

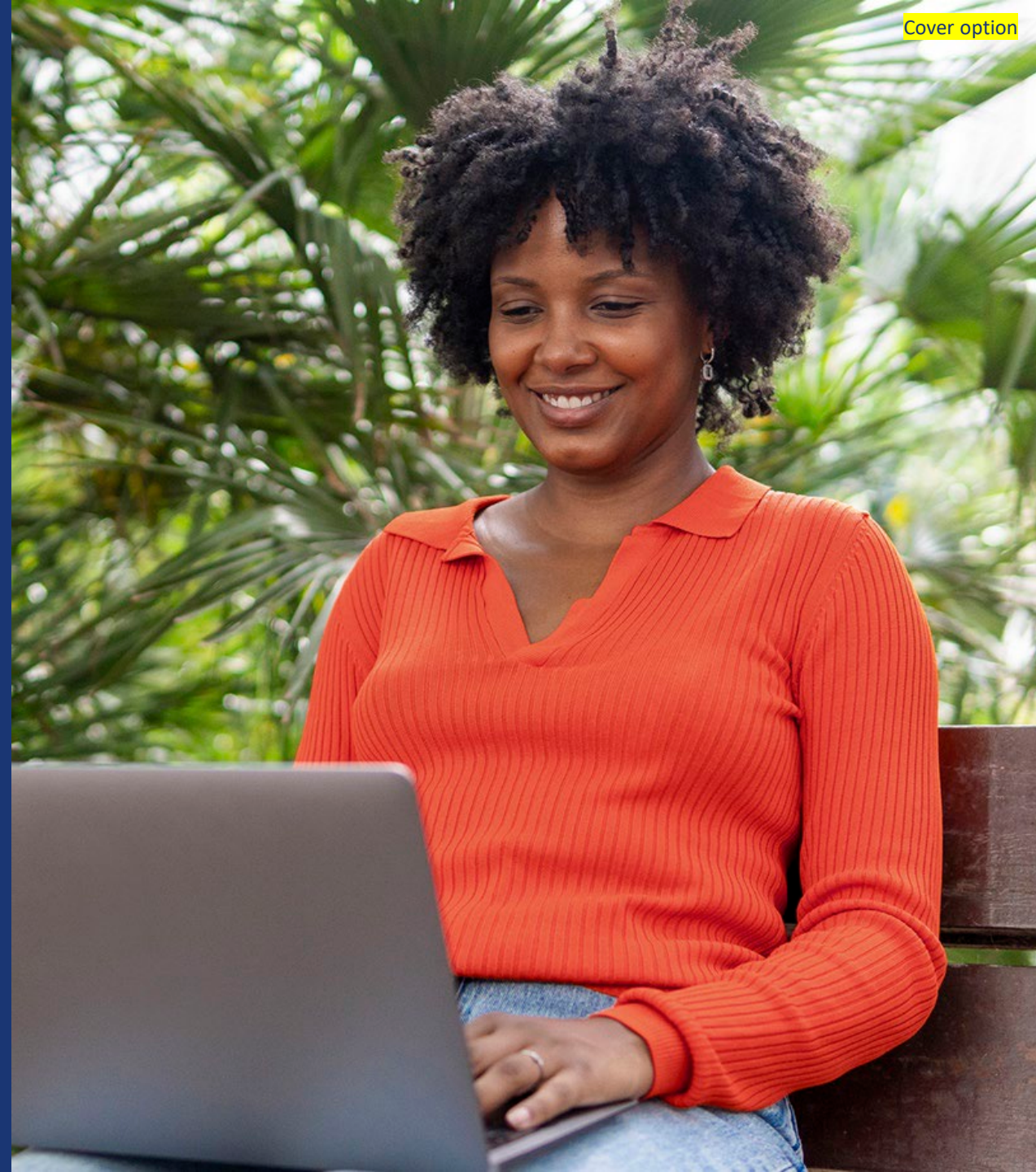


Your lifetime, trusted health partner

Helping your employees find the right care at
the right time with our behavioral, clinical, and
digital platforms

Alternative Health Plans: Clear Choice

A copay plan linking employees to a broad network, predictable pricing, and the power to comparison shop and save



Clear Choice offers simplicity, transparency, and savings

A plan built to deliver clarity and confidence, with:



Predictable pricing and a simple copay



Personalized guidance toward high-quality, cost-effective care



Broad networks for choice and convenience



Coordinated support and incentives



Clear Choice connects all the dots, for smarter healthcare decisions and better outcomes.



An integrated digital experience for alternative health plans



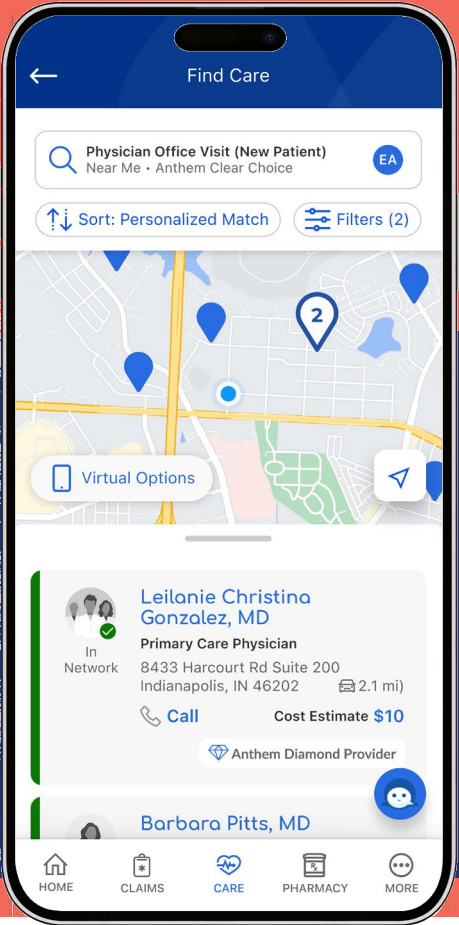
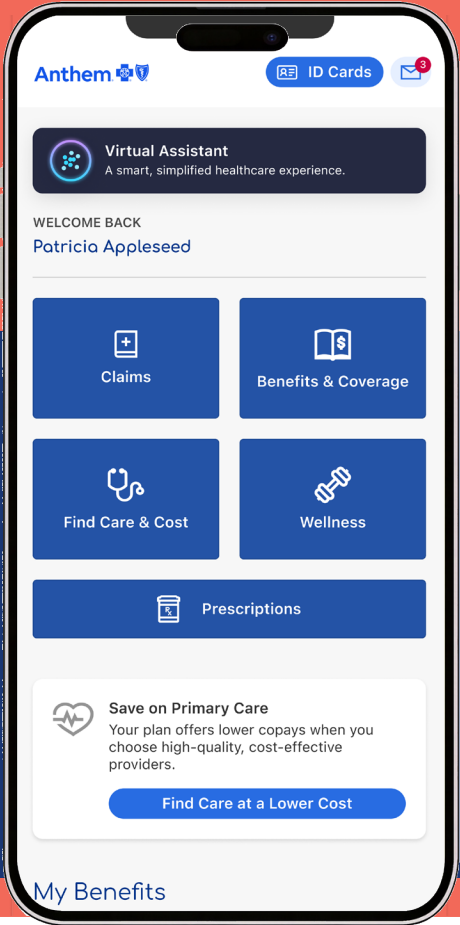
We empower members with simple, intuitive ways to find care and make the most of their benefits.

Sydney Health enables plan enrollees to easily access:

Benefits & claims

Shopping for care

Rewards & incentives



Note: The Sydney Health screenshot is for illustrative purposes only.

Benefit design sample: HSA



Simplicity



Transparency



Savings

Clear Choice:

- ✓ Eliminates deductibles and replaces coinsurance with copays.
- ✓ Lowers copays when Anthem Diamond Providers are used.
- ✓ Improves care access and reduces out-of-pocket costs through \$0 virtual care options.
- ✓ Is built on broad national networks.

Chart key

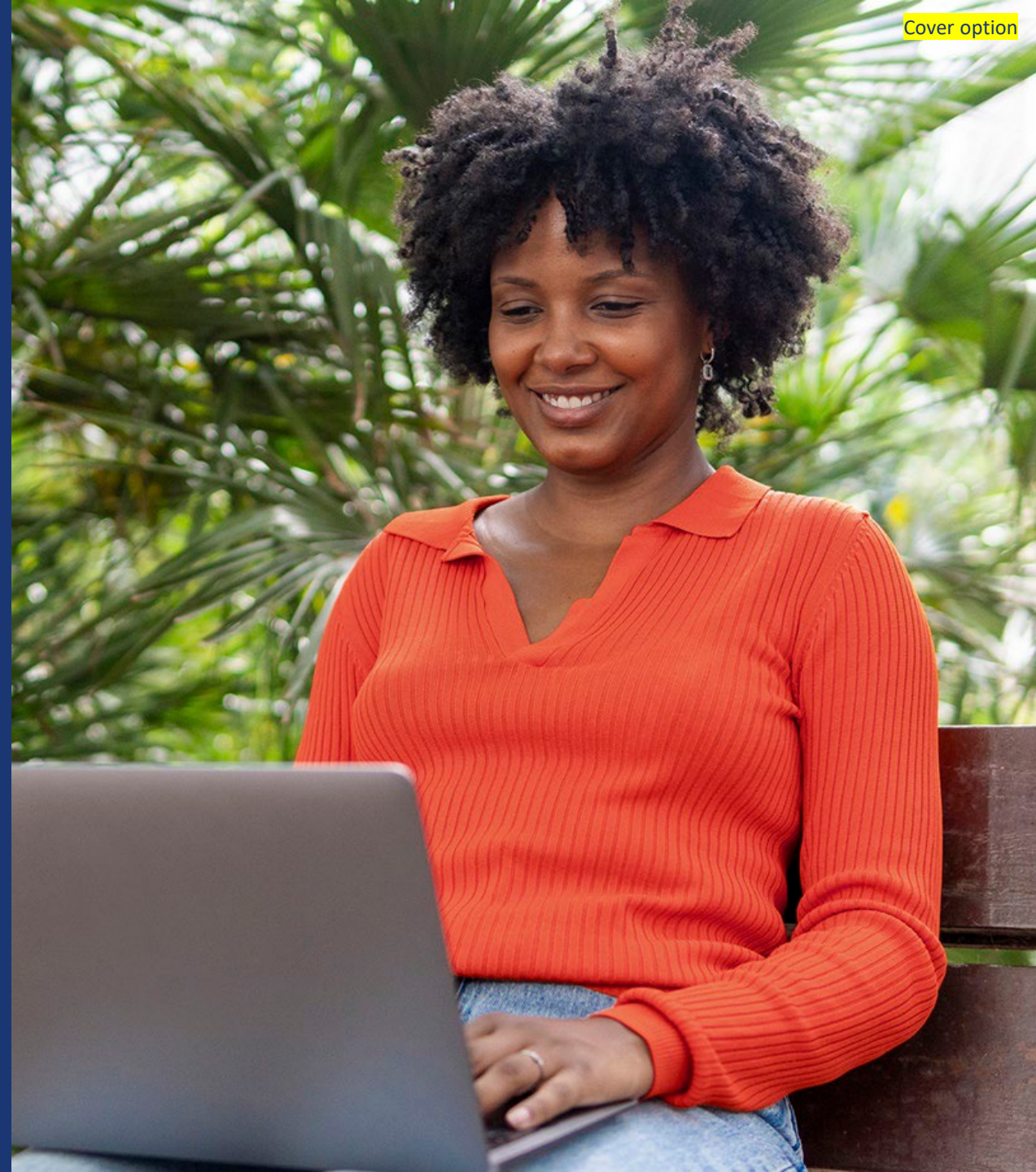
EE = eligible employee
OOP = out of pocket

PCP = primary care physician
SPC = specialist
MRI = magnetic resonance imaging

Plan benefits	HSA (current)	Clear Choice (proposed)
Network	BlueCard PPO	BlueCard PPO
Deductible (EE/Family)	\$2000/\$4000	\$2000/\$4,000
Member coinsurance	10%	—
Annual OOP (EE/Family)	\$3,500/\$7,000	\$4000/\$8000
Office visits PCP	Ded & Coin	Ded then \$15*/\$25
Office visits SPC	Ded & Coin	Ded then \$40*/\$50
Virtual care	Ded & Coin	\$0
Inpatient	Ded & Coin	Ded then \$750 per admission
Outpatient	Ded & Coin	Ded then \$500
Diagnostic (Imaging/X-ray, MRI)	Ded & Coin	Ded then \$200
Urgent care	Ded & Coin	Ded then \$75
Emergency room	Ded & Coin	Ded then \$500

Alternative Health Plans: Smart Shopper

Incenting Higher quality lower cost care



Rewards for smarter healthcare shopping

Our comparison-shopping feature within Sydney Health compares medical procedure costs, which can differ by thousands of dollars from one care provider to another.¹ When employees use cost-effective, high-quality care providers, they can earn cash rewards.²

Example of how colonoscopy costs vary by care provider

Location	Cost
Provider A	\$1,800
Provider B	\$2,932
Provider C	\$4,749

Sample procedures and rewards³

- Carpal tunnel: \$150
- Colonoscopy: \$150
- Hernia repair: \$500
- Knee surgery: \$750
- Mammogram: \$50
- Outpatient labs: \$25
- Ultrasound: \$500



The benefit for employees

- Earn rewards.
- Control out-of-pocket costs.
- Make educated choices.



The benefit for employers

- Reduce claim costs.
- Empower employees.
- Avoid administrative burden.

\$137M+
in claims savings
to date⁴

¹ SmartShopper availability varies by market.
² Reward may be delivered by check or an alternative form of payment.
³ Examples shown are for illustrative purposes only. Actual incentives will vary by specific procedure, care provider, and location.
⁴ SmartShopper Performance and Savings Report, 2025.

The SmartShopper program is offered by MDX Medical, LLC, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. MDX Medical, LLC, a Zelis company, does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Zelis | 340 Mt Kemble Ave, Suite 200 | Morristown, NJ | 07960 Copyright ©2024 MDX Medical, LLC, a Zelis company. All rights reserved.

Total Health Complete: Family Advocacy

Supporting employee families whole
health through advocacy

Anthem  



Support and connection to resources: the dedicated Family Advocate at work



Experience matters

More than 7 years of advocacy experience

Average tenure of Anthem Advocate team associates

Leadership:

25 years

Operations experts:

10 years

Family Advocates:

4 years

Clinical Advocates:

5 years

Customer Effort Score:*

92.5%

Net Promoter Score® (NPS®):*

79

Inquiry resolution:*

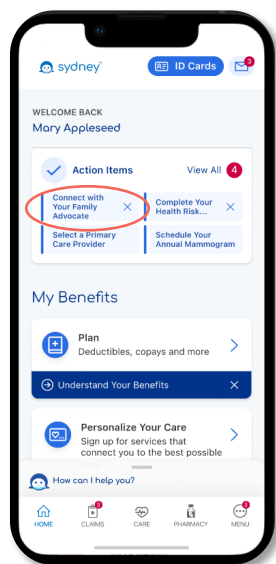
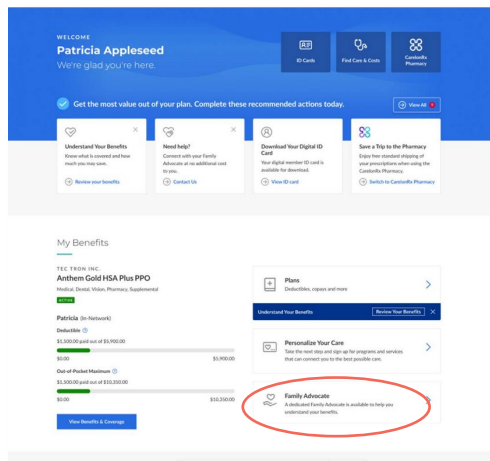
88%

* Medallia Survey (January 1, 2024, through October 31, 2024).

Choose the path to connect with your advocate



Member calls
Anthem



IVR validation: Connected to your
Family Advocate

No IVR validation: Connected to
next available Family Advocate



Schedule a callback with your advocate (within 3 hours)



Leave a voicemail with your advocate



Talk to next available advocate



Chat with available advocate



IVR deflection to text message



Sydney

What the Advocacy care team sees

Advocacy care team

Advocates get a full view of the member's care team.

Assigned actions

They can stay on top of promised actions and see a full history of their member interactions.

Advocacy plans

The entire care team can view the member's advocacy plan and work on the next best steps to improve their health.

Member Overview

Member Policies

Member Details

Member Representatives

CI Dashboard

MCI

Total Health Complete

Member Info

Member Program/Services

Client Account Profile

Family View

Case Status

Advocacy Plan

LERD

Advocacy Items

History

FAMILY ADVOCATE

ADVOCATE NAME

Smith, Sally

ASSIGNED DATE

10/10/2022

DOMAIN ID

PHONE

EMAIL

PROFILE

FAMILY CLINICAL ADVOCATE

ADVOCATE NAME

Rubble, Fred

ASSIGNED DATE

10/10/2022

DOMAIN ID

PHONE

EXT

Verified

☒

Filter Keyword

Referral Due Date

Filter by Date

Sort By

AZ

Assigned to Me

ITEMS PER PAGE

10

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1

2

3

>

>>

✓

ITEM NAME

UM authorization update

REFERRAL ASSIGNED TO

Smith, Sally

REFERRAL DUE DATE

10/20/2022

REFERRAL STATUS

In Progress

REFERRAL STATUS REASON

SERVICE REQUEST ID

[SR-1234](#)

REFERRAL UPDATED DATE

10/10/2022

REFERRAL UPDATED BY

Green, Sue

REFERRAL CREATED DATE

10/10/2022

REFERRAL CREATED BY

Green, Sue

REFERRAL PRIORITY

Standard

✓

ITEM NAME

Email member prescription cost comparison

REFERRAL ASSIGNED TO

Smith, Sally

REFERRAL DUE DATE

10/20/2022

REFERRAL STATUS

In Progress

REFERRAL STATUS REASON

SERVICE REQUEST ID

[SR-1234](#)

REFERRAL UPDATED DATE

10/10/2022

REFERRAL UPDATED BY

Green, Sue

REFERRAL CREATED DATE

10/10/2022

REFERRAL CREATED BY

Green, Sue

REFERRAL PRIORITY

Standard

✓

ITEM NAME

Referral to Livongo

REFERRAL ASSIGNED TO

Rubble, Fred

REFERRAL DUE DATE

10/20/2022

REFERRAL STATUS

In Progress

REFERRAL STATUS REASON

REFERRAL UPDATED DATE

10/10/2022

REFERRAL UPDATED BY

Green, Sue

REFERRAL CREATED DATE

10/10/2022

REFERRAL CREATED BY

Green, Sue

REFERRAL PRIORITY

Standard

Advocacy Items

History

Filter Keyword

Filter by Date

Select Date type

08/23/2022 - 09/23/2022

Sort By

Due Date

AZ

Assigned to me

Items Per Page

10

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1

2

3

>

>>

Item Name

Offer to send a list of participating...

Referral Assigned to

Clinical, Nurse

Referral Due Date

02/08/2022

Referral Status

Initial Action Required

Referral Status Reason

Service Request ID

[SR-1324](#)

Inside Family Advocate Engagements: Delivering Value to VBA Members

Family Advocates provide essential support by addressing members' questions and concerns, delivering meaningful outcomes through education, referrals, and care gap resolution. 20% (1,584 members) engaged with their Family Advocate -2% trend.

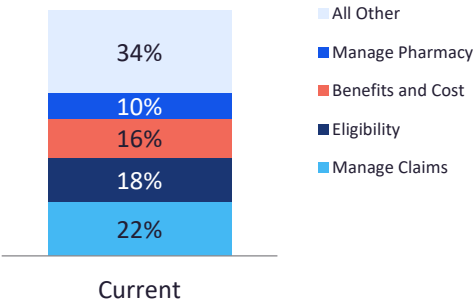
Reasons for Engagement

2.8K Total interaction count
▼ -9% trend

66% live calls 34% live chats
▼ -16% trend ▲ 8% trend

14% of calls were with
dedicated Family Advocates

Top contact reasons¹
% of Total Interactions



Value Delivered by Family Advocates

2.9 Avg education topics² per interaction

- Top 5 education topics
- Service
 - Preventive
 - Sydney Health Education: general resources available online
 - Vision
 - Consumer Portal/App Education: benefits

37 Avg referrals per 1,000 interactions³

374 Avg care gaps discussed per 1,000 interactions³

46% of care gaps addressed were preventive

in 61% of the preventive care gap interactions the member agreed to follow up

Results

95%
First call resolution

98%
Family Advocate interest rating⁴

97%
Family Advocate knowledge rating⁵

83.9
Net promoter score

¹Inclusive of both live chats and live calls. Primary call reason only. | ²Education topics encompass care gaps and clinical alerts | ³Inclusive of both internal and external referrals | ⁴% of surveyed members that felt "The customer care representative took a genuine interest in you" | ⁵% of surveyed members that felt "The customer care representative was knowledgeable"

Advancing the advocacy experience: stronger engagement, better outcomes

Theme	2026 Enhancements Strengthening Foundations	2027 + Beyond Deeper Personalization & Integration	Value Delivered Higher Engagement, Smarter Support, Measurable Impact
Engagement & Digital Experience	 Enhanced Health Coach (digital chat + bidirectional goals)	 First impression call experience  Smarter digital engagement (Virtual Assistant and IVR)	✓ More flexible ways to meet members where they are increases engagement ✓ Stronger first impressions lead to deeper program adoption
Personalized Clinical Support	 Refreshed predictive analytics models*  Expanded cancer resources	 Expanded predictive risk models*  Real-time health assessment recommendations	✓ Better identification of members who will benefit most from clinical engagement ✓ Real-time recommendations connect members to the right support at the right time
Integrated Navigation & Simpler Member Experience	 Ecosystem integration (EAP)  Provider integration and collaboration*	 Smarter recommendations  Deeper program integration	✓ More coordinated support across the entire ecosystem ✓ Stronger benefit utilization and improved member satisfaction
Insights & Demonstrated Value	 Appointment scheduling insights  Closed loop vendor engagement reporting	 Expanded outcomes analytics	✓ Clear demonstration of measurable program value ✓ Better data to guide benefits strategy and investment decisions

Women's Health Solutions (1st Qtr 2027)

Supporting the unique
and evolving care needs
of women



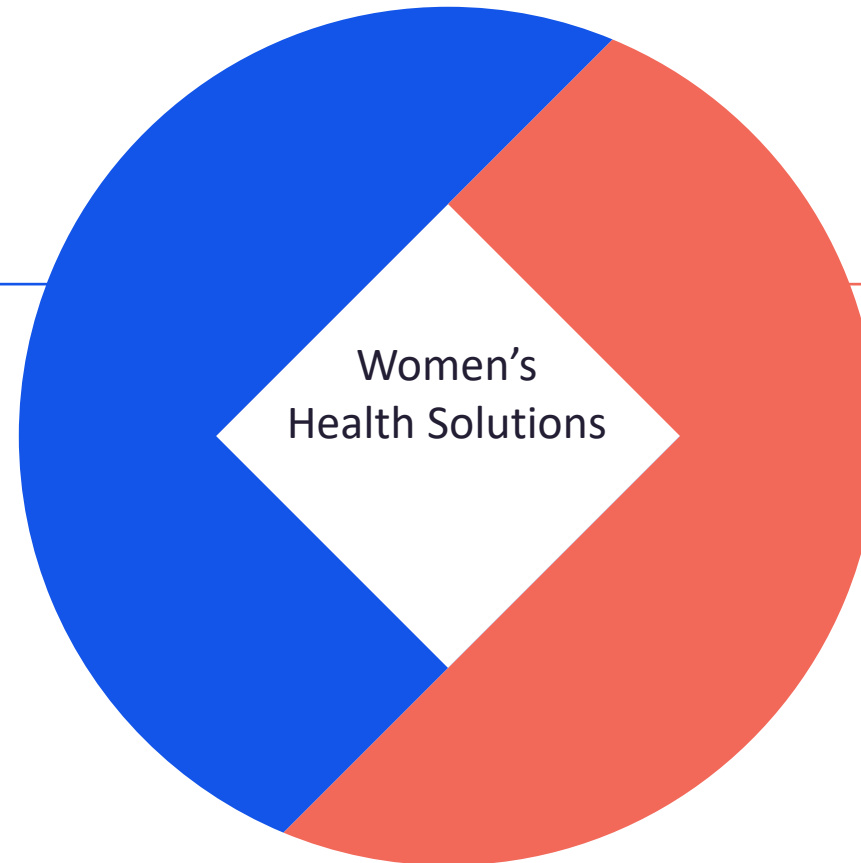
What's next for Anthem's integrated Women's Health Solutions

Building Healthy Families Complete

This buy-up version of the core Building Healthy Families (BHF) program:

- Retains all the core features of the original BHF.
- Adds high-touch support services and optional client customizations.
- Expands the scope of care coaches from preconception through parenting.
- Provides access to virtual providers and doulas

Coming 3/1/2026 for LG and ANA ASO



Women's Health Center

An enhancement for members to access all of our women's health solutions

A personalized, data-driven online resource, available on Sydney Health and Anthem.com. It features:

- Virtual nurse consultations to address concerns and connect to resources.
- Online scheduling for convenient visit booking.
- Women's Specialty Network of top in-person and virtual care providers.
- Personalized dashboard with health insights and next steps.
- Educational library with screening and preventive guidance.

Coming no-cost or low-cost 1/1/2027 for all commercial members

Women's Health Center

Enhancing the member experience through a data-driven, personalized digital hub empowering women to manage health across life stages

Health Program Navigation

Health program representatives are available via chat message to help members navigate the program and find care easily.

Women's Specialty Network

It includes a curated set of top-tier in-person and virtual care providers and centers of excellence specializing in women's health.

Seamless integration

The Women's Health Center has links to additional Anthem or third-party programs.



WHC dashboard landing page

Personalized content and dashboard

Driven by self-assessment, member preferences and claims data, members have a comprehensive view of their health and areas of care to address.

Educational content and resources library

Our resource library materials inform members on the importance of screenings and other preventive measures based on their age.

Women's Health Clinic

Virtual care for a broad range of women's health needs including menopause, PCOS and unexplained bleeding.

Women's Health Center: support at every stage of care



Meet Shannon

A 46-year-old from Chicago, Shannon has Polycystic Ovary Syndrome (PCOS) and is experiencing perimenopausal symptoms.

Member outreach

An email from Anthem introduces Shannon to the Women's Health Center. She learns she can access included support and resources for PCOS and her perimenopause. She decides to enroll.

Digital engagement

Shannon accesses the Women's Health Center through the SydneySM Health app and completes a health assessment that combines with her health data to create a personalized dashboard, that includes:

- Educational material on PCOS and perimenopause.
- Recommended screenings for women in their 40s.
- The last time she had PCP and OBGYN annual appointments.
- Links to menopause third-party support programs.

Timely notifications

Anthem sends Shannon a notification on her dashboard alerting her to an overdue mammogram. Her dashboard also provides a list of screenings, appointments, and tests she should receive regularly.

Extended care

Based on Shannon's assessment, her dashboard connects her with Gennev, a virtual menopause provider group for support and counseling.

Virtual care

When her in-person OB/GYN has long wait times, Shannon uses the Women's Health Specialty Network to schedule a visit with an in-network Anthem Diamond Provider PCOS specialist for symptom flare-ups.

Positive results

Through the Women's Health Center, Shannon gains personalized, timely support across outreach, digital tools, extended services, and virtual care — helping her better manage PCOS and perimenopause.