

# Anthem Wellbeing Solutions

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Help your employees meet their health goals



**Whole-person care to support a healthier, more-productive workforce** 



We understand the importance of giving your employees benefits to care for their whole health. This includes their physical, financial, emotional, and overall well-being.

That's why Wellbeing Solutions uses a comprehensive approach. It provides personalized support for every person's unique goals for better long-term health outcomes.



# 6 out of 10

employers agree that expanding the use of wellness, preventive, and health initiatives is extremely important.\*

\* Anthem Competitive Intelligence 10th Annual Workplace Benefits Study, 2021.

# Programs to enhance employee well-being

From staying in good health to managing a chronic condition, Wellbeing Solutions offers a simplified solution with resources and programs designed to support whole health — with savings for everyone.

- Mental and physical well-being
- Preventive care
- Condition management
- Healthcare navigation and decision-making

**The Engagement Package 200** rewards employees up to \$200 for taking part in a variety of condition management, preventive care, and wellness activities. The engagement package includes access to our dynamic Well-being Coach program and the Sydney<sup>SM</sup> Health app.

Your employees will enjoy increased value, guidance, and encouragement no matter where they are on the health spectrum, and you receive rewards for their level of engagement. Our engagement packages include valuable reporting to give you insights on the impact of rewards programs

**The Diabetes Prevention Program** is a smartphone app with 24/7 education and personalized coaching (to those who qualify) to help prevent type 2 diabetes.

The program focuses on healthier eating, increased physical activity, stress reduction, and overall lifestyle changes to help participants lose weight and lower the risk for type 2 diabetes. Participants receive a wireless scale at no extra cost to help track their progress. The scale syncs with the Lark app so they can share updates with their coach and continue to work toward a healthier lifestyle.

**Comprehensive benefits and support.**

**One complete package for a wide range of needs.**

## Easier for you

Wellbeing Solutions makes it simpler for you to implement, administer, and manage — all from one place.

# 92%

of employers agree that digital capabilities are important in helping employees make informed healthcare choices.\*

\* Anthem Competitive Intelligence 10th Annual Workplace Benefits Study, 2021.

## We're creating awareness to help drive engagement and improve outcomes

### Creating awareness

Using powerful data and artificial intelligence (AI), we can identify employees' health risks earlier and connect them to the right care. Our advanced digital tools offer customized support and a personalized health dashboard.

### Driving engagement

Wellbeing Solutions gives your employees the tools, resources, and positive reinforcement to stay on track with their goals. This can help them engage in their care decisions and encourage a greater investment in their health and well-being.

### Improving outcomes

By giving your employees a holistic well-being experience, they have the support they need to make ongoing, long-term health changes. This may lead to higher workforce productivity, better health outcomes, and significant cost-of-care savings.





# Mental and physical well-being

## Help your employees develop healthier behaviors

Creating better habits is key to improving long-term well-being. Our programs and incentives can encourage your employees to establish and maintain a healthier lifestyle by supporting their physical and mental well-being.

### Emotional Well-being Resources

Powered by Learn to Live, Emotional Wellbeing Resources supports more than 6 million U.S. users through its digital cognitive behavioral therapy programs and coaching services.

Employees have access to a comprehensive clinical assessment as well as five online programs targeting specific mental health concerns:

- Digital emotional support resources are available anywhere, anytime.
- The programs include effective ways to manage stress, depression, anxiety, substance use, and sleep issues.
- Experienced coaches provide support and encouragement via email, text, or phone.

### Health assessment

Employees can use this online survey tool to understand their current health status. Answers are analyzed and compiled into a personal report, with specific tips and recommendations to help them make positive changes.

**25%** of adults report improving their mental health as a yearly goal\*

\* American Psychiatric Association, *One in Four Americans Plans a Mental Health New Year's Resolution for 2022* (accessed June 2022); [psychiatry.org](https://psychiatry.org).

Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support. Learn to Live is an education program and should not be considered medical treatment.





# MyHealth Advantage

MyHealth Advantage is a proactive outreach program designed to improve safety, quality, and care coordination through personalized messaging. It helps your employees:

- Take specific actions to improve health outcomes.
- Optimize healthcare spending.
- Avoid drug interactions or other critical health issues.

We continuously analyze medical claims, pharmacy claims, and lab results to identify opportunities for cost savings or health improvements.

When opportunities are identified, employees receive either a personalized *MyHealth Note* mailer or a message through our Sydney<sup>SM</sup> Health app. Each outreach helps them take action. For example, they may receive a reminder about a missed routine exam or the availability of a cost-saving generic drug. If a health issue is identified, the employee's doctor is also alerted.

Employees can call a toll-free number for questions. Providers can talk to our nurses and pharmacists about the information an employee receives in their *MyHealth Note*.

This personalized outreach and guidance can help improve health outcomes, lower healthcare costs, and help employees feel confident and supported in their healthcare.



# Well-being Coach Total

Well-being Coach is a flexible coaching solution for employees across the health spectrum. Whether it be help with weight-management efforts or tobacco cessation, employees have access to traditional and digital tools supporting healthier behaviors. The Well-being Coach program is accessible from the Sydney Health app.

- **Well-being Coach Telephonic** provides a personal lifestyle coach to identified at-risk employees for obesity or tobacco use-related conditions, based on medical and prescription claims or self-reported Health Risk Appraisal data. Health educators reach out through a phone call with an invitation to participate in personalized coaching. Employees also have access to health educators through call and chat using the Sydney Health app.

Employees who want support for weight loss and quitting tobacco can consult with an Anthem pharmacist to discuss medication options that support their goals.<sup>1</sup> Pharmacists can then connect with the employee's doctor to request a prescription, if needed.

- **Well-being Coach Digital** is a personalized health coaching app combining predictive analytics and proven behavioral health techniques for all risk levels. Employees can receive support to maintain a healthier weight or quit tobacco, with additional support on topics like nutrition, activity, mindfulness, and sleep.

As employees interact with the app, its artificial intelligence (AI) capabilities learn their habits and behaviors to provide customized advice. It can even identify when they may be at risk for certain conditions or health events, offering to transfer the employee to a live coach for additional support.



## Well-being Coach Digital

Well-being Coach Digital is powered by the Lark platform and accessible to employees via Sydney Health.

For members who log their weight long term using the Well-being Coach Digital program, **43%** achieved a  $\geq 3\%$  weight loss and **28%** achieved a  $\geq 5\%$  weight loss.<sup>2</sup>

<sup>1</sup> Medications to help quit tobacco or lose weight may be covered under the terms of the employee's pharmacy benefits and are not included in cost of the Well-being Coach program.

<sup>2</sup> Lark internal data, 2022.



# Encouraging preventive care

Routine care can help your employees identify issues before they become more serious and costly. That's why all plans cover these services at 100% when employees use a doctor, clinic, or pharmacy in their plan's network.



Annual wellness exams



Health screenings



Vaccinations



Flu shots

## Rewards for healthy habits

Our health rewards program lets an employee and a covered partner earn rewards for participating in wellness programs to help them establish healthy habits. Using the Sydney<sup>SM</sup> Health app or anthem.com, employees can request digital gift cards from retailers, including Mastercard<sup>®</sup>, Amazon, and Target<sup>®</sup>.

Rewards earned should be redeemed before the end of the current plan year. Unused rewards are forfeited three months after the end of the employee's plan year. To view activity completion status, go to *My Health Dashboard* and select **My Rewards**. To redeem available rewards, go to *My Health Dashboard* and select **Redeem Rewards**.



## Ways to earn rewards<sup>1</sup>

Adult wellness annual exam or well-woman exam in first 90 days of the plan year (one per year)	\$25
Flu shot (one per year)	\$20
Screening mammogram (one per year)	\$25
Colorectal cancer screening (one per year)	\$25
Eye exam (one per year)	\$25
Cholesterol exam (one per year)	\$20
Health assessment (one per year)	\$20
Update contact information (one per year)	\$10
Login — web or mobile (one per year)	\$5
Connect tracking device (one per year)	\$5
Steps tracking (\$2 for every 50,000; \$60 maximum)	\$60
Action plans (\$5 each; five a year maximum)	\$25
ConditionCare <sup>2</sup>	\$50
Building Healthy Families <sup>3</sup>	\$40
Well-being Coach Digital <sup>4</sup>	\$20
Well-being Coach Telephonic — achieve weight goal (one per year)	\$25
Well-being Coach Telephonic — achieve tobacco cessation (one per year)	\$25

<sup>1</sup> Rewards are processed after employee receives annual preventive wellness exam and flu shot and provider submits claims to Anthem.

<sup>2</sup> ConditionCare Rewards include \$20 for program participation and \$30 for program completion.

<sup>3</sup> Building Healthy Families Rewards: \$10 for profile completion; \$10 for pregnancy screening; \$10 for completing at least 1 of 6 mini-assessments; \$10 for postpartum assessment.

<sup>4</sup> Daily check-in rewards: first check-in: \$4; next 15 check-ins in first quarter: \$4; 25 check-ins during second through fourth quarters: \$4 each quarter.





# Condition management

## Extra support for those with ongoing health issues

These programs can help employees learn to manage difficult and costly chronic conditions with guidance from a team of experts.

### ConditionCare

Support is available for employees with diabetes, asthma, heart failure, coronary artery disease, or chronic obstructive pulmonary disease (COPD).

A team of experts will help employees manage their condition to enhance their quality of life and reach their health goals. Nurses, dietitians, and other health professionals are available 24/7 to answer questions and help with care needs, including:

- Scheduling doctor visits.
- Tracking health changes.
- Explaining medical treatments.
- Organizing healthcare items like medicine and medical equipment.
- Finding helpful resources and information.

At-risk employees will receive proactive outreach, but may also self-enroll by calling the Member Services number on their ID card.

## Transformative results and savings\*

ConditionCare saved \$12 per member per month (PMPM). That's 1% in medical costs among high-risk members.

### Savings were driven by lower costs:

- Inpatient medical:  
**\$7 PMPM** (3%)
- Emergency room:  
**\$8 PMPM** (8%)
- Generic drugs:  
**\$1 PMPM** (1%)

### Employees saved on medical costs as well:

- Asthma:  
**\$12 PMPM** (2%)
- Coronary artery disease:  
**\$22 PMPM** (3%)
- Congestive heart failure:  
**\$81 PMPM** (6%)
- Diabetes:  
**\$17 PMPM** (2%)

\* Anthem Clinical Satisfaction Study, 2019.



## Condition management

### Helping employees improve their health with Back Pain and Joint Guide

Twenty-five percent of all adults in the U.S. experience back pain.\* Finding the support your employees need for ongoing pain without spending a lot can be challenging.

This is why we developed our Back Pain and Joint Guide, a comprehensive program tailored to each person's unique health needs.

The program includes:

- Reviews of each case with a nationally recognized musculoskeletal expert.
- Personalized treatments to address your employees' work and lifestyle.
- Referrals to doctors, physical therapists, dietitians, psychologists, and therapists to help your employees:
  - Build strength.
  - Manage pain.
  - Address issues such as anxiety, addiction, or depression.
  - Improve their quality of movement and overall health.

\* Centers for Disease Control and Prevention, *Low Back Pain among Workers: The Problem and What to Do About It* (accessed August 2023); [cdc.gov](https://www.cdc.gov).



# Building Healthy Families: a personalized journey to parenthood

Building Healthy Families is our end-to-end digital solution that goes beyond traditional maternity support to offer parents helpful resources from preconception through early parenthood.

This program includes tools and trackers, high-touch member interactions, and access to a digital library of resources. Each step is personalized for the user and designed to connect them to resources that help them navigate every stage of their unique journey. The expanded digital member experience can be accessed through our **Sydney Health** app or **anthem.com**.

## A new approach for every unique journey

- Understanding of each person's needs and connecting them to relevant support
- Monitoring to proactively identify and address at-risk pregnancies and provide intervention
- Personalized resources for LGBTQ+ needs, Black maternal health, and social drivers of health
- Connected, whole-health care with high-tech support

## Special features for a better experience

- Tracking tools for ovulation, weight, blood pressure, baby movement, and prenatal milestones
- Personalized app notifications and pregnancy, postpartum, and mental health screenings
- Custom solutions from online family care coaches and nurse case managers during pregnancy
- Clinically appropriate educational resources available 24/7
- Individualized child profiles and parenting trackers for feeding, diapering, development, and vaccinations
- Lactation support through LiveHealth Online for 12 months after a baby is born

For more information on Building Healthy Families, [visit the website](#).



# NICU Case Management

If your employee has a child admitted to the neonatal intensive care unit (NICU), an NICU utilization reviewer and NICU case manager will provide care coordination services to ensure the infant receives quality, cost-effective NICU care.

## **The NICU Case Management program helps with:**

- Babies born at or before 34 weeks' gestation or who weigh 1,200 grams or less at birth and have complex needs.
- Complex genetic or medical conditions requiring multispecialty follow-up or surgery post-discharge.
- Complex home health needs, durable medical equipment, and/or private-duty nursing needs post-discharge.
- Failure to thrive, neonatal abstinence syndrome, or infants on medication post-discharge.
- Support for teen mothers under 18 years of age.
- Other specific situations, at the discretion of a medical director or nurse.

## **After reviewing medical records, clinical guidelines, and assessment information, a nurse case manager develops an individualized care plan, including:**

- Prioritized goals.
- A time frame for reevaluation.
- Available resources, including appropriate levels of care.
- Planning for continuity and transitions of care.
- Collaborative support, including family participation.

This proactive approach can help the family feel confident and prepared when their baby goes home.



# Condition management

## Autism Spectrum Disorder program (ASD) with Applied Behavior Analysis

Employees with autism, or who are caring for dependents on the autism spectrum, can work with our Autism Spectrum Disorder team for whole-family support.

### The ASD program team helps:

- Strengthen the family unit.
- Connect employees to healthcare resources.
- Make the most of the family's health benefits.
- Give families encouragement to overcome obstacles.
- Provide support to reach lifestyle and health goals.

### ASD case managers and highly trained clinicians will help families seek the right care in order to:

- Navigate the healthcare system.
- Address their unique challenges.
- Build a custom care plan for their child.
- Find available services and support resources.
- Link their child's treatment providers together for better collaboration.

Employees can call the number on their ID card to enroll, or a Member Services representative can provide a referral.

# 67.1%

of mothers of children with autism suffer from depressive symptoms and anxiety, resulting from caregiver stress, a study found.\*

\* Autism Parenting Magazine, Autism Statistics You Need To Know in 2022 (accessed May 2022), autismparentingmagazine.com.



# Medical and behavioral health case management

## Support following a serious or sudden illness

After a hospitalization or serious or sudden illness, we provide telephonic nursing support to help your employees make the most of their medical benefits. Case management teams will arrange post-discharge care and services related to community health, cancer, NICU, and transplant needs.

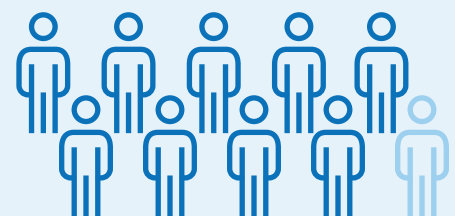
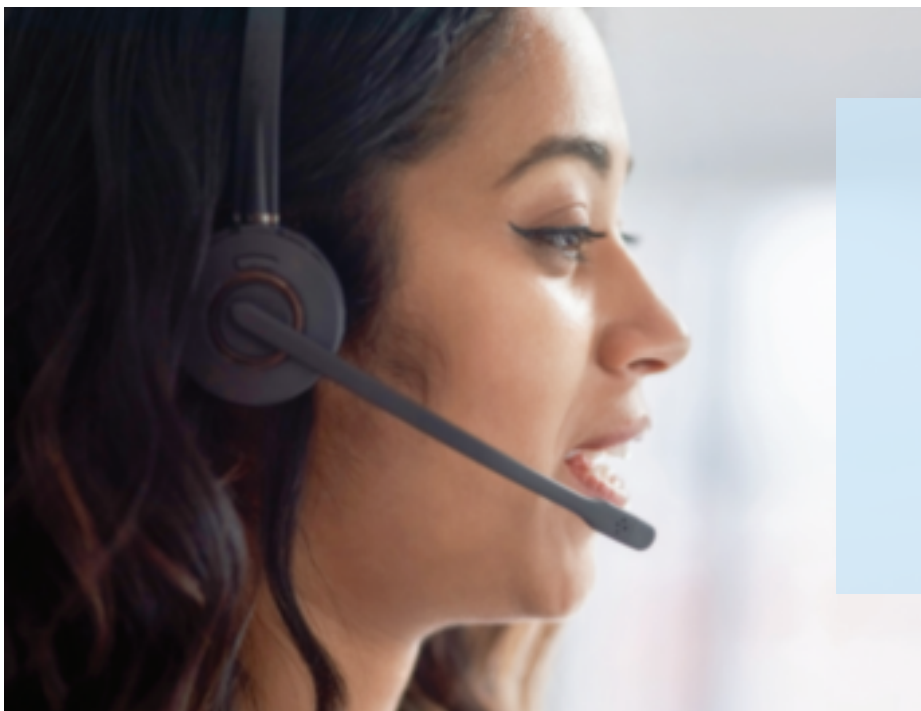
A team of doctors, nurses, pharmacists, dietitians, mental health clinicians, and trained staff work to identify, coach, and educate the most critically ill employees.

This coaching ensures employees receive the right care, reduces the possibility of future health events and readmissions, and paves the way for a successful return to work.

### Following a diagnosis or hospitalization, case managers reach out directly to employees to:

- Learn more about their health issue and treatment options.
- Make sure their doctors and care teams are working together effectively.
- Understand their health plan better, so they can make the most of it.
- Connect with resources in their area, like home care services and community health programs.
- Make healthy lifestyle changes.
- Provide an additional level of support for members who are struggling with substance use disorders.

Case managers will stay in contact through regular follow-ups and automated phone messages. If needed, a health professional will be sent to the employee's home to coordinate care or community resources, or to help them transition from a hospital stay.<sup>1</sup>



87% of members were satisfied with the case management program they recently completed.<sup>2</sup>

<sup>1</sup> Not available in all markets. Varies by geographic area and health plan.

<sup>2</sup> Medallia CM Satisfaction Survey, May 2023.





## Transplant Case Management

Employees in need of a solid organ transplant, a bone marrow transplant, specialized immunotherapies, and gene replacement therapies are eligible for end-to-end case management by a team of specialized nurse case managers. Transplant case managers work closely with facility transplant coordinators around the country to ensure employee concerns are addressed and claims are paid properly.

Employees who are preapproved for a solid organ transplant but waiting, can take part in the Pre-Transplant Support Program. Employees who are waiting for a bone marrow transplant or immunotherapies, as well as those who have already had a solid organ transplant, can take part in general Transplant Case Management.

### **Utilization management for medical and behavioral health**

Utilization review ensures employees receive the right care services, and that those services match clinical best practice guidelines. It also means ensuring services are delivered in the best location for an employee's needs.



Sydney<sup>SM</sup> Health  
is your employees'  
digital connection  
to their health plan.

# Making informed healthcare decisions

## Expanding access to resources and support

### The Sydney Health app

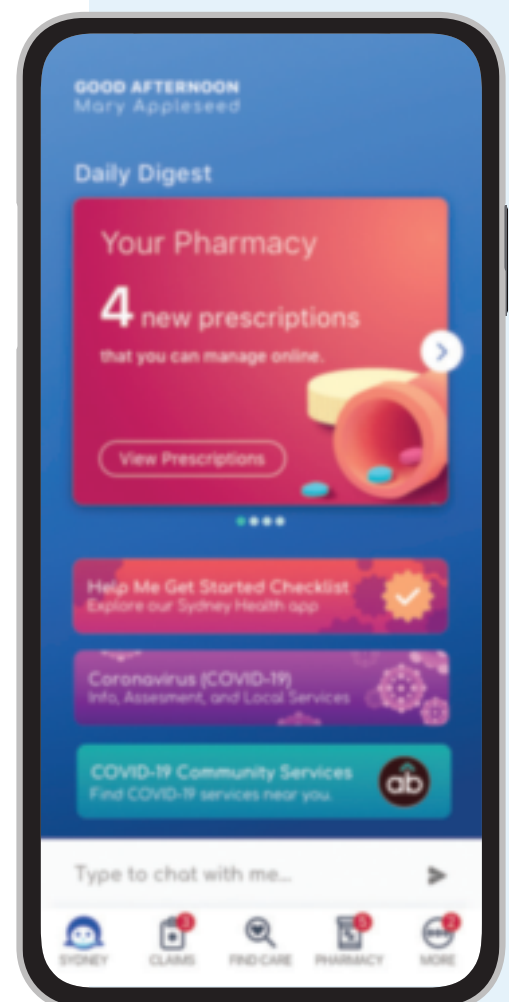
Your employees have access to a fully integrated digital platform offering a mobile care experience and helpful health plan resources.

Using innovative technology and artificial intelligence, Sydney Health provides personalized interactions based on individual behaviors and preferences. Employees can find the best care for their needs using options like virtual care visits, online chat, or communication with live care teams and advocates.

The Sydney Health app can even send details from virtual care visits to an employee's primary care provider, helping to further integrate their healthcare information. Employees can also view benefits and claims, access their digital ID card, or engage with wellness tools and workplace incentive programs and use the integrated nutrition tracker to follow a healthy diet.

### Live Chat

Whether your employees have questions about a claim or need guidance on a health issue, Anthem's Live Chat tool makes it simpler to find help when they need it. Live Chat is available through the Sydney Health app and on **anthem.com**. Representatives can answer questions via text in real time, or direct employees to programs for support, if needed.



# Directing your employees to the right care

## 24/7 NurseLine

With 24/7 NurseLine, employees have round-the-clock access to registered nurses. From tips on allergy relief to choosing between the emergency room (ER) and urgent care, nurses are ready to help employees with the best treatment option.

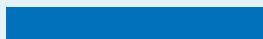
### Qualified registered nurses can also:

- Help employees find providers and specialists in their area.
- Give referrals to LiveHealth Online for live video chats with doctors.
- Enroll employees in care management programs for certain health conditions.
- Help employees decide where to go for care when their doctor isn't available.
- Provide guidance during natural catastrophes and health outbreaks.
- Offer links to health-related educational videos or audio topics.

24/7 NurseLine is connected with Anthem's other well-being programs, so your employees have access to the best resources for the best health results.



**24/7 NurseLine helps employees choose the right type of care, saving them potential costs and health problems.**



### Of those who called the line seeking guidance:\*

**82%** said 24/7 NurseLine was a trusted source.

**10%** steered away from unnecessary ER visits.

**61%** said the information provided by the nurse helped them avoid missing school or work.

**69%** said the information they received helped improve communication about their health concerns with their doctor.

\* Anthem Annual Clinical Satisfaction Report: 24/7 NurseLine, 2022





## Clinical and care reviews

Your employees can make better care decisions when they have good information to work from.

Our review programs help guide your employees to safe and medically appropriate care using evidence-based clinical guidelines to review services and procedures. This review can help your employees have confidence in their healthcare recommendations, knowing they aren't receiving more tests and procedures than medically necessary.

### Programs include:

- **Clinical reviews** to promote services that are safe and medically appropriate, and reduce unnecessary procedures.
- **Site-of-care reviews** to reduce use of higher-cost locations and offer alternatives without losing quality or safety.

# Anthem Health Guide

## Anthem Health Guides are our concierge customer care team.

Each Health Guide is a qualified professional with an extensive customer service background, trained to provide a seamless and integrated employee experience.

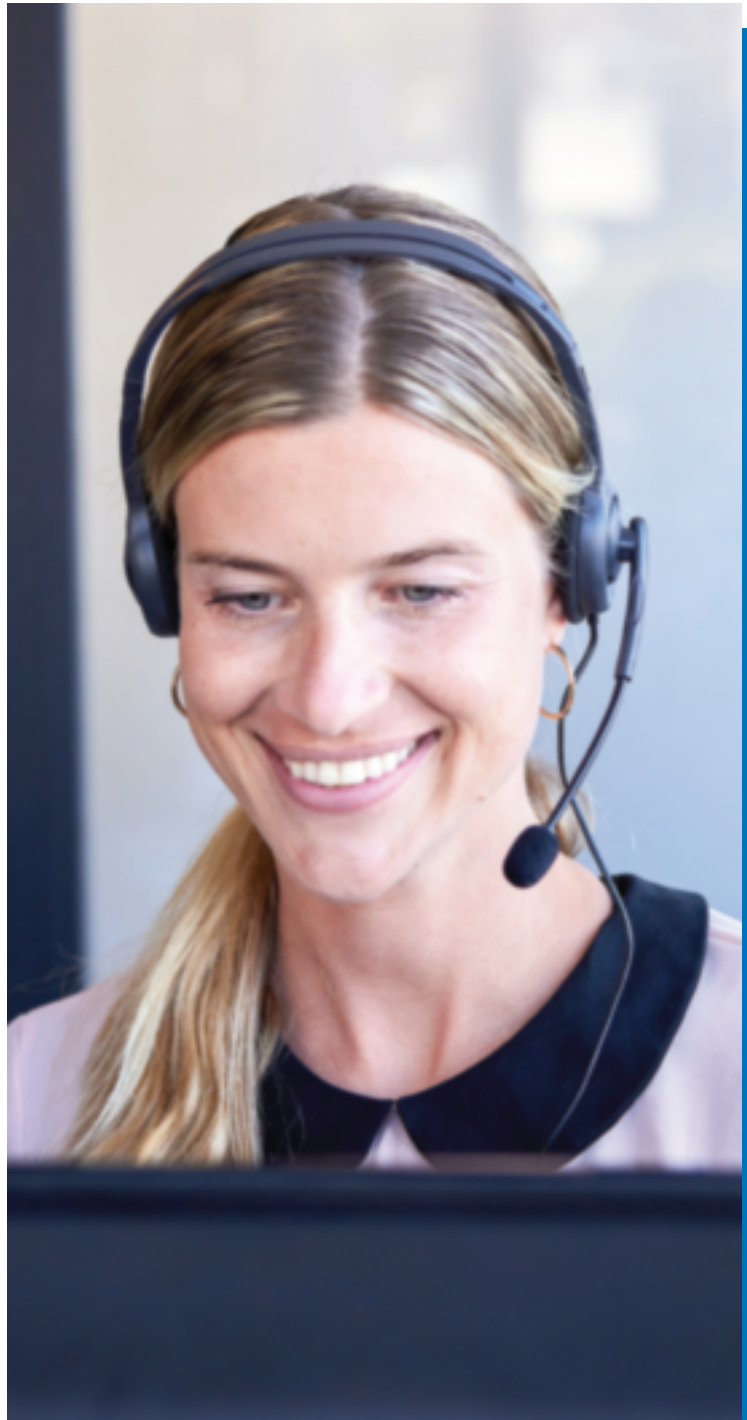
Health Guides can see a full picture of an employee's health and are available to support a variety of needs, from claims questions to care management referrals. They can also proactively support your employees. Over 300 smart alerts prompt Health Guides to take action for each employee, helping close care gaps, reduce costs, and boost their health.

### Alerts include:

- **Urgent clinical alerts** like medical care gaps or behavioral health needs.
- **Health improvement alerts** such as preventive care gaps.
- **Service alerts** to help employees save money on prescriptions, help them find a primary care doctor, or update their language preferences — even happy birthday alerts when an employee is close to their special day.

Using our **Recommended Match tool**, Health Guides can also connect employees with a doctor who meets their unique needs. Health Guides can even schedule appointments for the employee with their selected doctor.

Additionally, Health Guides can **promote seamless referrals to clinical team members** to create customized care plans for your employees.



Anthem Health  
Guide has earned a

# 93%

satisfaction rating\*

\* Anthem Clinical Satisfaction Study, 2019.







# We want the best for you and your employees.

As your partner in health, we are committed to the well-being of your workforce. Together, we can help your employees feel covered, protected, and confident in their care while delivering measurable cost savings and transformative change for your business.



Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health. LiveHealth Online is offered through an arrangement with Amwell, a separate company, providing telehealth services on behalf of your health plan.

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](https://www.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.