



Turning opportunities into possibilities, together

Partnering to make lives better

BANK OF AMERICA





Driving responsible growth *is what you do*

Over almost a decade, we've seen firsthand Bank of America's power to anticipate opportunities, leverage resources to help your clients grow, and turn the power of ideas into tailored solutions. At Anthem, we share these guiding principles and work hard every day to create tangible value for your business and are eager to evolve with you to advance positive changes for your teammates and our shared communities.

For Bank of America, this means you can continue to count on us for exceptional, innovative, and equitable solutions — whether it's designing personalized digital-first experiences or revitalizing our advocacy model to make the most of every interaction with you and your teammates.

Our relationship is built on a solid foundation of trust, commitment, and innovation. We are confident that our proven track record and deep understanding of your needs enable us to take our partnership to the next level and serve as the keys to our shared success and future growth.

This is how we're dedicated to **making lives better**.

Partners for progress

We want to continue to grow with you, promoting an effective healthcare strategy that reinforces our shared values. Working in tandem, we can unlock greater health potential for your teammates and stay on track to build a more resilient and equitable healthcare system.

Partnering for progress also means we're dedicated to elevating our sustainable approach to affordable care for all.



Affordability

Delivering value through our care network, tailored clinical solutions, advanced analytics, and digital-first tools



Experience

Offering a recognizable brand that promotes trust and comfort in every market to support Bank of America's strategy



Simplicity

Redefining advocacy through Total Health Complete



The power of ideas

Propelling transformation through strategic partnerships

Your bottom line is always top of mind

Universal credit

\$4.5M

over 3 years (\$1.5M per year based on current enrollment)

+\$5M

additional credit if awarded sole carrier for 2026

10%

reduction in base fee for current or expanded membership

\$102M

savings with sole carrier (allowed savings)

\$5.7M

savings with addition of three new broad Select Network markets

Trend guarantee

Up to

\$20M

dollar for dollar medical trend guaranteed

1%

medical sole carrier

0%

medical and pharmacy sole carrier

Affordability

Network value

At Anthem, we recognize Bank of America's commitment to providing high-quality and cost-effective healthcare solutions for your teammates.

The bank's quest for network value aligns with our thoughtful approach to guide members toward beneficial outcomes. This is achieved through our 'steering-to-value' principle, integrated into our network and product offerings. These solutions present a holistic, long-term approach and have been crafted to cater directly to your needs. With our flexible solutions, we minimize disruption to members, delivering quality and cost-effective services.

AFFORDABILITY



The power of Blue: meeting local market needs with the nation's largest value-based solution

- **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.

Through our diverse network options, winning partnerships, and collaborative expertise, we can offer the highest quality solutions across our health benefits, keeping your teammates healthy and making communities stronger for those you serve.

630K

providers participating

3x

more providers than competitors

30%

reduction in overall healthcare cost trend

10%

fewer emergency room visits

6%

higher breast screening rates

Select Network

Building upon your existing Select Networks, we continue to provide concise and cost-effective healthcare for your teammates. This holistic solution gives access to a selected network of top-tier healthcare providers recognized for their quality care and effective cost management.

Networks in New Jersey, New Hampshire, and Virginia can help you save an additional **\$5.7M**.

Key features:

Greater than a
95%
match with the
inclusion of the three
new select networks

Up to
28%
cost savings, depending on
market, with members finding
most care providers still in
network in many markets



Access to BlueCard
preferred provider option
(PPO) when traveling
outside of the market

High-performance network solution

We also offer a high-performance network solution through our Blue High Performance NetworkSM (BlueHPNSM). We connect your teammates to the highest performing providers based on measurable quality, access, and affordability. By providing a national network program, we meet the needs of members wherever they live and work.

We deliver on our promise through two mutually reinforcing strategies:

Provider collaboration

Amplifies the value of the PPO through payment innovation models, provider contract optimization and care models that move beyond traditional sites of service to patient-centered, low-intensity modalities

Network strategy

Guides members to the highest value providers via intuitive decision support, plan design, and high-performing network options

The scale and the depth of our relationships give us the influence and accountability to drive the healthcare ecosystem toward greater efficiency. This guides your teammates to the highest performers within their network, allowing them to focus on their health, not their health plan.

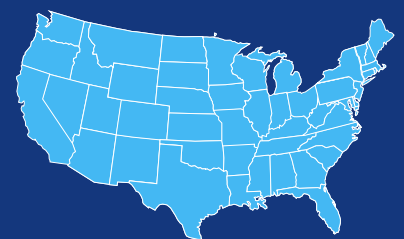
Key features:

69
major U.S. markets for seamless
in-network-only access

73%
Bank of America HPN match

\$179.4M
savings with full replacement

\$25.7M
savings with 20% enrollment



The power of choice: new ways to access care*

COUPE HEALTH

We've partnered with Coupe Health to give Bank of America teammates another cost-saving option for coverage. Coupe Health is an alternative health plan that gives you and your teammates a streamlined, simplified experience and broad access to care anywhere in the country.

10-20%
average plan savings for Coupe enrolled members

Deductibles, coinsurance, explanation of benefits, and complicated bills have been replaced with an interactive shopping experience. Providers are categorized into tiered copays that guide your teammates to high-quality, lower-cost providers for any service they need.

Solving for cost and complexity, Coupe Health delivers both high performance and clear information to teammates.

Savings:

Teammates know the price of every medical service ahead of time. This means no upfront out-of-pocket costs, add-ons, or surprises.

Experience:

Designed with your teammates' well-being in mind, your teammates can expect a straightforward and intuitive experience with their benefits all in one place.

Choices:

Teammates can pay how they choose with 0% interest and will receive one monthly statement that includes all their healthcare costs from the month before.



We're committed to increasing access to high-quality primary care for your teammates and their families. Together with apree health, we are launching an innovative advanced primary care model beginning with new care centers conveniently located in the community.

apree health's integrated, personalized approach converts initial engagement into a trusted, long-term relationship. By focusing on the needs of your teammates and their families, apree health delivers high-value touchpoints to identify underlying risk and conditions, manage chronic conditions, and steer to high value specialists.

Through Anthem partnership, apree health is expanding to five care centers in Atlanta, GA, in 2024 and Richmond, VA, in 2025 and welcomes Bank of America's input in pursuing future locations.

This partnership enables direct integration into your benefits ecosystem to deliver a truly integrated health network — while reducing your total cost of care.

Health OS

Creating a connected care experience for providers by deploying data connectivity, tools, and digital solutions to enable better health outcomes for Bank of America teammates.

Health OS

connected to providers

1M

clinicians connected to Health OS in 2023

65M clinical records

clinical data from encounters

12%

improvement in gaps closed

* New for 2025, with enhanced integration for 2026.

Simplicity

Redefining advocacy through better engagement starts with Total Health Complete. As Anthem's leading next-generation advocacy solution, Total Health Complete represents a significant advancement over our existing model, enhancing features and introducing new services tailored to meet your specific needs. It aligns with keeping things simple by connecting your teammates to proactive, whole-health care, and digital tools.



Real-time data
and analytics



Healthcare
expertise



Provider
relationships

As part of the Total Health Complete solution, **a dedicated Family Advocate** will be assigned as the single point of contact for all the teammates' healthcare and benefit needs. This will enable them contact with their advocate directly to build long-lasting relationships.

The Family Advocate can help your teammates:

- Find top-quality doctors, specialists, and care facilities in your health plan.
- Stay on top of preventive care and manage chronic conditions.
- Navigate their complete benefits, including their health plan and wellness rewards.
- Schedule in-person or virtual appointments.

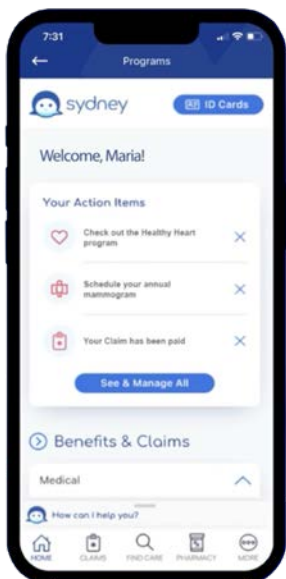
If needed, **Clinical Advocates** provide additional expertise working with a teammate's doctor to create a personal care plan.

Clinical Advocates can help your teammates:

- Manage conditions with one-on-one education and support.
- Work with doctors on treatment plans and health goals.
- Reach and maintain their health goals through clinical support.
- Remove physical, financial, and emotional barriers to care.

Teammates identified for additional support will be prompted to connect with their Clinical Advocate by logging in to the SydneySM Health app.

It's advocacy that's built on trust, informed by real-time data, and strengthened through deep provider relationships.



The power of connection

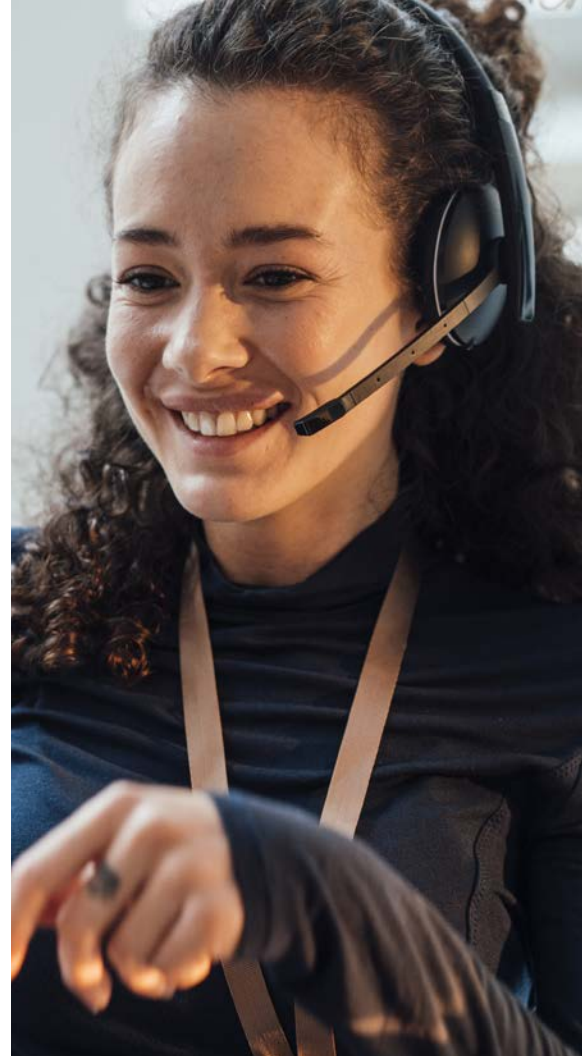
Health Coaching

As part of Anthem's Total Health Complete plan, we are excited to introduce our dedicated **Health Coaching program**. This program aims to identify and address potential health risks before they escalate into serious health issues, as well as reduce absenteeism and improve overall health.

You'll have dedicated health coaches, specialized in managing emerging health concerns like diabetes, prediabetes, and weight-related health issues. Their focus is providing personalized advice and plans to your teammates, who will be better equipped to maintain their health and prevent major health complications down the line.

The primary duties of the health coach may include:

- **Coordinating** specific health coaching to address objectives and goals as identified during assessment.
- **Implementing** a coaching plan by using behavior change principles to identify member barriers and develop ways to overcome those barriers.
- **Coordinating** with the interdisciplinary team to provide feedback on member goal attainment.



Hinge Health

Hinge Health is the leading digital musculoskeletal (MSK) clinic for delivering comprehensive, clinically proven MSK care. Hinge Health delivers a “uniquely you” experience that effectively treats the whole person.



This musculoskeletal solution aims to reduce pain, opioid use, and surgeries covering care across the whole MSK continuum: prevention, acute, chronic (including the new Women's Pelvic Health pathway), and surgery all on one app.

The Hinge Health Digital MSK Clinic™ combines a complete clinical care team of physical therapists, health coaches, and physicians, as well as advanced motion technology, and a wearable pain relief device to drive better health outcomes.



Cancer Care Engagement Plus

Our clinical focus also includes an enhanced commitment toward specialized care with the introduction of Cancer Care Engagement Plus. This personalized program caters specifically to Bank of America's teammates dealing with cancer.

This new model replaces our prior concierge offering and presents some key program enhancements:

- **Partnership with Memorial Sloan Kettering (MSK)**, ranked as the #2 in cancer center in the U.S., to provide virtual second opinion.
- **Included travel benefit** to make center of excellence treatment available, regardless of where the member resides.
- **Enhanced predictive analytics** for initial and early identification of members who could benefit from the program.
- **Better integration and coordination** support.
- Member navigation/**care needs coordinated directly** through bank's dedicated advocacy team.
- **MD support** by an Anthem board-certified oncologist.

In addition to the tools and resources available within the Sydney Health app, we will be offering a digital app that will support the member along their journey. This app allows expanded support through on-demand chat and personalized tools to cope better with their diagnosis, treatment, and symptoms, supporting both physical and mental health.

Executive Concierge

This tailor-made program is designed to ensure that Bank of America executives and the design team have immediate access to a single point of contact for their healthcare needs.

The **Executive Concierge** is here to streamline healthcare navigation and own end-to-end resolution. This ease of access and resolution can save significant time for busy executives, allowing them to focus more on critical business matters.

A healthy leadership team, focused on driving the business forward rather than navigating healthcare systems, fosters a more robust and resilient Bank of America.



Experience

The power of commitment

Dedicated resources and a skilled team are focused solely on Bank of America's health plan needs. This structure ensures the delivery of efficient and personalized healthcare service, an attribute that separates Anthem from its competitors.

Committed to exceptional service are experienced health professionals Senior Client Executive **Samantha Alviti** and Client Consultants **Anne Inge** and **Sherri Powell**. They will continue to lead the account with their comprehensive understanding of industry trends and a deep-seated expertise in constructing effective health plan strategies.

Our dedicated Medical Director **Dr. Rhonda Walton** and Clinical Account Director **Janet Coons** provide essential clinical insights, ensuring that the health

strategies implemented align with up-to-date medical developments and adhere to stringent health standards. Their expertise will prove invaluable when navigating complex medical issues.

Additionally, robust support is offered by a team of reporting analysts, generating precise data analysis for a better understanding of your plan utilization and overall health trends. This fact-based approach enables more informed decision-making and future planning.

Your team is further enhanced by dedicated behavioral health client executives, focusing on the behavioral and emotional well-being of your teammates which is a crucial aspect of overall health.

This dedicated model serves as our commitment to support Bank of America in all your healthcare needs.

Access to leadership

To facilitate seamless communication and expedite decision-making, we are assigning Bank of America an **executive sponsor, Mark Kaye, Elevance Health's Chief Financial Officer**. Mark, with his extensive experience and leadership in the health industry, will act as your direct liaison to Anthem's senior leadership team, ensuring your requirements and concerns are given maximum attention and swift resolutions.

Bank of America will continue to benefit from exclusive access to our strategic advisory councils and thought leadership forums. These platforms offer up invaluable insights into industry trends, analytical forecasting, and updates on health policy changes, enabling you to stay ahead of the curve.

Moreover, we promise quarterly business reviews with our leadership team. These sessions are designed to effectively and proactively align our services and solutions to your evolving needs. They provide opportunities for direct feedback, collaborative problem-solving, and strategic planning, ensuring we are consistently meeting and exceeding your expectations.

This means Bank of America gains a dedicated partnership at the highest level, committed to delivering exceptional service and transforming your teammates' health experience.



Personalized approach

Consulting with you on strategies that address your unique objectives



Strategic solutions

Creating innovative and effective strategies that deliver positive results



Targeted insight

Using our collective experience working with other complex organizations to support your goals

The power of ideas

Just like Bank of America, we value, connect, and invest in our partnerships. They are a key component of our innovative approach to whole health, and they drive us to work closely with other like-minded businesses, like yours, to create something powerful. **We will establish a \$5M* innovation fund** and look to partner with Bank of America on fostering and creating mutually agreed-upon whole-health solutions.

As part of our commitment to advances in healthcare, we are excited to collaborate with Bank of America on two significant pilot projects.

The Client Innovation Collaborative (CIC) pilot focuses on weight health for Bank of America with our chosen partner FoodSmart. This innovative program seeks to elevate awareness and understanding of nutrition and its impact on overall health. It provides tangible resources and personalized guidance to help your teammates make healthier food choices. Our goal with this pilot is to improve overall health outcomes and lower the risk of chronic conditions linked to nutritional habits.

The Confidential Counseling program is a unique pilot, that works in partnership with Spring Health. Recognizing mental health as foundational to overall well-being, this program enhances accessibility to confidential counseling support.

These pilot programs exemplify our dedication to expanding the boundaries of healthcare and our commitment to partnering with Bank of America to foster optimal health outcomes for your teammates. With the power of these innovative ideas, we are inching closer to our mutual goals of improving health.

* Assumes current or expanded enrollment.

Strength and stability, now and in the future

Where we've been moves us forward. As your trusted partner in health, you can count on Anthem to continue to work with and for you. By focusing on affordability, experience, and simplicity, we make it easier for people to live their healthiest.



We look forward to turning opportunities into possibilities, driving responsible growth, and delivering what matters, together.

This is how we can make lives better.

This proposal outlines our ability and intention to deliver the requirements outlined in the Bank of America *Introduction and Instructions* document and the RFP.

BANK OF AMERICA



¹ Results reflect an evaluation of Anthem Blue Cross and Blue Shield claims in 2018.

² Results reflect an evaluation of Anthem Blue Cross and Blue Shield claims from 2017 to 2018, comparing Total Care providers to non-Total Care providers.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application 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. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, 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 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc. and Anthem HealthChoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their 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.