Your lifetime, trusted health partner

Advancing health beyond healthcare

See how inside

Anthem

Shaping the future of health

Transforming access to quality healthcare. Through our investments in people, tools, and technology, we help control costs, increase value, and improve outcomes.

Driving whole-health outcomes. Our integrated whole-health approach serves individuals across their entire health journey. Meaningful, empathetic solutions proactively connect individuals to care in simpler, more effective, and more affordable ways.

Strengthening our communities. We have developed strategic partnerships and programs in our communities that support physical, behavioral, and social health needs while controlling costs.

We're ready to partner and collaborate with you on your healthcare strategy by focusing on:

Affordability
Delivering superior financial results through industry-leading clinical programs, digital tools, and an unmatched national network
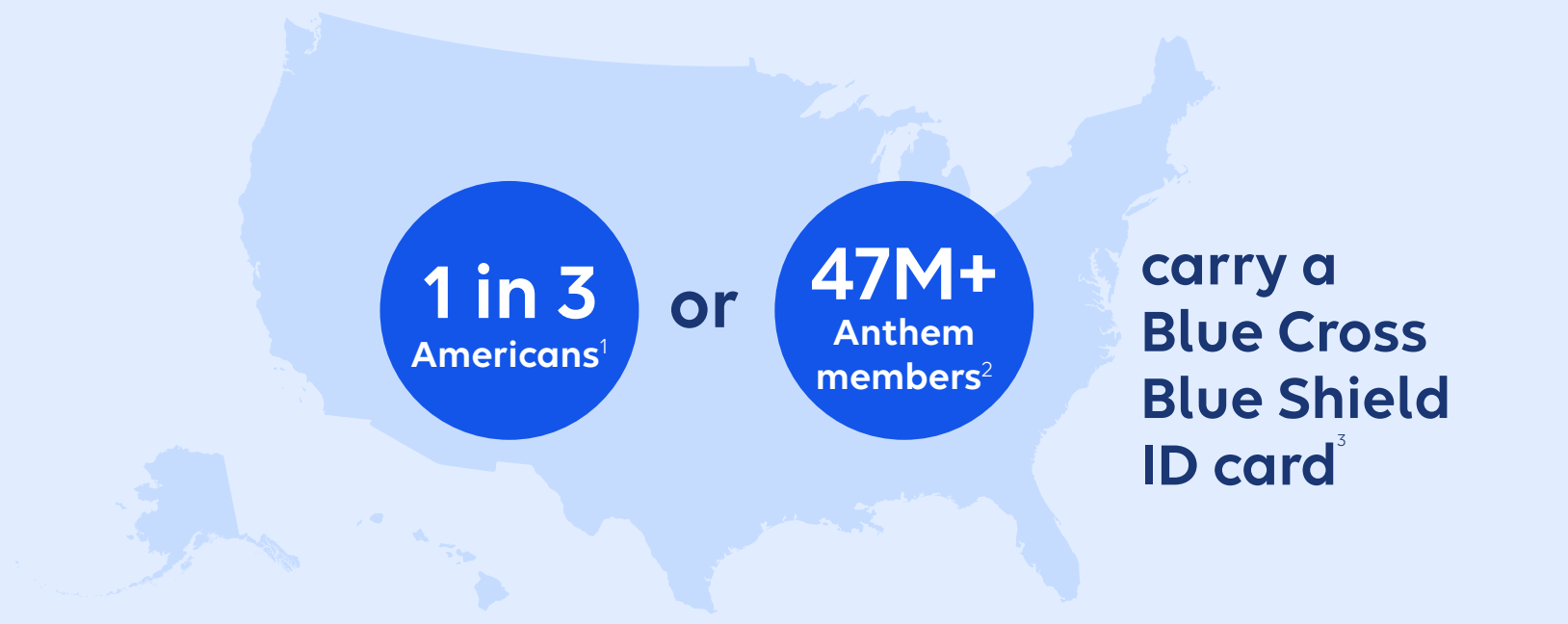
Experience
Advocating whole health and personalized care with an innovative, trusted partner

Simplicity
Making healthcare simple, convenient, and accessible

1 in 3 Americans[1] **or 47M+ Anthem members**[2] **carry a Blue Cross Blue Shield ID card**[3]

National and local experience

An unmatched network to meet local needs on a national scale

We're ready to serve your employees with a broad preferred provider organization (PPO) network through the Blue Cross Blue Shield Association's BlueCard program, an association of independent, locally operated Blue Cross and Blue Shield plans.

Our national network includes:

85% of doctors[4]

97% of hospitals[4]

1.7M doctors and hospitals — more than any other insurer[1]
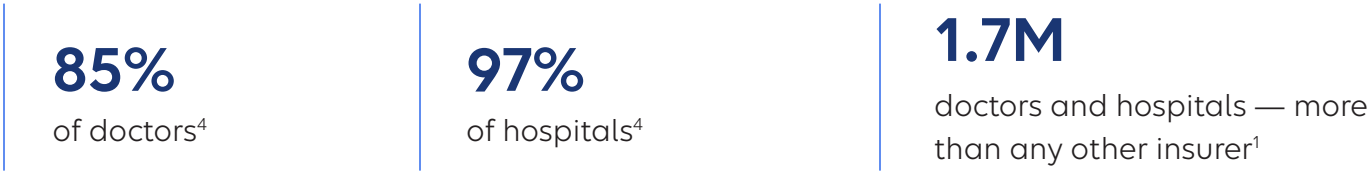
Blue High Performance Network

Delivering higher-quality, more cost-effective care than traditional networks

This innovative network solution:[5]

- Is the sole Blue High Performance Network[SM] (BlueHPN) that reaches all **top 10** metropolitan statistical areas.
- Extends to more than **232 million** Americans (70%+ of U.S. population).

- Covers **65+** major U.S. markets.
- Offers an average distance to its care providers that's only about **2.3 miles farther** than to a PPO care provider.

Value-based care

Holding care providers accountable for cost and quality outcomes

Value-based care:

- **Rewards** doctors for actual results, such as improved care coordination, fewer unnecessary medical services, and better disease management rather than their patient volume.
- **Gives** care providers the support and incentives they need to change how they practice healthcare.
- **Shares** data among care providers for a big-picture view of each patient's health.
- **Simplifies** the patient experience, with 24/7 access to care, extended office hours, same-day and weekend appointments, and more ways to contact doctors.
- **Helps** lower the overall cost of care.

Our scale and level of care provider investment make us a leader in achieving and advancing value-based care, which currently covers:*

8M+ members

210 accountable care organizations

3,000 hospitals and health systems

100K+ doctors
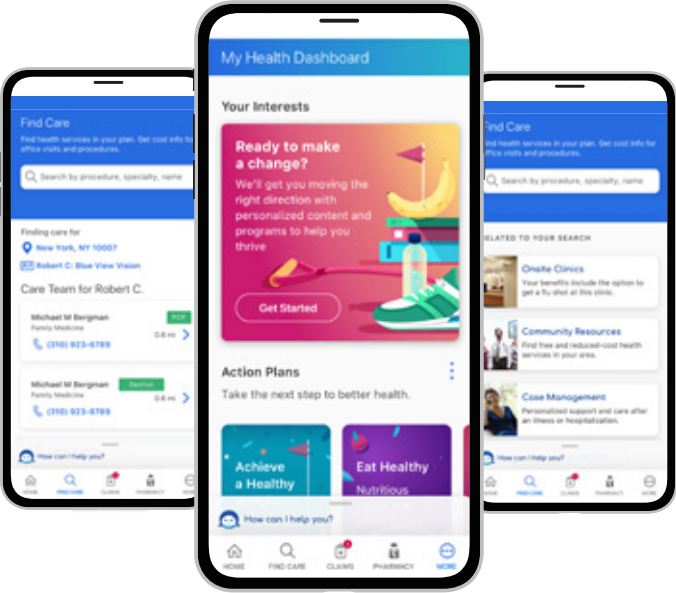
Transforming access to quality healthcare

Sydney Health

Our innovative, personalized app

Sydney[SM] Health can help employees make connections with care providers, resolve health issues, and bridge care gaps.

The **Sydney Health** app enables employees to keep track of their health and benefits in one convenient place, so they can:

- **Search** for in-person or virtual care, wherever they are.
- **Text** or video chat with a doctor at low to no cost.
- **Order** and refill prescriptions.
- **Estimate** and compare costs for common procedures.
- **Access** their digital ID card on their mobile devices.

- **Check** their recent claims history and confirm benefits.
- **Find** immediate answers to health questions through interactive chat or our Symptom Checker.
- **Use** My Health Records, where they can view, download, and share health records.

With our human-centered approach enhanced by technology, we're delivering a simpler and smarter healthcare experience using:

- Member-focused data and analytics.
- Artificial intelligence in real time.
- Digital tools that can impact members' real lives, right now.

An award-winning app that delivers big results

4.8	**4.5**	**1.9M+**
rating in the App Store®	rating in Google Play™ store	connected to care

7M+	**#1**	**85%**
app downloads	app among Blue Cross Blue Shield Association health plans[1]	of users stay engaged with the app[2]

24/7 access to care providers online

Anthem is transforming the healthcare landscape by creating a digital front door that enables convenient, supportive member experiences and connects health data across care providers and health systems.
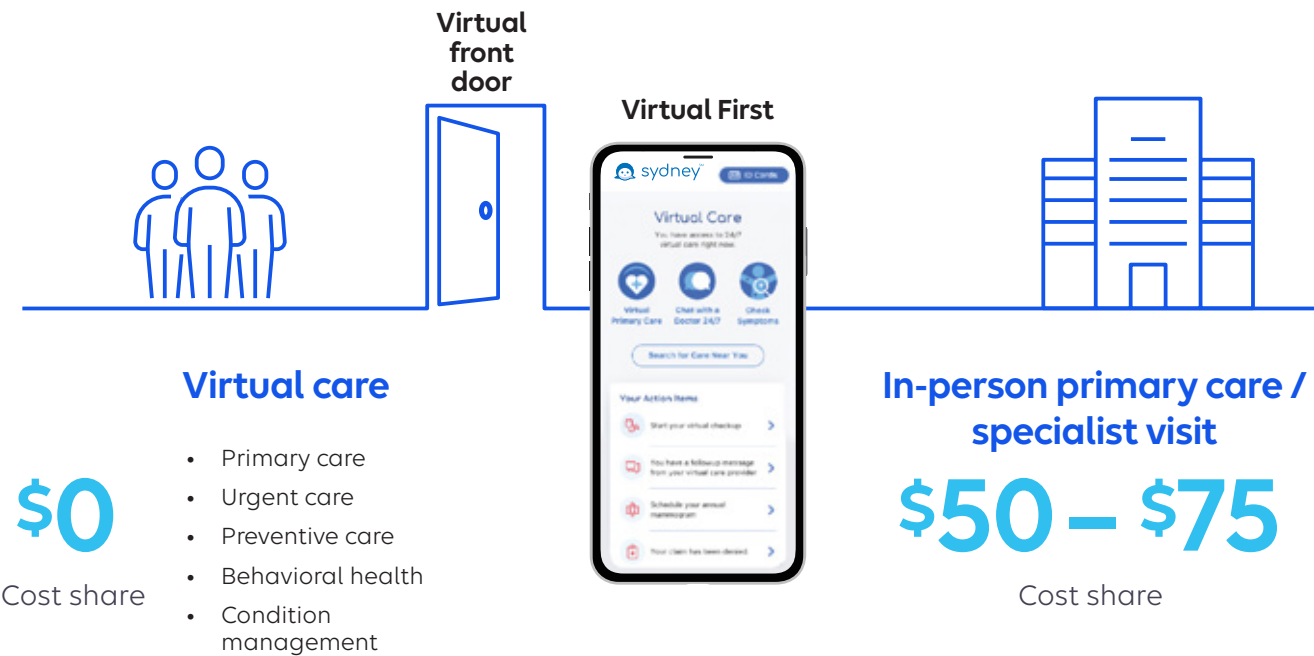
Virtual Primary Care allows members to see a doctor, board-certified psychologist, or licensed therapist through a smartphone, tablet, or computer, day or night. They can also access nutritionists, health coaches, lactation consultants, and other care providers.

On-demand health from anywhere

Through our Virtual First plans, individuals can receive:

- Comprehensive primary care, coordinated by a care team.
- Preventive care through wellness check-ins and lab screenings.
- A personalized care plan and follow-ups.
- Unlimited access to care, including prescription refills and referrals.

- 24/7, on-demand urgent care support.
- Annual wellness visits by video, with age-appropriate screening recommendations, preventive labs, and overall health risk assessment.

Virtual front door

Virtual First

Virtual care

$0
Cost share

- Primary care
- Urgent care
- Preventive care
- Behavioral health
- Condition management

In-person primary care / specialist visit

$50 – $75
Cost share

Driving whole-health outcomes

Responsive and empathetic, our smarter care programs enable real-time connections to prevent and intervene — driving stronger engagement and bridging gaps in care.

Through the combined power of technology, analytics, and care provider collaboration, we can:

- **Simplify healthcare access.** We are leveraging the latest technologies to successfully connect more people to high-quality, affordable care for all their needs — from anywhere, at any time.

- **Deepen support for each member's treatment plan and individual health needs.** Through caring advocacy, we are connecting at a deeper level to ensure the right care at the right time — at all stages of a member's unique health journey.

- **Empower all stakeholders to work together for the best possible outcomes and overall experience.** The entire care team can view the care plan in real time and work with providers, members, and their families on the next best steps to improve health.

Our advocacy results go beyond driving efficient outcomes:

Up to a
7%
trend reduction in total medical and pharmacy costs[1]

Up to a
6%
decrease in emergency room utilization[1]

90%
Customer effort score[1]

Nearly
93%
member satisfaction with Anthem[2]

Net promoter scores (**NPS®**) in the
80s

69%
gap closure for medical and pharmacy[2]

Up to a
17%
increase in pharmacy refills[3]

Every moment of health reimagined

Our advocacy model is about more than helping individuals and their families navigate a complex system.

It's a true concierge advocacy approach, bringing together the member, member advocate, clinical advocate, and care providers to create stronger relationships and deliver a healthcare experience that is **simple, intuitive, guided, and personalized**.

Individuals experience the simplicity and convenience of a **single front door** that is accessible through one app or phone number for the entire benefits ecosystem. This guided support is backed by a member advocate who serves as the primary point of contact for the employee and their family. Their goal is to help employees access the individualized care and support they need in the moments that matter.

It's advocacy built on trust, informed by real-time insights, and strengthened through care provider partnerships.

Stronger connections to care providers through Health OS

We know that our care providers need data and insights to deliver more coordinated, holistic care. Through our Health OS platform, our trusted care partners can share data bidirectionally, sending the right information to the right stakeholder at the right time. This comprehensive support across the healthcare ecosystem is critical to improving the quality and cost of care.

Clinical data connectivity

65M
clinical records (including clinical data from encounters)

12%
improvement in care gaps closed

18M
member charts available for medical review

Bidirectional member insights

8x
increase in response rate (industry average is 3%)

25%
improvement in medication adherence

Concierge Cancer Care Program

Extra support for the most vulnerable

The Concierge Cancer Care Program can help employees with cancer navigate every stage, including:

- The cancer diagnosis.
- 24/7 remote monitoring of their vital signs.
- Clinical trial authorization and related services.
- Tracking, reporting, and future support.

Specialized resources for LGBTQ+ employees

Inclusive Care champions comprehensive, empathetic support, removing barriers and meeting the unique needs of each employee within the LGBTQ+ community.

We **navigate** to educational resources and community groups focused on LGBTQ+ related medical and social topics.

We **provide** empathetic and personalized guidance through our Health Guides and Nurse Care Managers.

We **connect** patients and family members to behavioral health resources and counselors.

We **pinpoint** allies and subject matter experts in the medical community.

We **supply** education and support for those taking specialty medications.

We **offer** guidance and education to gender affirmation surgery patients and their family members.

CarelonRx

Enhancing pharmacy access and choice

Our custom-built pharmacy benefit manager, CarelonRx, was born as an alternative to traditional pharmacy benefits focused more on transactions than treating the whole person. CarelonRx is here to transform how pharmacy impacts people's lives. It uses Sydney Health and other personalized digital tools to make it easier for your employees to:

- Refill medications and locate nearby pharmacies.
- View integrated medical and pharmacy claims.
- Manage home-delivery and specialty medications.
- Price and keep track of medications.

Behavioral health

Prioritizing access, outreach, and compassion

We're deeply committed to employees' psychological and emotional wellness.

That's why we've been expanding our capabilities, with an enhanced digital experience and new layers of clinical expertise to:

- **Promote virtual behavioral health services** for both psychology and psychiatry.
- **Significantly increase choice and access** by expanding and offering approximately 2x more care providers in our behavioral health network than our competitors.[1,2]
- **Drive quality care delivery** through Blue Distinction Specialty Care and prioritizing value-based contracting.

1 Becker's Payer Issues: The size of 5 payers' mental, behavioral provider networks (December 2022); beckerspayer.com.
2 TC Evaluation 4.0 National Aggregate Results, February 2019.

Sharing data for better outcomes

Anthem Whole Health Connection® helps achieve improved outcomes by integrating pharmacy, dental, vision, behavioral health, life, and disability benefits, making all aspects of care simpler, smarter, and more cost-effective.

With Anthem Whole Health Connection®, employers can save up to 4% off their medical premium when adding new medical, dental, vision, disability and/or supplemental health to their existing Anthem plan.

Combining these benefits also can lead to more-informed healthcare decisions, stronger coordination, and fewer gaps in care. For the first half of 2022, 1.8 million (monthly average) of care gaps were closed, including over:[1]

17,000
dental care gaps

765,000
wellness care gaps

365,000
pharmacy care gaps

568,000
medical care gaps

164,000
vision care gaps

Why connected care matters

Preventable chronic conditions like diabetes and high blood pressure are the leading drivers of insurance premiums, medical claims, and other employer healthcare costs, including more than **$36.4 billion** lost annually because of absenteeism.[2]

Average medical costs go down by **$600 PMPY** — that's a savings of 12% to 14% in medical costs per year for people who have dental, vision, or pharmacy coverage.[3]

Regular dental and eye exams can help doctors **find early signs** of chronic health conditions.[4,5]

Enhanced dental benefits helped lower members' total medical costs by **$8,280**.[6]

Vision claims helped identify **22,151** members with diabetes.[1]

1 Anthem Whole Health Connection® data, October 2022.
2 Centers for Disease Control and Prevention, National Center for Chronic Disease Prevention and Health Promotion: Workplace Health Promotion: How CDC Supports a Healthy, Competitive Workforce (accessed October 2023); cdc.gov.
3 Analysis completed by Anthem Business Intelligence Team, October 2020.
4 Academy of General Dentistry, Know Your Teeth: Oral Warning Signs Can Indicate Serious Medical Conditions (accessed May 2023); knowyourteeth.com.
5 Your Sight Matters: 7 Health Problems Eye Exams Can Detect (accessed May 2023); yoursightmatters.com.
6 Anthem, Integrated Medical and Dental Quantifying Value Study for Diabetes, Cardiovascular Disease, Cancer, and Organ Transplant Conditions, 2020.

Strengthening our communities

Our associates live and work in the same places you do. We are both members of the communities we serve and partners in helping those communities thrive.

Across the country, Anthem is proud to have:

47.53M
members[1]

100K
associates[1]

98.6%
client retention[2]

500+
national accounts[2]

In 2022, we supported our communities by donating:[3]

- **$96.6M** in open community activity.
- **$30M** in grants to address maternal health.
- **$12.5M** through our Employee Giving Program.
- **135,199 employee volunteer hours** through Dollars for Doers.

1 Anthem internal data, Q1 2023.
2 Anthem National Accounts internal data, Q4 2022.
3 Our parent company's Corporate Fact Sheet, Q4 2022.

Transforming your healthcare challenges into opportunities

As your trusted partner in health, Anthem is committed to **championing forward-thinking solutions** that make quality care more accessible, foster whole-health outcomes, and build healthier communities.

By focusing on affordability, experience, and simplicity, we make it easier for people to live their healthiest life.

Please contact your Anthem representative to **join us in shaping a future where health goes beyond healthcare.**

Anthem. ✚ 🛡