of Beacon Health Options, the largest independently held behavioral health organization in the country, will strongly enhance our EAP services. We are aligning our resources to deepen our clinical capabilities and significantly increase options for our members and are already seeing the benefit of this with the launch of our integrated EAP network in January, 2021. In addition, we will merge our digital platforms to offer a more robust website, enhanced tools for emotional wellbeing, increased access to virtual care, and other resources for members. This is key as digital tools make it easy for members to access care. They also help to reducing stigma, which helps to encourage engagement.

More importantly, our EAP gets results. Anthem Analytics compared members with Anthem medical and our EAP versus those with an external EAP. Our integrated approach to care resulted in a \$7.00 per member per month medical cost savings<sup>2</sup>. In other studies 67% of those using the EAP were able to resolve their concerns without using the behavioral health benefit<sup>3</sup> while 90% reported better workplace performance<sup>4</sup>.

## Anthem's EAP

We have designed our EAP services to meet the diverse needs of your organization and its employees and offer both a Basic and Enhanced EAP model. We can serve just employees with our Basic EAP, or provide both employee and employer services with our Enhanced EAP.

Services that are available through our Basic EAP include the following:

- 24/7 telephone accessibility for consultation and referral
- Face-to-face counseling sessions; virtual counseling via LiveHealth Online
- Work-Life services, including child and elder care resources

- ◉ Unlimited access to the EAP website for tools, information and resources
- ◉ One legal consultation, up to 30 minutes per issue per benefit year
- ◉ Telephone financial consultations
- ◉ Identity theft recovery
- ◉ Member materials including brochure, poster and flyers

Additional services available through our Enhanced EAP include the following:

- ◉ Digital resources for emotional wellbeing
- ◉ Case management consultation for mandatory referrals and return-to-work cases
- ◉ On-site training seminars including supervisor orientations
- ◉ Critical Incident Response (CIR) coordination
- ◉ EAP utilization report
- ◉ A designated EAP Client Consultant

## Always Accessible

Anthem's EAP provides immediate, confidential access to information, referrals and crisis assistance for employees and their household members 24 hours a day, seven days a week. Callers to the EAP never receive a busy signal, ensuring direct access to a customer care representative or clinician. In addition services may be accessed via the EAP website.

## Routine Contacts

Our EAP customer care representatives serve all members with sensitivity as they collect demographic information and refer them to available providers typically located near home or work.

The member may contact one or several providers to determine which one will best meet their needs. Many of our EAP providers offer evening and weekend appointments, and most routine appointments occur within three days.

## Counseling Visits: Face-to face or Online

Our EAP has always offered the opportunity to meet with a clinical professional for face-to-face sessions. However, in today's connected world more and more people are interested in receiving health services in innovative formats. As part of our drive to meet this need we are now offering online video EAP counseling sessions via LiveHealth Online. Members can simply call the EAP toll free number and request online counseling, which can be accessed by smart phone, tablet, or computer.

## Emergencies

We offer immediate telephonic consultation 24/7 with a Master's level EAP clinician for individuals in crisis. The EAP clinician de-escalates the caller and connects them with an appropriate resource for in-person services.

## Other Languages and Contact Options

We maximize our communications capabilities via CyraCom telephonic translation, which offers translation support for more than 100 different languages. Regardless of language needs, any EAP member may communicate easily with Anthem's associates through this toll-free service. We train all member-facing associates how to communicate with members from diverse backgrounds.

Providing EAP services in a culturally competent manner allows us to ensure members receive the services they need to improve their well-being. Many of our EAP providers speak more than one language, and our EAP customer care representatives are well versed in matching members to providers with whom they are most comfortable communicating. Nationally, nearly 3,500 EAP providers offer clinical services to a multicultural population. In addition, our EAP network includes more than 1,000 providers who speak at least one language other than English.

The EAP has fully navigable versions of the website in English and Spanish. Our representatives and clinicians can assist hearing-impaired members through TDD and TTY services, and provide large-print and Braille print materials upon request.

## Nationwide Provider Networks

Our nationwide network of over 40,000 EAP professionals means your employees and their families have a choice, whether at home, away at school or traveling throughout the United States, Puerto Rico or the U.S. Virgin Islands.

Anthem's EAP providers consist of psychologists, social workers, marriage and family therapists, counselors and psychiatric nurses who have successfully completed the network selection and credentialing criteria for participating providers.

In addition, 93% of EAP providers are also members of the BlueCard® PPO network for mental health/substance abuse providers. The remaining providers are EAP experts who choose to specialize in mandated referrals, substance abuse evaluations, return-to-work transitions and other workplace issues.

## Continuity of Care

In a given year approximately one in five adults aged 18 or older (43.8 million or 18.6% of the U.S. population) experiences a mental illness and of these only 17.5 million (40%) receive mental health services<sup>5</sup>. Anthem's integrated approach to care can help address this gap. Our care management teams can easily connect members with EAP services during the course of their interaction, making sure they get the emotional support and practical resources they need.

For members with behavioral health benefits, our EAP associates and providers assist in navigating the system and coordinating care among all available benefits and services. If needed, EAP members may remain in counseling with the same provider through their behavioral health benefit after exhausting their EAP counseling sessions.

Anthem's EAP providers are members of the community who can help members identify appropriate and affordable resources within their local area. This often includes referrals to local service agencies or other resources if an individual does not have health insurance or cannot afford a copayment.

## EAP Website – Tools and Resources

### Orientation Webcast

Our online orientation introduces your members to the EAP. Viewers learn how the EAP works, and when and how to contact us, all while emphasizing program confidentiality.

### Online Resources

Our comprehensive website features highly intuitive navigation of several content categories: Aging, Balancing, Living, Parenting, Thriving, Working and International. Members can log on at any time to find information on these topics as well as child and elder care resources, convenience services, and more. In

addition the website provides a suite of tools for managers and supervisors to help them support employee productivity.

## Online EAP Provider Locator

Members can log on anytime of the day or night to our new EAP Member Center to find an EAP provider who is in both the Anthem EAP and behavioral health networks. Visitors can also review their previous activities, such as provider searches or inquiries to the EAP.

## Online Centers

EAP online centers include articles, resource links, calculators, self-assessments, audio and video files, online courses and online seminars, as well as these special areas:

- Monthly Promotions provides updated articles, resource links and a poll that supports the monthly promotional theme
- The Legal/Financial/ID Monitoring Center collects financial and legal items into one place for member convenience
- Critical Event Support materials that can help your organization and your employees cope after a traumatic event
- An Addiction and Recovery Center with tools and resources to help members address these complex concerns
- Our Savings Center is a discount shopping program offering discounts of up to 25% on name brand, practical and luxury items
- The Let's Talk Depression Center which offers support and education on this important topic

Our Enhanced EAP offers the ability to add customized Centers for topics your organization would like to promote

## Emotional Wellbeing Resources

Our Enhanced EAP offers access to a robust suite of digital tools and resources to help support emotional wellbeing, including personalized self-paced modules help members address stress, anxiety, depression, substance abuse and other concerns. Based on the proven principles of Cognitive Behavioral Therapy (CBT) the modules help members learn and practice new skills to help them lead a happy and healthy life.

## Work-Life Services

More adults report that their stress is increasing rather than decreasing. Significant sources of stress include money (75%), work (70%), the economy (67%), relationships (58%), family responsibilities (57%), family health problems (53%), personal health concerns (53%), job stability (49%), and housing costs (49%)<sup>6</sup>. Our work-life services help address these concerns by providing tangible resources to assist members. We can help with locating legal or financial professionals, finding appropriate care for a loved one, accessing moving and relocation resources, connecting with nearby contractors for home repair, quitting smoking and more. Services include:

## Financial Consultations

Members requiring financial services will be warm transferred to qualified financial counselors and educators. They receive a telephonic consultation without an appointment Monday through Friday during both day and evening hours with pre-scheduled sessions available on Saturday. Counselors do not sell or endorse specific products. If desired by the caller, an appointment convenient to his or her schedule may be made for a detailed consultation (usually lasting about one hour) regarding the caller's most pressing financial issues. The financial counselor will send the caller any worksheets and educational materials related to the topic of their scheduled conversation and a reminder of the appointment date.

After the appointment is finished, the counselor will e-mail and/or mail a summary of goals and steps to the caller, along with any additional, applicable, educational materials, as well as a quality survey.

The most common financial issues addressed include:

- Bankruptcy
- Budgeting (to cope with reduction in household earnings, to reduce debt, to save, and household budgeting)
- Buying a home for the first time
- Major life event planning (wedding, adoption, divorce)
- College fund planning
- Credit card debt (lowering rates, consolidating debt)
- Retirement planning
- Foreclosure prevention

## Identity Theft Recovery

This service helps members quickly recover from identity theft and learn how to avoid it in the future. It is accessed via the EAP website, where members complete a brief, online registration in order to initiate the service. We encourage all members to register once EAP is implemented in order to maximize the effectiveness of this service. Once a member is enrolled the program offers:

- Educational materials to help avoid the pitfalls of identity theft
- An online monitoring feature where the member receives alerts regarding potential threats to their identification, such as applications for loans or credit cards.
- Telephone consultation with a specialist if identification theft does occur. Enrolled members can contact us for services regarding full restoration so their identity is returned to its pre-theft status.

During the consultation, the member may choose to obtain their credit reports online and review them with the specialist to determine if the member is a victim of identity theft. The specialist advises the member of available options, coaches the member on how to report and resolve the situation on his/her own and provides the forms used by the Federal Trade Commission to report identity theft, and those required by credit card companies and credit reporting agencies.

## Legal Consultations

As part of our work-life services, we provide access to legal consultations. Members most commonly use the legal service in order to address concerns related to:

- Divorce/custody issues
- Criminal
- Estate planning/wills/trusts
- Real estate

- ◉ Landlord/tenant
- ◉ Bankruptcy
- ◉ Personal injury/malpractice
- ◉ Small claims
- ◉ Adoption
- ◉ Will preparation

We offer two types of legal services to ensure that all of the member's legal needs are addressed in an appropriate manner:

- ◉ Advice: More than 80% of members requiring legal assistance do not want or need to retain a lawyer. Their concerns can be resolved through a free telephonic advice service. In these situations, the member will be transferred to a qualified attorney for a consultation. The telephonic advice attorney will be located in the state of the member's residence to ensure familiarity with varying state laws.
- ◉ Local Referral: We provide a referral to a conveniently located lawyer with the appropriate expertise for members who have an immediate need for in-person legal consultation. Our team contacts the local lawyer first to confirm their availability, their area of expertise and their willingness to accept the case prior to providing the names to the member. This extra step facilitates an easy connection for the member. These local lawyers provide a free half-hour consultation per issue per year, and agree to discount their hourly fees by up to 25% if additional assistance is required.

Please note, matters involving disputes or actions between members and their employer or other work related issues, malpractice issues or issues involving Anthem or its parent company or affiliated companies are specifically excluded from this service. Also excluded are matters that – in the opinion of the attorney – lack merit. Court costs, filing fees, fines and costs incurred beyond the initial consultation are the responsibility of the member.

## Care Consultations

As part of the Enhanced EAP, members can also speak with a work-life consultant. During the intake process, the care consultant obtains demographic and search criteria. The consultant then searches our database for options or suggests additional resources to meet the member's needs. Our care consultants can offer resources for a variety of issues, including:

- ◉ Child Care providers such as licensed day care centers, licensed family day care homes, in-home care (nanny agencies), summer camps, before/after school care, and more.
- ◉ Elder Care providers including skilled nursing facilities, assisted living facilities, home health agencies, community resources, Meals-on-Wheels programs, etc.
- ◉ Adoption providers including national and international agencies, adoption attorneys, state specialists, support groups, etc.
- ◉ Educational providers including public and private elementary and secondary schools, preparatory colleges, colleges, universities, etc.
- ◉ Community Resources for daily living such as housing information, pet care, financial assistance, health care, travel, etc.

## Employer Services – Enhanced EAP

In addition to services for employees and their families, Anthem's EAP helps equip your organization's managers and Human Resources professionals with the tools and resources to manage their teams.

## Online Tools

Our online EAP management resources for managers and supervisors include Webcast management training, employer legal and policy information and a host of articles and information to support employee productivity.

This special site offers an engaging way for your leadership to learn new skills on managing others, how to respond appropriately to typical workplace and employee issues and how the EAP can serve as an advisor. This area also includes such tools as interactive training programs, a manager's library, manager orientation Webcast, sample job performance questionnaires and more tools for managers.

## Telephone Consultations

The EAP includes unlimited telephone consultations for supervisors and managers dealing with troubled employees or workplace situations, including management referrals to the EAP. The supervisor or manager simply calls the toll-free EAP number to receive immediate guidance from our EAP clinical professionals.

## Management Referrals

Some employers require employees to comply with EAP recommendations as a condition of employment following a positive drug test or other specified employment-related conditions. The EAP has established processes based on our significant experience coordinating and managing formal management referrals. Whenever possible, we request the employer inform us of any mandatory referral and the employee's name prior to intervention.

## Trainings and Orientations

Our Enhanced EAP includes a bank of hours that may be used for manager and employee workshops. Additional hours may be purchased on a fee for service basis. Training services are provided on a fee for service basis with our Basic EAP. Anthem's EAP Client Consultant works with representatives from your organization to coordinate educational opportunities most effectively.

### *Management Training and Seminars*

A comprehensive EAP includes trainings that help managers respond to the needs of employees as well as the workplace. Our EAP offers a comprehensive series of seminars and workshops to help with these concerns. We can design and deliver these topics to make efficient use of time and resources, including on-site training, electronic and print materials, webcast seminars and train-the-trainer programs. Understanding the multiple challenges facing society and the workplace, we can help your leadership understand the drivers, the effects and the ways to survive and thrive in an ever-changing, often stressful workplace. They, in turn, help their teams succeed during these times of uncertainty.

### *Supervisor Orientation*

The supervisor EAP orientation focuses on issue prevention by enhancing supervisory skills and offering new approaches to help improve the supervisor/employee relationship. The orientation also teaches managers how to recognize employees experiencing personal or behavioral issues, how to approach the person and how to make a formal or informal referral to the EAP to maximize employee work performance.

### *Employee Workshops*

The EAP offers employee workshops focusing on areas that may affect work performance. We conduct hundreds of these workshops annually throughout the U.S. for both public and private employers. Some of our most popular workshops reflect the current economic climate, including stress management, job loss



and financial education. Your EAP Client Consultant coordinates these programs with a representative from your organization to ensure proper topical fit, presentation style and scheduling.

### **Employee Orientations**

Our proposal includes employee orientations to introduce our services and provide information on accessing them. Employee Orientations are an important component of an overall plan to ensure the EAP is promoted in the workplace. Your EAP Client Consultant coordinates these programs with a representative from your organization.

## **Critical Incident Response Coordination**

Occasionally an incident – such as an employee death, accident or incident of workplace violence – occurs that affects employees' sense of safety and well-being. During these crises, EAP clinical professionals can provide Critical Incident Response (CIR) recommendations to help leadership respond to the incident and return employees to a firm psychological foundation.

In the case of a devastating incident that negatively affects the entire workforce and/or community, our specialists consult with representatives from your organization to determine the most appropriate response to help assure effective outcomes. This could include crisis phone consultation for individuals or the provision of educational materials and website resources for your organization to distribute to members. In addition we can send trained counselors and professional facilitators on-site for direct intervention and assistance.

We are experts in providing critical incident response services, having responded to high profile tragedies as well as incidents affecting individual companies. We regularly provide counselors on-site who assist employees and management in response to:

- Mergers, company closings or layoffs
- The death of a key employee
- Natural disasters that affect the entire community as well as the employer
- Robberies or other criminal activities
- Incidents of workplace violence

Depending on the incident, the EAP Client Consultant works with your organization's leadership to develop an effective response plan that can include telephonic and/or on-site counseling, special training for managers, grief counseling and coordination with local service agencies as appropriate. Our Enhanced EAP includes a bank of hours that can be used for CIR service; additional hours may be purchased on a fee for service basis. CIRs are provided on a fee for service basis with our Basic EAP.

## **Substance Abuse Policy Consultation**

70% of alcohol and illicit drug users are employed leading to a variety of issues in the workplace including increased rates of injuries, accidents, and absenteeism as well as a decrease in productivity<sup>7</sup>. As a result we consider the identification and appropriate referral of alcohol and substance abuse problems to be one of the core functions of an EAP. Many employers need to maintain substance abuse policies and potential treatment plans. Through the EAP, your Human Resources professionals can receive assistance in developing such policies and coordinating treatment plans, including return-to-work and treatment referrals.

For employers who need to adhere to federally mandated regulations, such as Department of Transportation regulations, our Enhanced EAP can provide information and resources related to Substance Abuse Professional (SAP) services. Generally, formal SAP referrals include:

- An initial evaluation by the SAP

- ◉ Formulation of an appropriate treatment plan
- ◉ Ongoing contact with subsequent treatment professionals to monitor and document compliance
- ◉ Follow-up discussion with the SAP
- ◉ Ongoing follow-up discussions with the designated employer representative as required

We have significant experience customizing our programs according to client policies and procedures. We note all policies in our system, allowing us to provide services consistent with the client's procedures.

## Communication Materials

The EAP's success in increasing employee productivity and decreasing absenteeism depends on active promotion to your organization's workforce. To serve diverse work environments the EAP offers many avenues for orientation, education and promotion. We provide introductory communication materials for all employees to one location for distribution, as well as monthly and quarterly electronic communications. The EAP Client Consultant works closely with representative from your organization to communicate our services most effectively.

We communicate EAP services via the following media:

- ◉ Each employee receives an introductory brochure to explain the EAP and how to access services. The brochure also includes a wallet card to keep the EAP information handy.
- ◉ EAP posters prominently displayed in central locations remind employees of their available EAP services and include the website address and telephonic contact information.
- ◉ One page fliers on a variety of topics.
- ◉ Periodic distribution of promotions by email to a designated contact for distribution to employees. These materials remind employees of EAP services and provide education about the helpful resources, tools and links available to them.

## Quality Assurance

Anthem's EAP strives to exceed your expectations as we provide the highest quality service. To maintain this quality standard, we continually measure our performance in the following ways:

- ◉ Monitor EAP intake and referral functions at multiple levels. Supervisors monitor answer timeliness, associate availability, hold times and abandonment rates daily. Supervisors share data for these measures with the team weekly, informing and involving them in plans for improvement. We conduct monthly system documentation audits and silent monitoring sessions to ensure quality.
- ◉ We use an internally developed satisfaction survey to assess the member's experience with the EAP. EAP associates ask all members if they would be willing to participate in a survey. We mail the surveys monthly and analyze them quarterly.
- ◉ Every three years the EAP obtains updated licenses, malpractice data and any changes to our network providers' information necessary for referrals.

## Confidentiality

Confidentiality is one of our most important standards. Our EAP is HIPAA compliant and adheres to applicable state and federal laws, as well as professional licensure standards pertaining to confidentiality and privilege. All information between the EAP counselor and the member is confidential, consistent with federal and state regulations.

Employees must sign and date a detailed authorization to release confidential information upon referral to formal case management. We maintain secure administrative systems for clinical tracking, EAP claims payment, provider network management, customer billing, reporting and quality assurance. We do not track individual use of our website.

## Account Management

Our Enhanced EAP includes the services of a designated Client Consultant who assists with all administrative aspects of the program. This EAP subject matter expert serves as a member of the Anthem Account Management team, providing in-depth consultation regarding the program and how we can help your organization achieve its health and wellness goals. The EAP Client Consultant is a skilled professional with expertise in the impact of behavioral health concerns in the workplace who will:

- Serve as a primary point of contact for needs related to the administration of the EAP
- Provide consultation and review of your organization's workplace policies as related to EAP areas (substance abuse, workplace violence and sexual harassment)
- Provide consultation to Supervisors, Managers, Human Resources representatives and other leaders in regards to employee workplace or work performance concerns
- Provide consultation during traumatic workplace incidents; aid in developing an effective response
- Coordinate onsite trainings including EAP orientations, supervisory training and employee wellness seminars
- Coordinate EAP publicity campaigns
- Present EAP utilization reports with data and trend analysis; recommend program strategies based on this analysis including promotional activities

## Utilization Reports

Our EAP takes a proactive and preventative stance in identifying trends in the workplace. The Client Consultant will contact a designated representative from your organization to review and discuss the report, which we deliver via e-mail or hardcopy on a regular basis. The report includes an analysis of utilization trends as well as data on the types of services provided. Confidential information or information that may identify an employee is not included in these reports. Utilization reports frequently become the basis of program planning for workshops, special training or serve to alert an employer to areas of concern without violating individual confidentiality. The EAP utilization report also includes comparative data against our overall book of business.

Reports are made available to Basic EAP customers annually upon request.

- Employer contribution: 100% paid
- Participation: 100% (voluntary)
- EAP rates are good for 180 days from the date offered. Pricing may be subject to revision should assumptions detailed above change.
- Additional EAP training services are available for \$250/hour. Additional CIRs are available at \$300/hour per facilitator and location. Travel billed at cost.
- We can provide separate pricing for international services based on available resources upon request
- We will ship printed materials to a central location for distribution. Shipping to additional locations is available for an additional fee.

Anthem EAP Services do not include the following:

- EAP Service Provider is not responsible for the inclusion or exclusion of any particular service or benefit under an EAP participant's other coverage, such as a group health plan or health benefit/insurance plan
- Evaluations or reports for a legal proceeding
- Fees associated with fitness-for-duty evaluations
- Substance Abuse Professional (SAP) evaluations; costs related to SAP treatment recommendations
- Authorizations for an employee to take a leave of absence or time off from the workplace
- Counseling mandated by a court of law or government agency
- Determinations or reports related to Family Medical Leave Act or Short/Long Term Disability
- Specialized treatment or evaluations required as a condition of parole, probation, custody, visitation or forensic evaluations

#### Data references

<sup>1</sup>"Work-Life and Employee Assistance Programs," U.S. Office of Personnel Management, [www.opm.gov/policy-data-oversight/worklife/employee-assistance-programs/](http://www.opm.gov/policy-data-oversight/worklife/employee-assistance-programs/)

<sup>2</sup>2018 EAP Program Evaluation

<sup>3</sup>2017 EAP Medical/Behavioral Impact Study

<sup>4</sup>2017 EAP Member Satisfaction Survey

<sup>5</sup>"Mental Health Facts," National Alliance on Mental Illness, [www.nami.org/Learn-More/Mental-Health-By-the-Numbers](http://www.nami.org/Learn-More/Mental-Health-By-the-Numbers)

<sup>6</sup>"Stress in America Survey 2011," American Psychological Association, [/www.apa.org/news/press/releases/stress/2011/](http://www.apa.org/news/press/releases/stress/2011/)

<sup>7</sup>"Drugs and Alcohol in the Workplace," National Council on Alcoholism and Drug Dependence, [www.ncadd.org/about-addiction/addiction-update/drugs-and-alcohol-in-the-workplace](http://www.ncadd.org/about-addiction/addiction-update/drugs-and-alcohol-in-the-workplace)



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 and Blue Shield 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. 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 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 Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWi), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation (CompCare), which underwrites or administers the HMO policies; and CompCare and BCBSWi collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.