

Why Empire Act Wise CDHP?

Our fully integrated consumer-driven health plan (CDHP) and spending account solution gives you and your employees everything you need in a single, simple solution. You'll get the ability to drive cost savings, easy administration and robust support to help make smart health care choices.

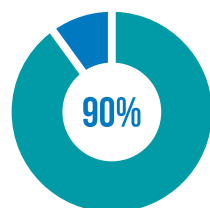


An Anthem Company

a simple solution

Wise decisions are easier to make with Empire Act Wise CDHP

- Single provider for all your health care needs: medical, pharmacy, health and wellness, vision, dental, life and disability plus health savings account (HSA)
- Integrated/connected solutions that help you maximize employees' benefits and help keep them healthy
- Single insurance card for your employees
- Tools and resources to:
 - Reduce your workload
 - Engage your employees
 - Simplify the health care process for everyone
- One service experience for you and your employees



of consumers want to better understand and engage in the management of their health care¹

with supportive tools

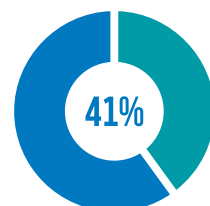
Guidance and less administrative work make **life a lot easier** for your employees

For you

- One employer access site and one implementation path
- Account management tools to help you get the most out of your CDHP from day one
- Expansive reporting that's easy to access
- Plan to guide employees with their health care needs

For your employees

- One secure platform for everything
- Debit card for easy payment of out-of-pocket expenses directly linked to account
- Mobile app for on-the-go access
- Transparency tools to help manage health care needs and costs
- Educational materials to help manage and get the most out of CDHPs

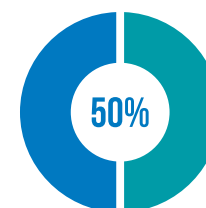


of workers in small firms have deductibles of at least \$2,000 for single coverage¹

to make smart decisions

Bringing health benefits and spending accounts together makes employees **more engaged** in their care

- Engaged employees make better choices, resulting in healthier employees and cost savings for you
- Flexible product options to fit your business needs
- Tax benefits for employers and employees
- Real-time alerts to help drive healthy behaviors
- Health and wellness tools and programs, including video-based doctor visits through LiveHealth Online



increase in small groups that offer high-deductible plans in the past 10 years¹

Contact your Sales rep or Broker to find out more.

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. Empire Act Wise CDHP offers plans that work. **Simple. Supportive. Smart.**

HSA advantages

HSAs offer the **greatest tax benefit** 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.

Only one place to go when you have an Act Wise HSA with spending account integration. An HSA plan is simple for both you and your employees to manage.

Here's **why**:

- **One bank** means you and your employees will save money.
- **Assistance** with setting up accounts with our partner bank for funding contributions
- **One customer service** team along with one website and app to manage HSA accounts (check balances and pay claims)
- **New group setup** has your and your employees' contributions made through payroll deduction for seamless payment.
- **Your employees can transfer funds** from their previous custodian by submitting a simple form, writing a check or spending down their balance.
- **Your employees' HSA claims history** can be accessed through our website. (Questions about their previous HSA should be directed to their previous bank.)

Here's **what's new** and what's changing:

For you

- New group structure
- New HSA funding process (requires you to fill out a questionnaire)
- HSA transfer process

For your employees

- New HSA account
- New HSA plan ID cards
- New debit card
- HSA transfer decision

Act Wise HSA is the  **one**

New and renewing employer groups can choose our integrated HSA for employees. Everyone will benefit from our integrated website and mobile app experience to manage health and spending accounts with Act Wise.

We've seen how engaged members make more **cost-conscious decisions**. The numbers for CDHP members speak for themselves:²



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



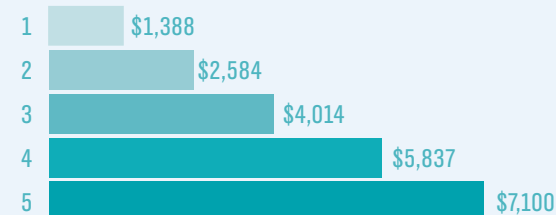
80% higher use of preventive care³



15% higher compliance for diabetes tests to detect kidney damage

Look how much **you could save** per employee with a CDHP over 5 years³

Year



¹ The Kaiser Family Foundation and Health Research & Educational Trust, Employer Health Benefits 2016 Annual Survey. Deductibles have increased in recent years. However, with the shift to enrollment in high-deductible health plans, enrollees receive an account contribution from their employers that reduces the high cost sharing of these plans.

² BCBSGa 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.

³ Preventive services per 1,000 members.

Services provided by Empire HealthChoice HMO, Inc., and/or Empire HealthChoice Assurance, Inc. licensees of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.