



Get affordable health care

for your business

Exclusive offers for Kentucky Oil and Gas Association members

Value you can count on

As with your customers, you want what's best for your coworkers and employees. So, where do you find reliable, Affordable Care Act (ACA)-compliant health insurance at a smart value? Your KOGA membership offers the answers.

With your membership, you get access to affordable, quality insurance from Anthem. That means you can get the most from your health care plan through:

- Provider networks that are among Kentucky's largest and most complete.
- Doctors and hospitals across the country and around the world through the BlueCard® program and BlueCard® Worldwide.
- Three innovations can help lower health care costs and help employees make better health care choices. They include:
 - **Health and wellness programs** — Give your employees the help they need to live healthier, feel better and save money doing it. It combines all of the resources, tools and programs we have in place to help employees and their families manage their health.
 - **Estimate Your Cost tool** — Helps employees better manage their health care dollars based on out-of-pocket costs for more than 168 common health treatments.
 - **Time Well SpentSM** — Helps you build a healthier, more productive workplace at no extra cost through a Web-based program. It gives you tools to help educate your employees about healthy lifestyle changes. We also have tips, posters and articles to make it easy for you to promote wellness.

What you get with the KOGA bona fide association program

- Potential savings on fully insured plans like Blue AccessSM PPO and Lumenos[®] consumer-driven health plans.
- Competitive association-specific pricing.
- Bringing unique products to the marketplace as a bona fide association through our large group plan sponsorship.

You could save on an Anthem plan just for being a Kentucky Oil and Gas Association member.

All Anthem plans include these valuable benefits:

- Yearly health checkups
- Well-baby and well-child care
- Immunizations
- Routine eye exams
- Yearly diabetes eye exam
- Many routine cancer screenings
- Members-only savings for healthy lifestyle programs
- Personal health information and tools at anthem.com
 - Find a Doctor
 - Health Assessment
 - MyHealth Record
 - Health Assistant
 - Online communities

What's the bottom line? Everyone has the flexibility to make smart choices.

Coverage that sets you apart

Your benefits package can set you apart from the pack – and help you compete for the best talent. You can offer integrated coverage and enjoy the ease of working with one carrier.

Complete your benefits package with:

- Dental
- Vision
- Life insurance
- Long-term and short-term disability
- Employee assistance programs

For a free quote

We want to make it easier than ever for KOGA members to afford health care. For more information, please call Phil Brown Insurance at 800-727-6966 or visit philbrowninsurance.com.



How does Anthem create value for your business?

- Flexible plans
- Preventive care
- Comprehensive coverage
- Prescription coverage

Give your employees more choices with Anthem's network. They'll have access to over 9,800 doctors and specialists and 110 hospitals in Kentucky.² And they'll be covered almost anywhere they travel. Through the BlueCard program and BlueCard Worldwide, they have access to 80% of doctors and 90% of hospitals in America, and providers in more than 200 countries.³

1 Potential savings only apply to Kentucky Oil and Gas Association members who do not already have Anthem insurance.
2 Depending on plan design.
3 Blue Facts, January 2012, <https://bluweb.bcbs.com>.