



Kentucky Association of Manufacturers: Big benefits for small business.

As a small business, you may think that health care coverage is unaffordable.

But thanks to your Kentucky Association of Manufacturers membership, your company has access to quality, affordable health plans from Anthem Blue Cross and Blue Shield.

As a KAM member, your company may be eligible for discounts on Anthem health plans* if you qualify. Choose from several valuable plans with the strong local presence that Anthem is known for.

Healthy employees can save you money

You spend wisely to keep your business running. You probably know that there's nothing smarter than keeping your employees healthy and working. And a sick employee can cost you hundreds of precious dollars every day.

Every Anthem plan includes important preventive care services, such as:

- annual routine physicals
- well baby and well child care
- immunizations
- routine eye exams
- annual diabetes eye exam
- various routine cancer screenings
- members-only savings for healthy lifestyle programs
- personal health information and tools at anthem.com

HOW DOES ANTHEM CREATE VALUE FOR YOUR COMPANY?

Flexible plans

Preventive care services

Comprehensive coverage, including prescription drug

HEALTH

DENTAL

VISION

LIFE

DISABILITY



You could save on an Anthem plan just for being a Kentucky Association of Manufacturers member.

Better options lead to better decisions

Only you know which type of plan best fits your company. And only your employees know which doctor or hospital best fits their personal needs.

You'll have your choice of plans, from industry-leading consumer-driven health plans (HSAs, HRAs, HIAs), to traditional PPOs, HMOs and point-of-service products.

Your employees have even more options with Anthem's network. Try over 14,000 primary care physicians and 49,000 specialists in the Midwest alone.** And, your employees are covered almost anywhere they travel — on business, on vacation — even if it's out-of-network. It's all part of the Blue Cross and Blue Shield Association's network called BlueCard. That means members have access to more than 681,000 doctors and 5,800 hospitals across the U.S. as well as access to providers in more than 200 countries.¹ Bottom line? Everyone has the flexibility to make smart choices.

Your total health solution

You'll also benefit from Anthem's new 360° Health[®] health and wellness programs, which combine cutting-edge innovation with access to high-quality, individualized coordinated care. 360° Health[®] pulls all aspects of care coordination, health improvement and preventive care together into a centralized user-friendly resource to help keep your employees healthy and productive.

Coverage that sets you apart

This is what can separate you from your competitors. You can offer a full benefits package and take advantage of the administrative convenience of working with one carrier.

Complete your benefits package with:

- dental
- vision
- life insurance
- long-term and short-term disability
- employee assistance programs

How can we help?

We want to make it easier than ever for Kentucky Association of Manufacturers members to afford health benefits. For a free quote, call Daryl Carlson at BB&T Insurance Services at 800-928-0055 or visit <http://group.anthem.com/kam>.

* Discount only applies to Kentucky Association of Manufacturers members who do not already have Anthem insurance.

** Depending on plan design.

¹ Blue Cross and Blue Shield Association. Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Life and disability products are underwritten by Anthem Life Insurance Company. 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.