

Why Anthem Act Wise CDHP?

Our new consumer-driven health plan (CDHP) solution delivers flexible plan options and gives you and your employees everything you need in a single, **simple** solution: the ability to drive cost savings, easy administration and robust **support** toward **smart** health care choices.



a Simple solution

Wise decisions are easier to make with Anthem Act Wise CDHP

- One:
 - Partner
 - Connected solution for all health care needs
 - Debit card
 - Website
 - Mobile app
 - Customer Service experience
- Transparency tools
- Account management tools
- One-stop for Anthem: medical, pharmacy, health & wellness, vision, dental, life & disability offerings for employers to choose from
- Savings for employers: \$28 PMPM¹ with our pharmacy + medical benefits



90% of consumers want to better understand and engage in the management of their health care²

with Supportive tools

Guidance and less administrative work make life a lot easier for your employees

- One secure platform for all products
- One implementation path
- One employer access site
- Expansive reporting that's easy to access
- Plan to guide members with their health care needs
- Personalized alerts for employees

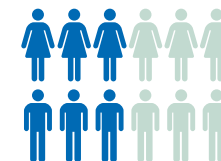


51% of consumers will use information and tools to help them manage health care finances²

to make Smart decisions

Bringing the health + financial pieces together makes employees more engaged in their care

- Engaged employees make wise choices about their health care and financial health — resulting in cost savings for employers
- Flexible product options to fit various business needs
- Tax benefits for employers and employees
- Provider collaboration encouraged among doctors and hospitals in our large network
- Health and wellness tools and programs, including video-based doctor visits through LiveHealth Online



50% of consumers don't know how to predict current or future out-of-pocket health care costs or determine the appropriate savings vehicle or rate²

¹ Total per member per month savings result from integration of our medical and pharmacy benefits, and through pharmacy benefit management. Results shown do not represent a guarantee of outcomes.
² Alegeus. 2017 *Alegeus Healthcare State of Denial*. alegeus.com.

Health care continues to evolve. As it changes, we're working to stay one step ahead, thinking forward to what members want, what employers need — what will work for everyone. Anthem Act Wise CDHP offers plans that work. **Simple. Supportive. Smart.** [Contact your Sales representative to find out more.](#)

HSA? HRA? FSA? Commuter? What's the difference?

Well, they're actually all types of accounts used to pay health care costs in a consumer-driven health plan (CDHP). Depending on the type of CDHP account employees have, funds in the account are used to pay for certain health care and other allowable costs. A commuter account allows employees to set aside pretax funds in a separate account to pay for qualified mass transit and parking costs related to their commute to work, such as parking fees, vanpooling costs and fares for the bus, train or ferry. Here's a closer look at the different account types:



HSA — Health savings account

HSAs offer the greatest tax advantage to your employees — and the greatest tax savings opportunity for you. The opportunity to save for the long term offers enhanced value to your employees and greater satisfaction.



HRA — Health reimbursement account

There are a variety of HRA plans available. This type of account is funded and owned by you, the employer. Employees can use these funds to offset their health care costs — up to a certain amount each year.



FSA — Flexible spending account

You can choose to offer an FSA, dependent care FSA or limited-purpose FSA that works along with a health savings account plan. Each of these accounts is set up to pay for certain out-of-pocket medical costs with tax-free dollars. You set the limit on the amount that can be placed into an FSA each year. Employers or employees can contribute funds. The employee is in control of the account because he or she decides the amount of pretax earnings to place into the FSA. And they can use tax-exempt funds to pay for childcare expenses they incur while at work. Employees can also use FSAs to cover adult daycare expenses for elderly family members who live in their home.



Commuter — Parking and transit

Contributions to a commuter account are free from federal income, Social Security and Medicare taxes, and remain tax-free when employees are reimbursed for eligible expenses.

We've seen how engaged members make more cost-conscious decisions. The numbers for CDHP members speak for themselves:¹



Lower pharmacy costs, with **7% higher** use of generic drugs



6% less likely to use the emergency room for care; nearly 3X more likely to use urgent care

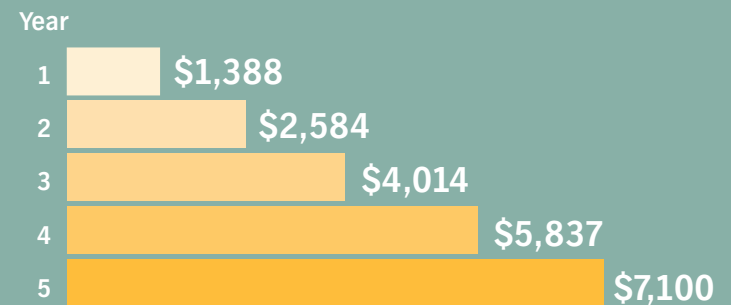


15% higher compliance for diabetes tests to detect kidney damage



80% higher use of preventive care²

Look how much you could save per employee with a CDHP over 5 years.²



¹ Anthem commercial book-of-business CDHP study, 2016. 1.5 million CDHP members and 6 million non-CDHP members. Full replacement CDHP defined as 70%+ CDHP enrollment. Savings are for full replacement CDHP and allowed claim amounts.>

² Preventive services per 1,000 members.

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