

KNN Association Health Plan

KENTUCKY NONPROFIT NETWORK
EMPLOYEE BENEFITS
PROGRAM



Anthem and our national Blue partners

The #1 premier health brand

The numbers add up:

1 in 3

Americans with a Blue plan¹

100 million

Blue members¹

48 million

Anthem members¹

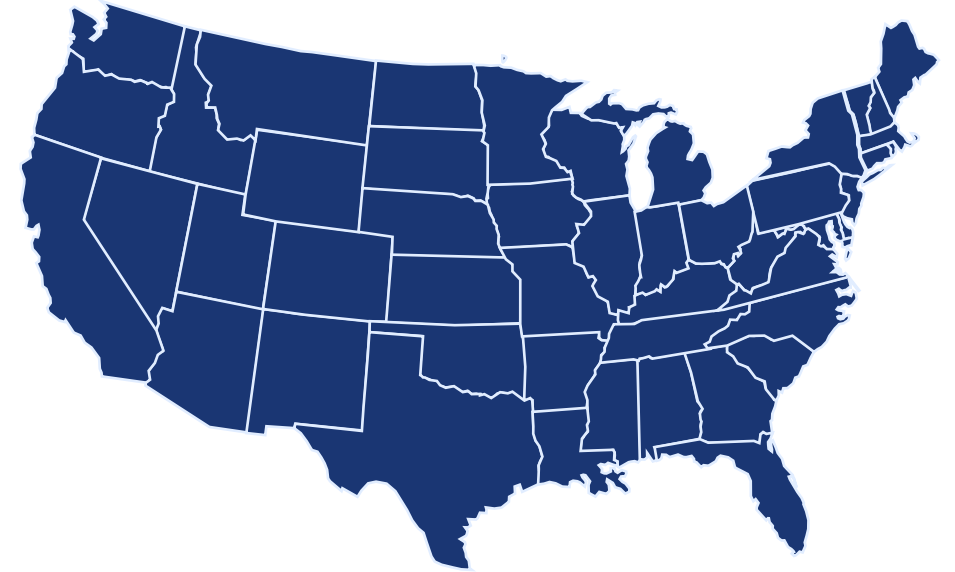
1.7M

Over **1.7M** doctors & hospitals through Blue Cross Blue Shield; touching every ZIP code in the U.S.²

A behavioral health network that's

2x larger

than our competitors³



Improving healthcare with integrated solutions for every market:
Individual, Small Group, Large Group, National Accounts, Group Retiree Solutions, Medicare, and Medicaid

¹ Anthem internal data, 2022.

² Blue Cross Blue Shield Association: *About Us: The Blue Cross Blue Shield System* (accessed June 29, 2023): bcbs.com/about-us/the-blue-cross-blue-shield-system.

³ Comparing Blue Cross Blue Shield Association 2022 network data vs. same-period competitive data from Becker's Payer Issues: *The size of 5 payers' mental, behavioral provider networks* (December 12, 2022): beckerspayer.com.

Anthem Blue Cross and Blue Shield in Kentucky

A local Team enabling a national commitment

Invested in strengthening every segment of our communities:

More than

2 million

members in
Kentucky

Proud to have served
Kentucky for

85 years

1,700+

Anthem associates live
and work in Kentucky



Access to Kentucky's largest network, including:

97%

of doctors

100%

of hospitals

99%

of claims paid
in network

Delivering big results in a simpler, smarter app

#1 app among all Blue Cross Blue Shield Association health plans

Sydney Health: powered by actionable data and predictive analytics:¹

4.8



iOS App Store rating

15M+

registered users

7M+

downloads

1/3

of our members access
Sydney each month

#1

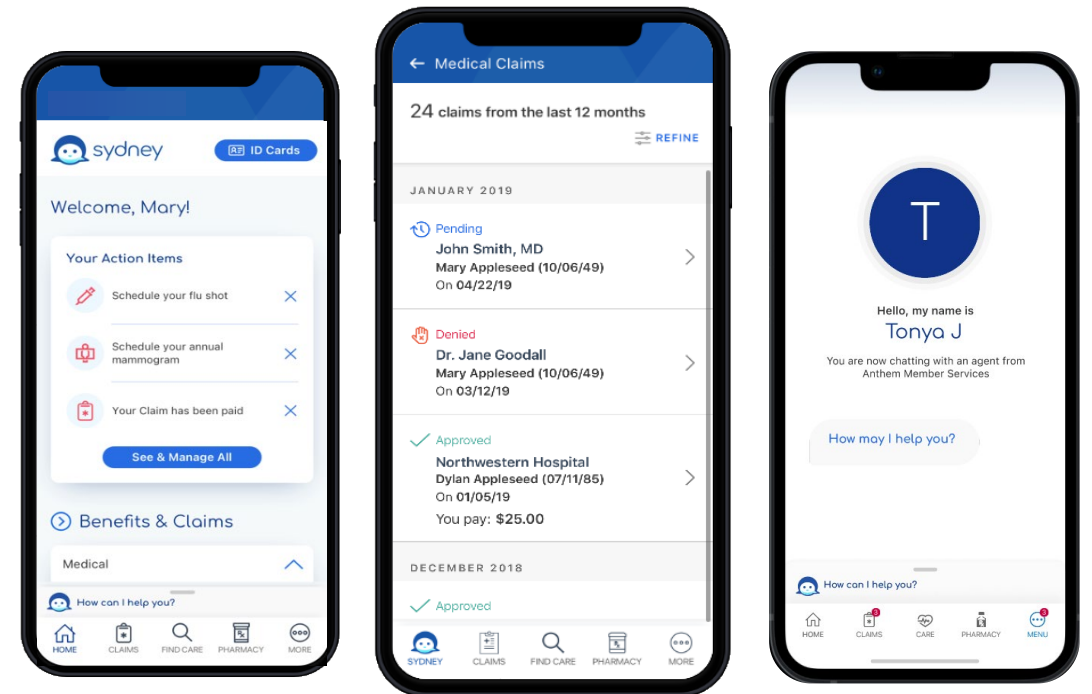
app among
BCBS association
health plans²

1.9M+

users connected
to care

3 out of 4

households engaged



¹ Sydney internal data, 2022.

² According to *Health Payer Specialist*.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2023



The Sydney Health mobile app makes healthcare easier

Access personalized health and wellness information wherever you are

Use SydneySM Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Community Resources

This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.



Download the Sydney Health app today

Use the app anytime to:

- Find care and compare costs.
- See what's covered and check claims.
- View and use digital ID cards.
- Check your plan progress.
- Fill prescriptions.



Scan the QR code to download the Sydney Health app.

You can also set up an account at anthem.com/register to access most of the same features from your computer.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare professional in your plan's network. If you receive care from a doctor or healthcare professional not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. ©2020-2022 The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health. 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. 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, Inc. 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.


Wellbeing Solutions



Focus on your well-being and earn rewards up to \$200

The more activities you complete, the greater your reward

The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your best. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$200.

Activity Type	Activities	Amount
 Preventive care	Have an annual preventive wellness exam or well woman exam with your doctor	\$25
	Get an annual cholesterol test ¹	\$20
	Have a colorectal cancer screening (ages 45 and older)	\$25
	Have a routine mammogram (women ages 40 to 74)	\$25
	Have an annual eye exam ² KNN Mbrs get full-service Vision Plan for \$0	\$25
	Get an annual dental exam	\$25
	Get an annual flu shot	\$20

Activity Type	Activities	Amount
 Condition management programs	ConditionCare: Work one on one with your health coach and earn rewards for participating in and completing the program ²	Up to \$50 (\$20/\$30)
	Building Healthy Families: Support is available through the Sydney SM Health app wherever you are in your family planning process, such as trying to conceive or raising your toddler ⁴	Up to \$40 (\$10/\$10/\$10/\$10)
	Well-being Coach – Weight Management: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁵	\$25
	Well-being Coach – Tobacco Cessation: Receive one-on-one coaching by phone as you complete your goal to earn a reward ⁶	\$25
 Digital & wellness activities	Log in to your Anthem account	\$5
	Connect a fitness or lifestyle device	\$5
	Complete a health assessment and receive tailored health recommendations	\$20
	Complete action plans around eating healthy, weight management, and physical activity	Up to \$25 (\$5 per action plan)
	Track your steps	Up to \$60 (\$2 per 50,000 steps tracked)
	Complete Well-being Coach digital daily check-ins ⁷	Up to \$20 (\$4 per milestone)
	Update your contact information	\$10

Well-being Coach can help you meet your goals

The Well-being Coach digital coaching app offers you 24/7 personalized support. Well-being Coach can help you maintain a healthy weight, quit tobacco, and improve your nutrition, exercise habits, mindfulness, and sleep. If you need extra support with weight management or quitting tobacco, talk to a certified health coach.

Earn rewards

Here's how and when you'll earn rewards for completing the activities already mentioned.

Preventive care: Simply visit your doctor for any of the screenings or appointments listed in the chart. Your rewards are added to your account after your claim is processed, which may take up to 60 days.

Condition management: Rewards are added to your account as you meet certain benchmarks or complete a program. Programs include: ConditionCare (for asthma, diabetes, and heart or lung conditions), Building Healthy Families, and Well-being Coach for weight management and tobacco cessation.

Digital and wellness activities: Log in to the Sydney Health app or [anthem.com](https://www.anthem.com) to complete available activities, such as taking a health assessment, participating in the Well-being Coach digital program, and tracking your steps. Rewards are added to your account as activities are completed.





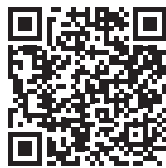
Personal support to manage your health condition at your fingertips

Concierge Care is a digital, app-based program that can pair you with a health advocate to provide personalized coaching on a variety of health conditions, and it is covered by your health plan. You'll receive on-demand access to professional support to help keep you healthy.

You don't have to manage your care alone.

Choose the program that best fits your needs.

1. Scan the QR code and sign up with your details at no cost.
2. Receive a text message on your cell phone with a link to download the app on your device.
3. Create an account and start your personalized program.



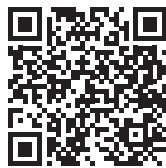
Type 2 Diabetes

Navigating diabetes can be challenging, from nutrition, to insulin, to eye care. Your health advocate can provide personalized support to navigate every step of your journey.



Discharge Essentials

Personalized support to help prevent hospital readmission, and keep you healthy after getting discharged from the hospital.



Cancer Care Navigator

A cancer diagnosis can be overwhelming, but a care manager can support you every step of the way. Includes coordination of care with your oncologist and care team, emotional support, and medication management.



Heart Failure

Managing heart failure can be easier with a support system. Together with your health advocate, learn to better monitor your wellbeing and build new, heart-healthy habits.



Crohn's Disease

Personalized support to manage Crohn's disease, including assistance to find the best treatments.

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Employee Assistance Program (EAP)

Available 24/7, 365 days a year

Everything you share is confidential*

Life can be full of challenges. Your Anthem Employee Assistance Program (EAP) is here to help you. EAP offers a wide range of no-cost support services and resources. Including:



Counseling

- Up to 3 visits per issue
- In-person or online visits
- Call EAP or use the online Member Center to initiate services



Legal consultation

- 30-minute phone or in-person meeting
- Discounted fees to retain a lawyer
- Free legal resources, forms, and seminars online



Financial consultation

- Phone meeting with financial professionals
- Regular business hours; no appointment required
- Free financial resources and budgeting tools online



ID recovery

- Help reporting to consumer credit agencies
- Assistance with paperwork and creditor negotiations



Dependent care and daily living resources

- Online information about child care, adoption, elder care, and assisted living
- Phone consultation with a work-life specialist
- Help with pet sitting, moving, and other common needs



Other anthemEAP.com resources

- Well-being articles, podcasts, and monthly webinars
- Self-assessment tools for emotional health issues



Crisis consultation

- Toll-free emergency number; 24/7 support
- Online critical event support during crises



Live your life with less back and joint pain







Get advanced, personalized therapy at no extra cost

If you're living with back or joint pain, finding relief without surgery or injections can be hard. That's why we created the **Back and Joint Pain Guide program**. It may give you the extra support you need to feel better without leaving home. It's a six-week online program — available at no extra cost through Livara — using simple exercises that take about 15 minutes a day.

This personalized program focuses on helping you:

- Strengthen your muscles
- Improve your posture and movement
- Relieve back and joint pain

How the program works

-  Talk to a personal health coach who will create an exercise plan for your exact needs and goals.
-  Access custom, at-home exercise videos you can follow anytime.
-  Receive support from a team of medical experts, including doctors and physical therapists, as they track your progress.
-  Get access to nutrition, mindfulness, and sleep counseling.

Enroll today to find long-term relief without surgery or injections. To sign up, visit backandjointguide.anthem.com or call **866-455-8417** from 8:30 a.m. to 5 p.m. ET, Monday through Friday.

Livara has helped more than 100,000 people find pain relief*

- Participants find their pain is **reduced** by an average of **51.4%**.
- **More than 70%** of them have stopped taking narcotics for pain relief.
- Nearly **10 in 10 patients** would recommend Livara.

*Livara Health (Accessed July 2023): livarahealth.com.



Scan this QR code with your phone's camera to learn more.

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A program focused on helping you improve your health

Introducing digital diabetes prevention coaching

Roughly 88 million Americans are living with prediabetes but 84% aren't even aware they have it.¹ Prediabetes often doesn't cause symptoms, but it does increase the risk of developing type 2 diabetes, heart disease, and stroke. That's why Anthem partnered with Lark to offer a diabetes prevention program that can help determine if you're at risk for prediabetes and if needed, take steps to address it.

This program can help you:



Lose
weight



Eat
healthier



Increase
activity



Sleep
better



Manage
stress

Better health is within reach

Participation in this program is at no extra cost as part of your health plan. Track progress, check in with a personalized coach, and learn more about prediabetes right in Lark's free mobile app. This program is flexible, convenient, and follows guidelines from the Centers for Disease Control and Prevention (CDC) to help make small changes that can improve health and decrease risk over time.



Weight loss with Lark

Losing weight can make a difference in lowering risk for type 2 diabetes. Lark members lose an average of 4.2% of their body weight in 12 months on the diabetes prevention program.² Participants in the program receive a wireless scale at no extra cost to help track weight loss progress. The scale also syncs with the Lark app so participants can share updates with their coach.

24/7 coaching support

Losing weight and making lifestyle changes can feel intimidating even if it can lead to better health. Coaches can help you stay motivated. If you enroll in the program, you can send a message to a coach anytime from anywhere and receive an immediate response as well as extra support. During the course of the program, coaches will:

- Provide educational information on prediabetes and preventing type 2 diabetes.
- Be available 24/7 through the Lark mobile app to provide personalized coaching.
- Customize a program based on your food preferences and lifestyle.
- Provide information about how stress affects your health and how to cope with it.

You are in control of your health. Prevent diabetes and start improving your overall health and well-being today.



Learn if you are at risk for prediabetes

Scan the QR code to download the SydneySM Health mobile app and login using your existing health plan credentials. Once you login, you will find the Lark DPP screen under Programs in My Health Dashboard to take the one-minute survey.



¹ Centers for Disease Control and Prevention website: *Prediabetes - Your Chance to Prevent Type 2 Diabetes* (accessed October 2021): cdc.gov.

² Lark internal data

Diabetes Prevention Program is provided by Lark, an independent company.

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