# Anthem 🔹 🖗

## Whole Health Savings

## Save on your medical premium when you add new dental, vision, life, disability or supplemental health coverage

With Anthem Whole Health Connection<sup>®</sup>, benefits work smarter because they're integrated to deliver better health outcomes and lower costs. That's why we're offering savings on your medical premium when you add new dental, vision, life, disability or supplemental health coverage.

	Medical cost savings*	
Enroll in	Fully insured employers (101-5,000 employees)	Self-insured employers (101-5,000 employees)
Medical + dental	2% off	\$1.20 PEPM
Medical + vision	0.5% off	\$.50 PEPM
Medical + life	0.5% off	\$.50 PEPM
Medical + short-term disability	0.5% off	\$.25 PEPM
Medical + long-term disability	0.5% off	\$.25 PEPM
Medical + accident	0.25% off	\$.10 PEPM
Medical + critical illness	0.25% off	\$.10 PEPM
Medical + hospital indemnity	0.25% off	\$.10 PEPM
	Up to 4% maxim <mark>um savings</mark>	Up to \$3 PEPM

#### Start saving today!

Talk to your producer or Anthem representative about Whole Health Savings.

Applies to new or renewing fully insured or self-insured large groups with 101-5,000 eligible employees that add a new dental, vision, life, disability, accident, critical illness or hospital indemnity product. Specialty plans added must be fully insured and meet the following minimum participation of eligible medical employees: 50% each for dental and vision; 15% each for accident, critical illness and hospital indemnity; standard minimum participation applies to life and disability. Savings for life coverage applies when the total life schedule is insured with at least an equivalent volume of \$25,000 per covered employee and must include optional life when offered by employer. This program does not apply to embedded vision. Savings do not apply to balanced funding. Savings do not apply to National Account clients.

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### Connected benefits. Connected administration. Connected health care.

#### It doesn't get better than this.

Anthem Whole Health Connection ties dental, vision, life, disability and supplemental health coverage into our medical coverage. That means we can make benefits administration easy for you and help your employees get the care they need, when they need it.1

#### More efficient administration

Getting benefits from one source means you'll have less administrative hassle and spend less energy managing all your plans. Everything from enrollment to claims is streamlined and simplified, and you have a one-call resolution for many of your day-to-day needs.

#### Better, more cost-effective care

We're transforming health care by putting members at the center of a team-based, integrated approach to care. Patients and doctors work together in ways they never have before, and our plans are linked to promote overall health.

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#### 40% lower

medical costs for members with chronic conditions when their gum disease was treated<sup>2</sup>



32,000 patients with diabetes identified in 2018 through vision claims<sup>3</sup>



25% (\$8,000) lower medical costs for employees on disability when they work with an Anthem care manager<sup>4</sup>

#### Anthem Whole Health Connection is delivering real savings for real clients like you.

Talk to your producer or Anthem representative today and start saving.

#### And don't forget, the savings are in addition to valuable stand-alone plan features like:

- Dental's 34% average network savings on covered services<sup>3</sup>
- Vision's 63% out-of-pocket savings<sup>5</sup>
- Life and disability's robust member assistance program



1 Anthem Whole Health Connection is included at no extra charge for employers with Anthem health and wellness coverage and one or more of the following plans from

us: pharmacy, dental, vision, disability and supplemental health. 2 American Journal of Preventive Medicine. Impact of Periodontal Therapy on General Health: Evidence from Insurance Data for Five Systemic Conditions (August

2014): nobi.nlm.nih.gov/pubmed/24953519. 3 Anthem data, 2018. 4 Anthem Productivity Solutions Quantifying Value Study, 2016.

5 Based on Blue View Vision plan with \$10 lens copay and \$130 frame allowance for glasses or \$130 contact lens allowance.

Life and Disability products underwritten by Anthem Life Insurance Company. Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.