



# Anthem EAP Manager's Manual

Tools and resources to help you lead



Managing employees is rewarding in many ways. It can also be a balancing act. As a leader, you want your employees to have the tools and resources to be successful at work and home. You also want to make sure you're minimizing risk and cost while following agency policies. The Anthem Blue Cross and Blue Shield (Anthem) Employee Assistance Program (EAP) is here to help your employees and their families and support you in the important and challenging role you serve.

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## EAP frequently asked questions

### Q. What is the Employee Assistance Program (EAP)?

A. Your EAP is a team of professionals dedicated to supporting you and your employees with resources, tools, and trainings that promote productivity and work-life balance.

### Q. Who's eligible for EAP services?

A. EAP services are available to all COVA Care, COVA HDHP, Waived, Wage and Tricare employees and their household members - at no added cost.

### Q. What employee resources does EAP offer?

A. EAP provides articles, online tools, podcasts, seminars, and counseling services to address common work-life concerns, including:

- Substance and alcohol abuse
- Depression, stress, and anxiety
- Family and relationship issues
- Child, elder, and pet care referral resources
- Retirement, wills, and estate planning

EAP also offers access to Emotional Well-being Resources, a set of digital tools that can teach your employees effective ways to manage stress, anxiety, depression, substance use, and sleep issues.

### Q. As a manager, when should I reach out to EAP about an employee?

A. If you think an employee's personal problems are affecting work performance or causing safety issues, it's time to contact us. We can help you figure out next steps.

### Q. What EAP services are available?

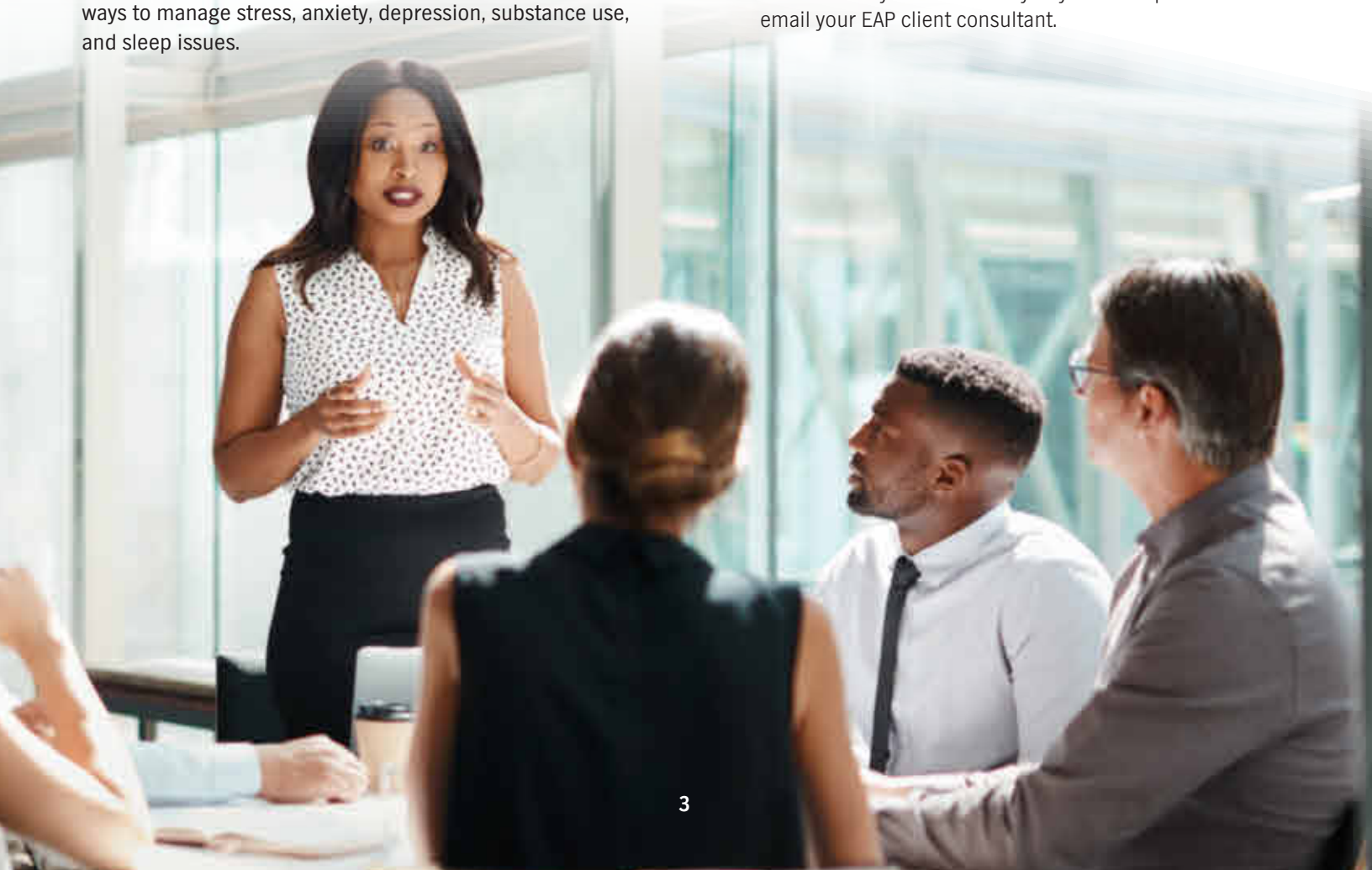
A. Along with 24/7 access to our call center, we offer:

- Unlimited consultation in response to workplace issues.
- Help developing workplace policies.
- Training for leaders.
- Wellness workshops and health resources for you and your employees.
- Support for Critical Incident Response (CIR), such as death, violence, or natural disaster.

### Q. How do I contact the EAP?

A. There are three ways you can contact us:

- Call us at **855-223-9277**.
- Visit your EAP website, **[anthemeap.com/cova](https://anthemeap.com/cova)**.
- Reach out any time of the day to your HR representative or email your EAP client consultant.





## Training services

### Overview

EAP is here to equip you and your employees with tools and resources that help you stay healthy and productive. We provide management trainings and wellness seminars on-site and via webinar.

Be sure to review all trainings for content and receive approval from your HR department before sharing with your team.

### Services

- **On-site trainings and webinars**

- You can find a complete list of EAP's training and wellness seminars in our catalog. Topics include:

- EAP orientation
- Leadership and personal growth
- Family, parenting and aging
- Legal and financial planning
- Risk management
- Health and wellness

- Seminars are included as part of the Commonwealth's contracted EAP bank of hours. Check with your EAP client consultant for details.

- **Monthly wellness webinars**

- Recent topics have included:

- Embracing Diversity and Differences
- Building Happy and Healthy Relationships
- Addressing Anxiety in an Uncertain World

- Monthly wellness webinars on the EAP website are offered at no extra cost to you and your employees.

### Next steps

- Contact your HR department for on-site or webinar options.
- Email your EAP client consultant, Linda Pace, at [linda.pace@anthem.com](mailto:linda.pace@anthem.com) for our complete training and wellness catalog.
- Visit **[anthemeap.com/cova](https://anthemeap.com/cova)** to watch webinars and EAP orientation videos.



Employees can access wellness webinars  
anytime at [anthemeap.com/cova](https://anthemeap.com/cova).



## Digital resources

### Overview

EAP offers various digital tools to promote work-life balance, as well as personal and professional development for you and your employees.

### On-demand resources

- **Resources for managers**

- Manager's library of articles, podcasts, and seminars on topics including:
  - Leveraging your EAP
  - Change and downsizing
  - Evaluating employees and giving feedback
  - Managing virtual staff
  - Motivating and recognizing employees
  - Manager orientation

- **EAP website: [anthemeap.com/cova](https://anthemeap.com/cova)**

- 24/7 access to resources and tools, including:
  - Podcasts
  - Online seminars
  - Self-assessments
  - Articles

- **Resources for employees**

- Employees can:
  - Chat with work-life consultants 24/7 through LiveCONNECT (available in English only).
  - Find local service providers such as adoption agencies, day care centers, and pet sitters.
  - Register on the EAP website for ID theft and recovery services.
  - Listen to podcasts on a variety of health and wellness topics.

### Emotional Well-being Resources

- These no-cost digital tools are available anytime, anywhere. They offer help coping with issues such as depression, anxiety, stress, sleep problems, and substance use.

### Next steps

- Visit **[anthemeap.com/cova](https://anthemeap.com/cova)**.
- To find resources for managers, go to the *Working* section and choose **Manager Tools**.





# Management consultation services

## Overview

As a manager, you are prepared to deal with routine employee issues daily. For complicated issues, EAP professionals are here to give you guidance, 24/7, 365 days a year.

## Services

### • EAP counselors for risk management consultation

— Talk to trained counselors about managing crises or other events that affect your workforce. Common issues include:

- Threat assessments and workplace violence
- Critical incidents, natural disasters, and employee death
- Upcoming or pending layoffs
- Substance abuse
- Supporting employees in emotional distress

### • EAP counselors for performance management consultation

— Talk to trained counselors about performance and communication issues. Learn how to:

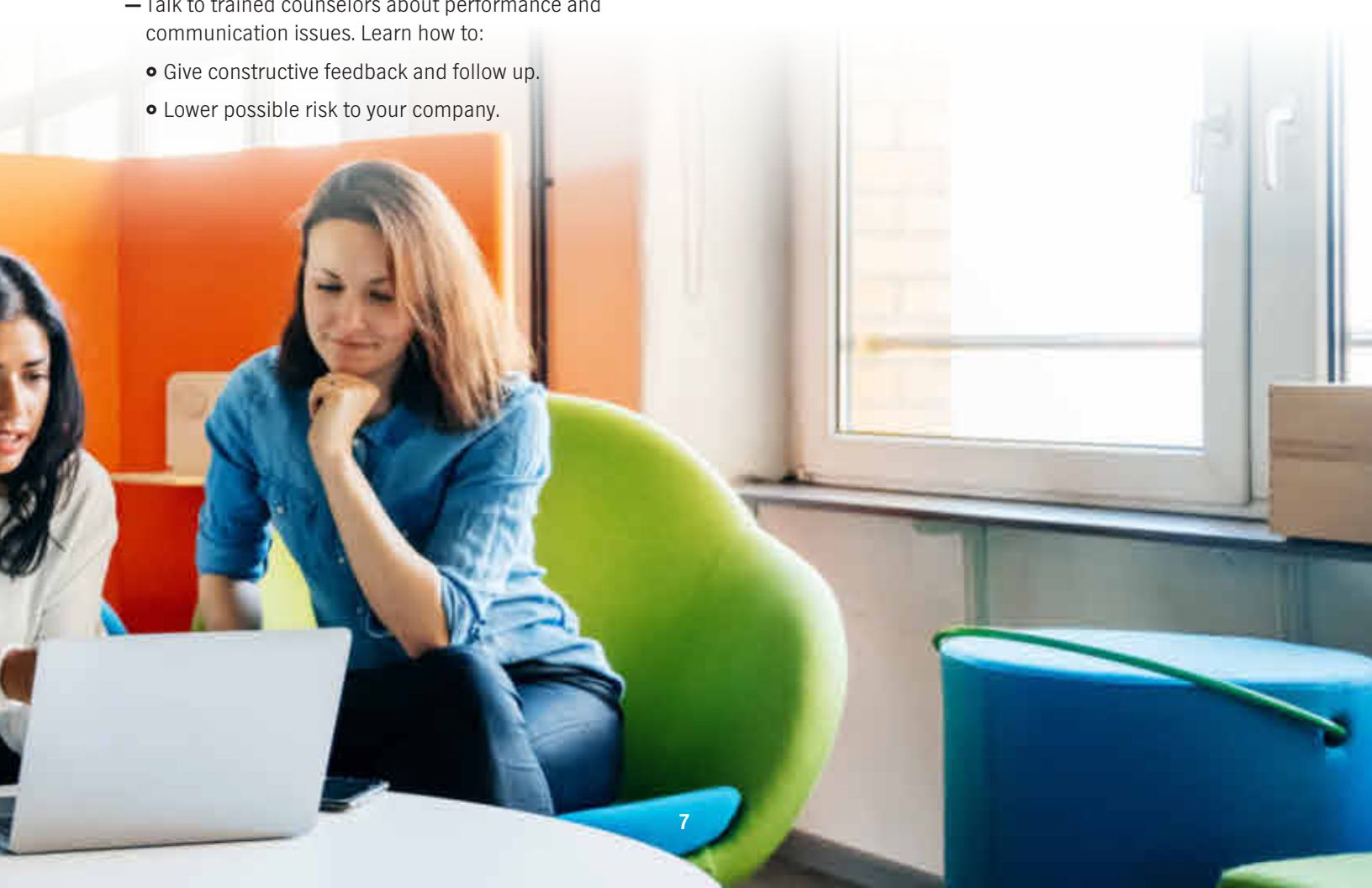
- Give constructive feedback and follow up.
- Lower possible risk to your company.

### • What you should know:

- Everything you share with EAP is confidential. You're not committing to anything by contacting us.
- You still have to follow your policies and procedures when consulting with an EAP staff member.
- Calls that employees or their household members make to EAP are also confidential.

## Next steps

- Call your EAP at **855-223-9277**.
- Refer to the performance management *Dos and Don'ts* document (**page 14**).
- If you need a formal referral for EAP, look at the "Management referrals to the EAP" section (**page 24**).





# Substance abuse consultation

## Overview

Substance abuse can lead to costly and dangerous mistakes at work. If you think an employee is under the influence, you need to act. As a manager, you're there to support employees in seeking help, not diagnose the problem. EAP can connect you and your employees to the right resources for substance abuse issues.

## Services

- **Manager services**

- Learn how to:

- Take next steps when an employee tells you about a substance abuse problem or you suspect one exists.
- Document employee performance issues.

- **Employee services**

- Employees can:

- Connect with EAP 24/7 for support.
- Receive a confidential recommendation for care based on their needs.
- Access Emotional Well-being Resources, a no-cost digital program with proven tools for managing substance use.

- **What you should know:**

- If the employee is in a safety-sensitive position, check with HR about options to get the employee to return to work or remain at work safely.
- Substance abuse is a medical condition, just like depression or asthma. Some employees may need medical attention.

## Next steps

- If you think an employee is under the influence, talk to your HR department and review your policies and procedures before taking any action.
- If you need a formal referral for EAP, check the "Management referrals to the EAP" section (**page 24**).
- If an employee is returning to work after an absence, check our "Tips for transitioning an employee back to work" (**page 15**).
- Promote EAP to employees. Remind them all EAP services are confidential and available 24/7 at no cost.

## Do you know the signs?

Along with noticeable physical symptoms, employees struggling with substance abuse may:<sup>1</sup>

- Show inconsistent work quality.
- Have poor concentration and judgment.
- Miss more work and come up with excuses of vague illnesses.
- Increasingly avoid friends and colleagues.
- Appear unkempt or sloppy.





# Critical incident response

## Overview

When a traumatic event happens at work, it can affect employees' sense of safety and well-being. The EAP offers critical incident response (CIR) services to help you:

- Minimize the long-term impact of the incident.
- Reassure your employees and provide them information about the natural healing process.
- Share helpful emotional health resources.

## Services

### • EAP counselors for CIR consultation

— Talk to trained counselors about coordinating a response to the traumatic event. This may include:

- Phone support
- On-site CIR
- Special training for managers
- Referrals for individual counseling
- Working with local service agencies

### • Critical Event Support center on [anthemeap.com/cova](https://anthemeap.com/cova)

— Immediate access to planning, coping, and recovery resources for natural disasters, acts of violence, and other traumatic events.

### • What you should know:

- There's no cost to speak with a CIR counselor.
- Don't leave yourself out of the equation. As a manager, you also need to make sure you're receiving the support and help you deserve.

## Next steps

- Call EAP 24/7 at **855-223-9277** for help responding to a critical event.



### CIR services can help you address:

- Traumatic injuries, accidents, and employee deaths
- Natural disasters
- Workplace robberies or other violent acts
- Industrial accidents, such as fires, floods, and explosions
- Organizational changes, like reorganizations and layoffs.



# Fitness for duty evaluations

## Overview

A fitness for duty (FFD) evaluation assesses whether an employee can properly do their job. Under Americans with Disabilities Act (ADA) regulations, an employer can request one if an employee has performance issues and there's reason to believe the issues arise from a diagnosable behavioral health condition. EAP can help you decide if an FFD evaluation makes sense for your employee situation.

## Services

- **Manager services**

- Managers can receive:

- Support determining when it's appropriate to request an FFD evaluation.
- Guidance about FFD services offered by our vendor partners — and any costs associated with them.
- Help transitioning employees back to work after an absence.

- **Employee services**

- Employees can:

- See highly trained medical professionals, including psychiatrists and psychologists, for evaluations.
- Receive treatment recommendations based on evaluations.

- **What you should know:**

- An FFD evaluation isn't a covered EAP service.

## Next steps

- Talk to your HR and Legal departments when considering an FFD evaluation.
- If you have an employee returning to work after an FFD absence, consult our “Tips for transitioning an employee back to work” on **page 15**.





## Reductions in workforce services

### Overview

During layoffs, employees may experience a range of emotions, including fear, anxiety, anger, grief, guilt, and shock.

It's important to be open and compassionate during this process, while also protecting your business needs. Your EAP can help you better communicate with, understand, and support your workforce.

### Services

- **Talk with EAP counselors anytime**
  - Counselors are available 24/7 for both you and your employees. They can provide you advice on how you can support your employees or offer your employees individual emotional support.
- **On-site support**
  - Counselors can speak with employees as a group or one-on-one.
- **Work-life services by phone or online**
  - Representatives can help with financial issues, housing problems, and skill development.
- **Training services**
  - Topic-focused trainings to support employees in transition.
- **What you should know:**
  - Employees and their families may use EAP services up to 30 days after job loss.

### Next steps

- Call your EAP at **855-223-9277**.



## Performance management tips

### Do:

- **Be proactive.** That means responding before negative behaviors worsen or affect the productivity and morale of your team.
- **Focus on concrete, observable, and factual behaviors.** Act on warning signs, not rumors or personality conflicts.
- **Keep it professional.** Set aside personal differences and styles when addressing the problem behavior.
- **Identify the impact of the behavior.** How does it affect work performance, environment, and team functioning?
- **Clarify performance expectations and concerns.** Be clear, concise, and to the point.
- **Encourage employee participation in problem-solving.** Ask your employee for ideas on improving the situation.
- **Schedule routine follow-up meetings to monitor progress.** Praise positive change and continue talking through any problem behaviors.
- **Document the problem behavior and your interactions with the employee.** Use clear, objective behavioral descriptions and log dates, times, etc.
- **Consult with HR and Legal, as needed.**

### Don't:

- **Diagnose the behavior.** Remember, only qualified professionals can diagnose conditions like depression, anxiety, and substance abuse. Your job is to identify performance issues and help your employee find support.
- **Present EAP as punishment.** Explain that EAP services are there to help the employee and are strictly confidential.





## Tips for transitioning an employee back to work

Returning to work after a health-related leave of absence (LOA) can be a difficult transition for an employee, depending on the:

- Length of the absence.
- Reason for the absence.
- Effectiveness of the treatment and/or accommodations received during the absence.
- Welcome the employee receives when they return.

To help make your employee's return as smooth as possible, consider the following tips:

• **Before the employee's first day back at work:**

- Tell your staff when the employee is returning and how job duties may be affected.
- Don't discuss the employee's LOA details with your staff.
- If needed, arrange for a new workspace, computer and phone access, training(s), reorientation, etc.

• **On the employee's first day back at work:**

- Personally greet and welcome the employee.
- Explain any organizational and/or procedural changes that they might have missed.
- Reassure the employee that their well-being is your primary concern. If something comes up that makes the employee feel uncomfortable or overwhelmed, they should come to you right away.
- Reassure them that the details of their LOA have been kept private.
- Try to have all needed adjustments in place — whether it's ergonomic seating, closer parking, or a special schedule. Check with your HR representative to ensure you've provided all legally required accommodations.

• **After the first day:**

- Periodically check in with the employee to see how they're doing.
- Set up follow-up meetings to talk about their progress.

EAP is available to you and other leaders for consultations about return-to-work issues.





# Workplace conflict

Your employees won't always get along, but you can help manage conflict before it becomes disruptive or personal. EAP is here to offer you guidance and support.

## What is workplace conflict and why does it happen?

Any dispute involving two or more employees is considered a workplace conflict. The conflict may be a personal issue that's not work-related.

### Some common causes are:

- Two or more people competing for limited resources.
- People ignoring or attacking others' points of view.
- Closed-mindedness to other approaches, personalities, or communication styles in the workplace.
- People feeling they're being treated less fairly than coworkers.

## Addressing conflict

As a leader, confronting employees and managing conflict can be challenging. However, it's important that you deal with it as early as possible to avoid more serious issues for your employees and your agency down the road.

Plus, when workplace conflict is managed successfully, employees unite and perform better.

### It's time for management to step in when:

- A violation of a policy or procedure has taken place.
- Workplace productivity or morale is negatively influenced.
- The conflict poses a safety risk.

### To minimize the risk of escalating conflict:

- Focus on the professional, not the personal.
- Pay attention to both verbal and nonverbal cues.
- Consult with your supervisor, HR department, and EAP to help you navigate these unique situations.
- Give all sides the same time, consideration, and respect.
- Make your expectations for resolution clear and monitor progress.
- Talk to HR and/or Legal about what happens if behaviors do not change, and share this information with your employees.

### What you should know:

- EAP does not offer mediation services. Contact your EAP to talk about options available to support you and your employees in addressing conflict.
- Topic-focused trainings are available (see **page 4** for more information on EAP's training services).





## Workplace violence

You and your agency have a responsibility to provide a safe work environment free of threats and violence. As managers, you must learn to recognize the early warning signs of troubled employees. Doing so may help your agency avoid potential crises and ensure employees receive the help they need before they lash out.

### Warning signs<sup>2</sup>

- **Inappropriate communication by employees who:**

- Verbally abuse or threaten themselves or others.

- **Types of threats:**

- ⇒ **Direct:** "I'm going to shoot you."

- ⇒ **Conditional:** "If my supervisor gives me a bad evaluation, I'll kill myself."

- ⇒ **Veiled:** "You'll be sorry."/"What goes around, comes around."/"Someone is going to pay for this."

- Frequently get into intense arguments with coworkers or customers.
- Use excessive profanity or make unwanted sexual comments.
- Voice suicidal or homicidal thoughts.
- Show poor judgment and seem disconnected from reality.

- **Inappropriate behavior by employees who:**

- Disobey policies and procedures.
- Claim to be persecuted by others.
- Respond to frustration by throwing things, punching walls, or destroying objects.
- Tamper with computer network data or interrupt computer network functioning with viruses, etc.
- Try to start physical fights with their fists or weapons.

It's hard to predict the actual risk level for violence — whether it's self-harm or outwardly directed. However, you should be especially alert when employees are:

- The victims of domestic violence.
- Part of a workplace relationship that ended badly.
- Stalked and receive unwanted calls, texts, emails, or visits at work.
- The victims of crime, including robbery, assault, rape, or gang-related activity.

**If a situation turns violent:**

1. Call 911 for any life-threatening emergencies.
2. Contact your threat assessment team, if available.
3. Call your EAP toll-free number for help.
4. Follow all agency policies and procedures related to potential threats.

EAP consultation is not intended to be a substitute for your policies and procedures related to violence in the workplace.

In the event of a threat, follow your own policies and procedures.

EAP can provide training on preventing workplace violence, as well as handling violence and its aftermath if it does occur.





## Supporting employees in emotional distress

Encountering an emotional or tearful employee can feel a little uncomfortable.

EAP's highly trained consultants are available 24/7 to help you better respond in these situations. They may talk to the employee, with their permission, and do a phone assessment to determine the employee's needs. This process can include a referral to an EAP counselor, work-life services, a community agency, or even a local emergency room.

It's likely that your employee is just having a bad day and won't need an EAP referral or counseling. As a manager, you can offer an empathetic ear.

### When reaching out to an emotional employee:

- **Make eye contact.** Look at the person directly and keep your body posture open.
- **Speak in a calm voice** to create a relaxed environment.
- **Encourage the employee to take a deep breath.** Take one yourself. This will help you both regroup.
- **Respond thoughtfully** and be honest about not having all the answers.
- **Ask for examples or details** of the employee's concerns to help you understand where they are coming from.
- **Validate the normalcy and importance** of those concerns. (For example: "It sounds like you have a lot going on right now.")
- **Problem-solve with the employee.** Talk about possible next steps, goals, or available resources, like EAP.
- **Let the employee know you care** and are sorry they are struggling. Offer the employee a private space to decompress or contact EAP for support.





## Self-care and stress management

As a manager, it can be easy to forget to make time for your own care and well-being. You may start skipping meals or take work home. This can change your mood — negatively affecting your health, relationships, and effectiveness as a leader.

### How to manage it all

#### Always make time for basic care. That includes:

- **Nutrition.** Eat a balanced, healthy diet. Avoid binge eating or long stretches of not eating.
- **Sleep.** Give your mind and body at least 7 to 8 hours of rest every night.
- **Exercise.** Talk to your doctor about the right fitness plan for your health and lifestyle. Ideally, you want to be active 20 to 30 minutes a day. You can walk, run, do yoga, or stretch at your desk — any movement makes a difference.
- **Time off.** Schedule vacations and other work-free time to relax, recharge, and reconnect with loved ones.

#### Don't be afraid to ask for help when you need it

- **Set boundaries and delegate work** when there's too much going on. Be honest about your limitations and respect them.
- **Ask for guidance or mentoring** from your superiors and/or peers.
- **Contact EAP when you need help.** Whether it's a referral to a counselor or resources on the EAP website to help you keep everything in balance, we are here to support you.

#### Leverage your EAP resources on [anthemEAP.com](https://anthemEAP.com)

- Emotional Well-being Resources
- "Let's Talk Depression" center
- "Critical Event Support" center
- Podcast center





## Confidentiality

EAP follows state and federal confidentiality laws, including Health Insurance Portability and Accountability Act (HIPAA) rules and ethical standards. We strictly adhere to both the legal and professional definitions of “confidentiality.” We’ll only communicate with external parties about your employee when we have an employee-signed Release of Information form or as required by law. For example: We are legally obligated to report to the appropriate authorities anyone who may be an immediate danger to themselves or others. Our primary duty is to keep people safe. Safety is more important than confidentiality in that instance. If you want to confirm that an employee is using EAP services, a Release of Information form will need to be completed and returned to EAP. EAP will review this form with you during your management consultation call. We only provide information on employee attendance and compliance — not details of personal problems, diagnoses, or treatment programs. Employers receive a routine utilization report that shows how many employees have taken advantage of the EAP benefit. Employees aren’t identified by name, Social Security number, location, or work group. Their participation remains private.



EAP services are confidential, and available to you, your employees, and members of your households at no cost. No one will know you’ve contacted us unless you give permission in writing.<sup>3</sup>





## Management referrals to EAP

**When an employee is having problems, whether personal or performance-related, you can make a referral to EAP.**

### Steps to take when making a management referral to EAP:

1. Consult with your management team, HR, and Legal.
2. Call EAP for a consultation. Calling doesn't commit you to a course of action. EAP is a resource that will help you address work performance issues. The EAP clinician can assist with helping you think through options, concerns, and support you in planning your next steps.
3. Determine the type of EAP referral you'd like

### Informal referral

As a manager, you can recommend EAP to your employee. EAP considers this an "informal" referral. We wouldn't contact you regarding employee attendance or compliance because there's no Release of Information form attached to it.

### Formal referral

Complex performance issues may require a more formal EAP referral. With a Release of Information form, the employee's contacts, attendance, and compliance to professional recommendations would be tracked and reported to the employer by EAP. Please note that clinical information won't be shared. A Release of Information form is typically faxed or emailed to you for the employee's signature. In some cases, the form is sent directly to the EAP.

If you're making a formal referral to EAP, use the checklist below as your guide:<sup>5</sup>

#### 1. Prepare to meet with the employee.

- ☐ Read and review any agency policies and procedures that may apply.
- ☐ Document work performance issues, including specific dates, times, situations, etc.
- ☐ Define expectations for improved performance and consequences if expectations aren't met.
- ☐ Contact EAP for consultation and to get a *Release of Information* form.

#### 2. Meet with the employee.

- ☐ Review positive aspects of the employee's performance history and identify past successes.
- ☐ Explain that the employee is valued and why you're concerned about recent behavior.
- ☐ Detail specific performance problems, using documentation and supporting policies, as needed.
- ☐ Clarify performance expectations, including a timeline for improvement and the consequences for not improving.

#### 3. Offer EAP to the employee.

- ☐ Present EAP as a resource to address issues that may be affecting the employee's performance.
- ☐ Explain you'll require proof of attendance and compliance from the employee regarding EAP services.
- ☐ Ensure the employee that EAP won't share details of personal problems, diagnoses, or treatment.
- ☐ Ask the employee to sign a Release of Information form and return it to the EAP representative you consulted.
- ☐ Tell the employee that, regardless of whether or not they use EAP services, performance is expected to improve.
- ☐ Consult with your HR representative about next steps.

#### 4. Schedule routine follow-ups with EAP.

- ☐ After your employee's assessment by EAP, you and the EAP representative behind the referral will schedule routine check-ins. During these meetings, the representative will update you on the employee's participation in the EAP and adherence to recommendations.
- ☐ If an employee doesn't follow recommendations, you'll be informed and should consult with your HR and/or Legal department to discuss next steps.

#### 5. Schedule routine follow-ups with the employee.

- ☐ Monitor, document, and address the employee's performance issues on a regular basis.

#### 4. Complete paperwork for HR records, documenting discussions and referral to EAP.

- ☐ Document your performance discussions with your employee.
- ☐ Be sure to follow agency policies and procedures.

### Mandatory/Last Chance Agreement

This type of EAP referral may be used when the employee is having serious performance issues — and is generally a last step before firing. When the Release of Information form is signed, it may be accompanied by a Last Chance Agreement (employer-generated), which outlines what behaviors need to change and is signed by both the employer representative and the EAP.

If an employee does not follow through with the requirements of the Last Chance Agreement, your agency will need to decide how you would like to proceed based on your policies and procedures. A Last Chance Agreement is often used for positive drug tests or other major workplace violations. It's important to consult with your HR representative and/or Legal team before making this type of referral.

Please note: Return to work and fitness for duty determinations fall out of the scope of EAP.



## Notes





1 Society for Human Resource Management website: *Employing and Managing Persons with Addictions* (January 12, 2018): [shrm.org](http://shrm.org).

2 Department of Labor: *DOL Workplace Violence Program* (accessed August 2021): [dol.gov](http://dol.gov).

3 In accordance with federal and state law, and professional ethical standards.

4 Some companies don't offer formal or mandatory manager referrals to EAP. It'll be important to consult your local HR representative to ensure you have access to these services.

5 UC Berkeley People & Culture: *Layoff: Communication Guidelines* (accessed August 2021): [hr.berkeley.edu](http://hr.berkeley.edu).

This document is for general informational purposes. Check with your employer for specific information about benefits, limitations and exclusions.

Language Access Services — (TTY/TDD: 711)

Spanish — Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.

Chinese — 您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。

We comply with applicable federal civil rights laws and don't discriminate on the basis of race, color, national origin, age, disability or sex.

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. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](http://anthem.com/co/networkaccess). 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 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), 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 and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.