



Pathway EPO/PPO

Offering access to high-quality, cost-saving care throughout Colorado

No-referral coverage across the state

Our Pathway EPO plans use the Pathway PPO network to connect your employees with the care they need throughout Colorado.¹ This gives them access to high-quality care at lower costs.

Pathway EPO plans offer:

- \$0 preventive care and \$0 virtual care through our virtual-care-only providers (after deductible on HSA plans).²
- Access to **Children's Hospital, HCA HealthONE,** and **UCHealth.**
- Emergency and urgent care across the country and around the world through the BlueCard® PPO network and Blue Cross Blue Shield Global® Core program, including more than 2 million doctors in 190 countries and every U.S. ZIP code.³
- Expanded access to lower-cost labs including Quest® Diagnostics and Labcorp.

The savings add up

13% lower premium costs in Boulder-Longmont, Denver, Greeley, Colorado Springs, Fort Collins, and Pueblo⁴

The power of Anthem in Colorado

Recognized as the top health plan in the state for customer experience⁵



6,000+
specialists⁶



4,000+
primary
care doctors⁶



80+
acute hospitals⁶



9,000+
behavioral health
care providers⁶



Well-being resources for whole-person health



Behavioral health

Pathway PPO includes access to a national behavioral health network twice as large as our competitors, including online therapy platforms like Headway, Talkspace, LiveHealth Online, and Headspace.⁷

Other specialized programs include:

- Emotional Wellbeing Resources.
- Autism Spectrum Disorder Program.
- Behavioral Health Advantage or Behavioral Health Case Management.



Wellbeing Solutions

Our wellness programs include support for maternal health, cancer, and ongoing conditions, with 24/7 access to a registered nurse and guidance for family planning.

The results are significant

- **\$3K+ average savings per year** for members with integrated medical, behavioral, pharmacy, and disease management care⁸
- **58% decrease in emergency room (ER) visits** for employees with breast cancer who participated in our cancer care program⁹
- **43% of employees** in our Anthem wellness programs **lost at least 3%** of their initial body weight, and **28% lost at least 5%**¹⁰

Care that goes above and beyond — while keeping costs down

Pathway EPO plans give your employees access to a broad choice of care providers in the plan's PPO network. We design and implement programs that deliver high-quality care and help save you and your employees money.



Value-based care

Primary care doctors who are part of our value-based care program spend extra time with your employees and get to know their unique health concerns. This results in higher-quality care, fewer unnecessary medical services, better chronic disease management, and lower costs.

In Colorado, this means a **primary care savings of \$11 per member per month (PMPM)**.¹¹

Doctors in the program are in a downside risk model. This means they have an incentive to keep costs down while improving health outcomes. They share in the savings when they meet their targets but they can be penalized if they don't.



Expert specialty care

Your employees have access to Blue Distinction Centers (BDC) and Blue Distinction Centers+ (BDC+) specialty care providers. These doctors and facilities are nationally recognized for their excellence. They meet rigorous standards resulting in better outcomes, fewer hospital readmissions, and **more than 20% average savings per episode**.¹²



Flexible pharmacy options for more savings

The [Sydney® Health](#) app and [anthem.com](#) make it easy to compare medication prices and discover discounts on hundreds of covered and non-covered drugs.

Pathway PPO also includes:

- CarelonRx Pharmacy home delivery.
- Member and care provider outreach to improve outcomes and lower costs.
- CarelonRx Specialty Cost Relief program (except for fully insured plans).

Our **Base Network** gives your employees access to more than 62,000 pharmacies nationwide and the lowest price on many medications.¹³ Locations include:

- Albertsons®/Safeway®
- City Market
- Costco®
- CVS Pharmacy®
- King Soopers
- Walgreens
- Walmart®

Large groups can offer employees greater flexibility with **Rx Choice Network**, our two-tiered nationwide pharmacy network. Preferred pharmacies have lower out-of-pocket costs, while our expanded network offers more convenience with additional locations.



Weight management

Groups with administrative services only (ASO) funding can add the CarelonRx Weight Management program for clinically guided weight loss and GLP-1 drug management for improved results.



The Sydney Health app

Our award-winning app lets your employees view and manage their benefits from one place.¹⁴ They can:

- Access their member ID card.
- Get help 24/7 through chat.
- Manage prescriptions and look up claims.
- Have a video visit or chat with a care provider.

The app has been used more than **80 million** times with a **91% digital containment**. This means that users find what they need on the app without calling for help.¹⁵



Ask your Anthem representative about these cost-saving programs



Engagement Package

Employees and their eligible spouse/domestic partner can earn up to \$200 in electronic gift cards from select retailers when they complete healthy actions.¹⁶

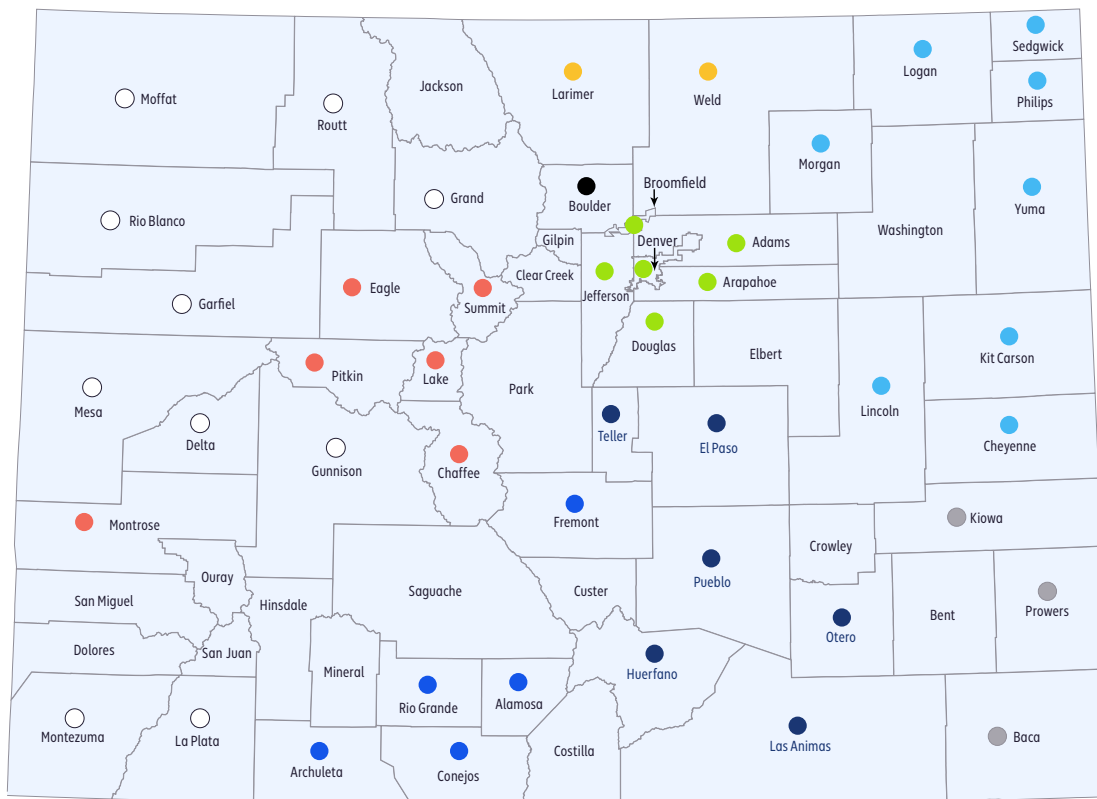


Special Offers

This program promotes better health and well-being by connecting your employees with discounts for products and services for dental, vision, hearing, fitness and nutrition, family planning, pet insurance, health supplements, and skincare.

Hospitals and medical facilities

These care providers are in the plan's network¹⁷



● Boulder

- Boulder Community Hospital, *Boulder*
- UHealth Longs Peak Hospital, *Longmont* △

● Denver Metro

- CareNow Urgent Care, *Aurora*
- CareNow Urgent Care, *Central Park, Denver*
- CareNow Urgent Care, *DU Neighborhood, Denver*
- CareNow Urgent Care, *Highlands Ranch*
- CareNow Urgent Care, *Parker*
- Children's Hospital Colorado, *Anschutz Medical Campus, Aurora* △
- Children's Hospital Colorado, *North Campus, Broomfield*
- Children's Hospital Colorado, *South Campus, Highlands Ranch*
- Craig Hospital, *Englewood*
- HCA HealthONE Aurora △☆☆♡
- HCA HealthONE Belmar ER, *Lakewood*
- HCA HealthONE Centennial
- HCA HealthONE Mental Health and Wellness Center, *Aurora*
- HCA HealthONE Mountain Ridge, *Thornton* △☆
- HCA HealthONE Northeast ER, *Thornton*

- HCA HealthONE Northwest ER, *Westminster*
- HCA HealthONE Presbyterian/St. Luke's, *Denver*
- HCA HealthONE Rocky Mountain Children's, *Denver*
- HCA HealthONE Rose, *Denver* △☆☆
- HCA HealthONE Sky Ridge, *Lone Tree* △☆☆
- HCA HealthONE South Parker ER, *Parker*
- HCA HealthONE Southwest ER, *Littleton*
- HCA HealthONE Spalding Rehabilitation, *Aurora*
- HCA HealthONE Swedish, *Englewood* △☆☆♡
- Rocky Mountain Regional VA Medical Center, *Aurora*
- UHealth Broomfield Hospital ☆
- UHealth Highlands Ranch Hospital △☆
- UHealth Lone Tree Medical Center
- UHealth University of Colorado Hospital, *Aurora* △☆☆

Award and recognition legend

- △ Recognized as BDC and/or BDC+
- ☆☆ 15 Top Health Systems® (hospital named in the review/study)
- ☆☆☆ 100 Top Hospitals®
- ☆☆♡ 50 Top Cardiovascular Hospitals®

Rated by Premier, Inc. for quality.¹⁸

● Eastern Colorado

- Banner Sterling Regional MedCenter, *Sterling*
- CommonSpirit St. Elizabeth Hospital, *Fort Morgan*
- East Morgan County Hospital, *Brush*
- Haxtun Health, *Haxtun*
- Keefe Memorial Hospital, *Cheyenne Wells*
- Kit Carson County Memorial Hospital, *Burlington*
- Lincoln Health, *Hugo*
- Melissa Memorial Hospital, *Holyoke*
- Sedgwick County Health Center, *Julesburg*
- Wray Community District Hospital, *Wray*
- Yuma District Hospital, *Yuma*

● Mountain

- CommonSpirit St. Anthony Summit Hospital, *Frisco* △
- Heart of the Rockies Regional Medical Center, *Salida* △
- St. Vincent Health, *Leadville*
- Vail Health, *Vail*

● Northern Colorado

- Estes Park Health, *Estes Park*
- UCHealth Greeley Hospital △☆
- UCHealth Medical Center of the Rockies, *Loveland* △☆
- UCHealth Poudre Valley Hospital, *Fort Collins* △☆○

● Southeast Colorado

- Prowers Medical Center, *Lamar*
- Southeast Colorado Hospital, *Springfield*
- Weisbrod Memorial County Hospital, *Eads*

● Southern Colorado

- Arkansas Valley Regional Medical Center, *La Junta*
- Children's Hospital Colorado, *Colorado Springs*
- Mt. San Rafael Hospital, *Trinidad*
- Spanish Peaks Regional Health Center, *Walsenburg*
- UCHealth Grandview Hospital, *Colorado Springs* ☆
- UCHealth Interquest Medical Center, *Colorado Springs*
- UCHealth Memorial Hospital, *Colorado Springs* △☆○
- UCHealth Parkview Medical Center, *Pueblo* △
- UCHealth Pikes Peak Regional Hospital, *Woodland Park* ☆

● Southwest Colorado

- CommonSpirit St. Thomas More Hospital, *Cañon City* △
- Pagosa Springs Medical Center, *Pagosa Springs*
- Rio Grande Hospital, *Del Norte*
- San Luis Valley Health Conejos County Hospital, *La Jara*
- San Luis Valley Regional Medical Center, *Alamosa*

○ Western Slope

- Animas Surgical Hospital, *Durango*
- Aspen Valley Hospital, *Aspen*
- CommonSpirit Mercy Hospital, *Durango*
- Community Hospital, *Grand Junction* △
- Delta County Memorial Hospital, *Delta*
- Family Health West Hospital, *Fruita*
- Grand Junction VA Medical Center, *Grand Junction*
- Grand River Health, *Rifle*
- Gunnison Valley Health, *Gunnison*
- Intermountain Health St. Mary's Regional Hospital, *Grand Junction* △☆
- Middle Park Health, *Kremmling*
- Montrose Regional Health, *Montrose*
- Pioneers Medical Center, *Meeker*
- Rangely District Hospital, *Rangely*
- Southwest Memorial Hospital, *Cortez*
- The Memorial Hospital, *Craig*
- UCHealth Yampa Valley Medical Center, *Steamboat Springs* △☆
- Valley View Hospital, *Glenwood Springs*





**Do you have questions?
Contact your Anthem
Sales representative.**

1. State-mandated Colorado Option plans are available on Pathway PPO Standard network to Small Group fully insured employer groups.
2. For Small and Large Groups. For Large Group plans, \$0-copay virtual care refers to PCP copay.
3. Blue Cross Blue Shield Association: The Blue Cross and Blue Shield System (Accessed September 2025). bcbs.com/about-us/blue-cross-blue-shield-system.
4. Anthem internal data, 2024.
5. Becker's Payer Issues (May 29, 2024). beckerspayer.com/payer/j-d-powers-top-ranked-health-plans-for-customer-experience-2024.html.
6. Anthem internal data, 2025.
7. Comparing Blue Cross Blue Shield Association 2022 network data versus same-period competitive data from Becker's Payer Issues: The size of 5 payers' mental, behavioral provider networks (December 2022). beckerspayer.com.
8. Internal data, Behavioral Health Case Management Program Evaluation Results, 2022.
9. Anthem Cancer Care Navigator program insights, January 2024.
10. Lark program outcomes, September 2023. Applicable for Well-being Coach Digital and Well-being Coach Total only.
11. Anthem's value-based primary care program evaluation, 2023.
12. Blue Cross Blue Shield Association data, October 2024. BCBSA and registry data, BDC/BDC+ eligible providers vs. relevant comparison group. Results based on most recent designation cycle for each specialty. Savings based on BDC/BDC+ total episode cost. Not all products are available in all markets.
13. CarelonRx internal data, 2024.
14. Digital Health Awards®, 2024 Digital Health Gold Award: healthawards.com.
15. Digital Product & Experience, 2024 Accomplishments: A Year in Review.
16. Availability of the Engagement Package varies by plan. Rewards eligibility applies only to subscribers and their enrolled spouse/domestic partner (if applicable) with Anthem medical benefits unless employer chooses subscriber-only rewards. Eligible members must be active on the plan and their activity must take place during the plan year. A subscriber and eligible spouse/domestic partner may earn rewards when eligible activities are completed and, in some instances, are verified by an Anthem claim. Rewards may be a taxable form of income. Rewards may be delivered by check or an alternative form of payment.

17. This map only represents hospitals and facilities. We strive to keep our care provider lists current and accurate. However, providers may occasionally leave our network or change their designation status. To confirm a provider details, employees can chat with us through the Sydney Health app or anthem.com, or call the Member Services number on their ID card.
18. Premier, Inc.: 100 Top Hospitals® Study 2025 Annual Report, 50 Top Cardiovascular Hospitals® Study 2025 Annual Report, and 15 Top Health Systems®. premierinc.com.

Standard (Colorado Option plan networks) and nonstandard networks are generally the same, but there may be some differences that are fluid as negotiations continue toward Colorado Option objectives. Refer to anthem.com, then Find Care for participating facilities and professional care providers. If members need individual guidance, they can also call Member Services at the number on their health plan ID card.

Copies of Colorado network access plans are available on request from your Anthem representative or at anthem.com/co/networkaccess.

Therapymatch, Inc. d/b/a/ Headway, Talkspace, Inc., LiveHealth Online, and Headspace, Inc. are separate companies providing behavioral health services on behalf of your health plan.

LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

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

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

Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.