

When everything works together, everybody benefits[®]

See how Excellus BlueCross BlueShield is making health coverage simple for your business and your employees.

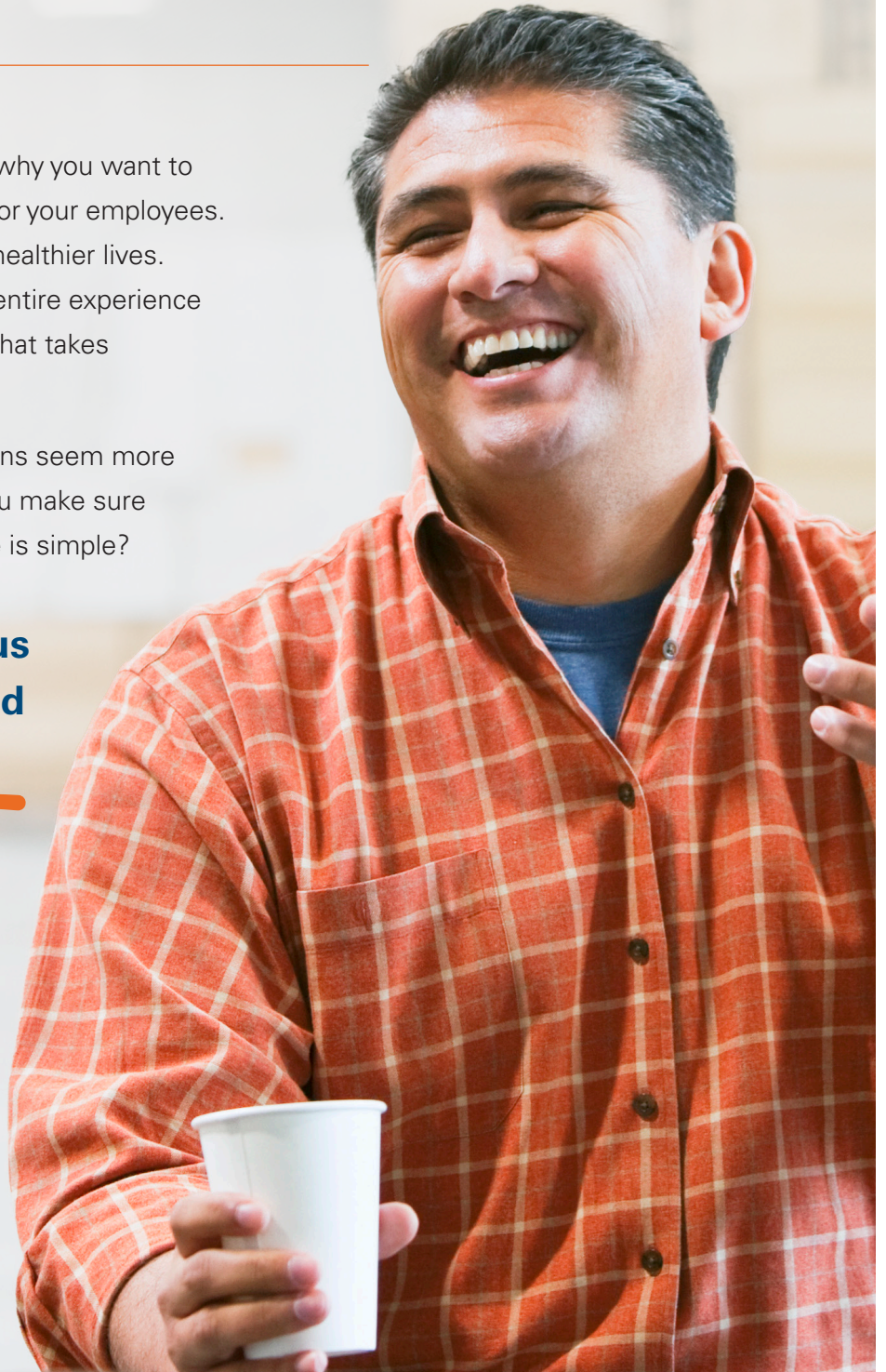


Take good care of your people, and they'll help you take good care of your business


It's a simple concept – and it's why you want to provide great health coverage for your employees. Coverage that helps them live healthier lives. Coverage that helps make the entire experience easier for everyone. Coverage that takes affordability into account.

But in a world where health plans seem more complex every day, how can you make sure that an idea that sounds simple is simple?

**That's where Excellus
BlueCross BlueShield
delivers.**



**Coordinated care.
Complete coverage.
Greater value.
Everybody benefits.**



Health care works best when it works together. That's why Excellus BCBS provides a coordinated, caring, personalized, and holistic health insurance experience that connects the dots for you and your employees, improving care and helping to manage costs for everyone.

So how do we do it?

Our approach is built around three ideas:

1.

People Come First

We address all types of member health conditions personally and proactively, with comprehensive programs and a combination of medical expertise and data.

2.

Service Is Simple

We make it easier for members to understand their benefits, and we help make claims management and processing more efficient and transparent for employers.

3.

Our Network Is Unmatched. Period.

We bring the largest network to you and your employees, covering a wide range of providers across the country.

1.

People Come First

So members get care that's built just for them

Sounds obvious, right? But at Excellus BCBS, we're working to prove it every day. We're talking about comprehensive programs that address all aspects of member wellbeing – including care management and disease management programs for:

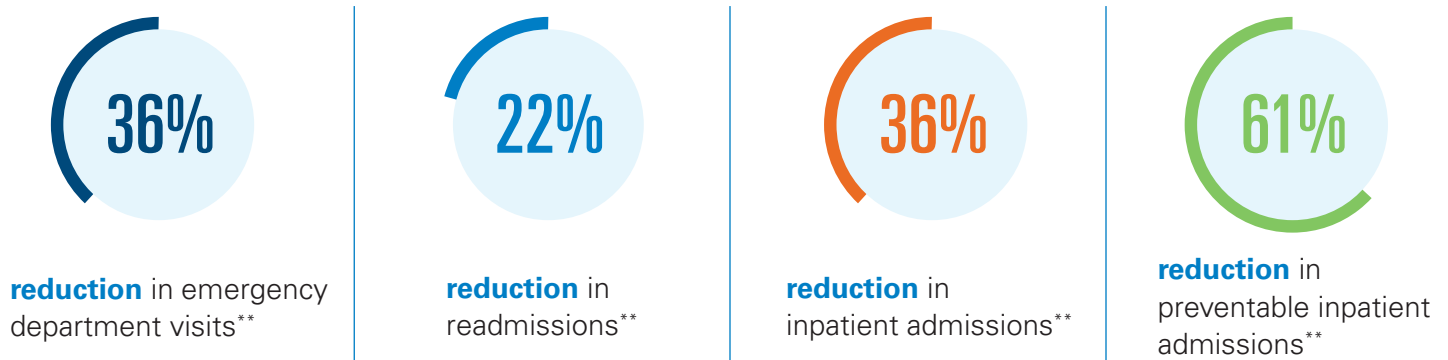
- ✓ Diabetes
- ✓ Behavioral health
- ✓ Oncology
- ✓ Cardiac conditions
- ✓ Pharmacy utilization
- ✓ Chronic kidney disease
- ✓ High-cost claimants
- ✓ And more

Through a combination of referrals, direct outreach, sophisticated data analytics, and coordination with providers, **we tailor our approach to each member's specific needs – assessing the whole person to develop a personalized care plan.** And we emphasize proactive and preventive care, encouraging members to use their plan to stay ahead of issues.

That way, members become invested in their health, set goals, and take necessary steps toward managing their conditions and overall wellness – leading to higher overall member satisfaction.



Members that engage in care management/disease management see:



An average baseline cost savings of **\$1,500 per engagement***

* 2023 Health Plan data
** 2022 Health Plan data

Member Story

Delivering the right help to live healthier

The setting:

A 36-year-old female with type 2 diabetes, Mia* was looking for ways to help manage her condition by losing weight and reducing her blood sugar levels.

The solution:

Mia began working with a case manager via phone calls and using the Wellframe® app. Together, they discussed the benefits of carbohydrate counting, proper portion sizes, and exercise to help her make healthier lifestyle choices. Instead of going out to eat for most meals, Mia now cooks at home at least three days a week. She also began exercising on her lunch break, and she found additional motivation by joining a web-based exercise challenge.

The results:



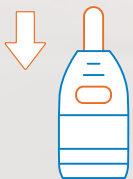
Time spent working with
Excellus BCBS Care Manager:

6 months



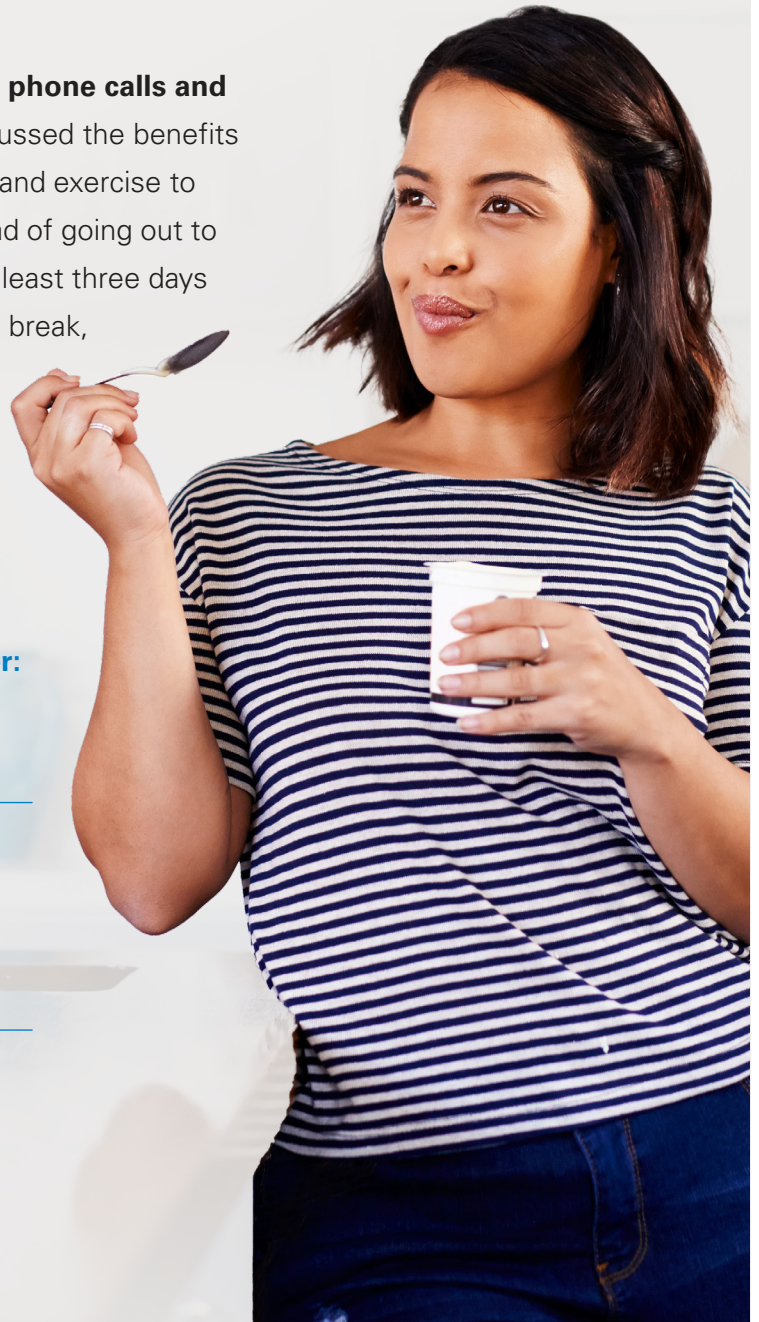
Amount of weight that
Mia has lost so far:

18 pounds



Decrease in average blood
sugar levels:

9.1% to 6.9%



* Member name has been changed.

2.

Service Is Simple

So everyone has the support they need to thrive

Strong benefits and member cards that open doors are essential, but we know that how happy members and employers are with their health plans ultimately comes down to the experience we deliver in real life, every day. That's why we work hard to provide next-level service for everyone.



We're here to help members understand their benefits and know how to use them, ensuring any **questions are answered quickly and clearly:**



of all customer care inquiries are closed within 10 days*

* 2022 Health Plan data

We make things easy for employers too – with a focus on transparency, consistency, and claims processing that avoids frustrations and drives savings:

29 million

claims processed
in 2023

(~1.2 million processed through automation)**

99%

of claims processed
within 30 days**

\$140 million

prepay
savings annually**

\$135 million

postpay
savings annually**

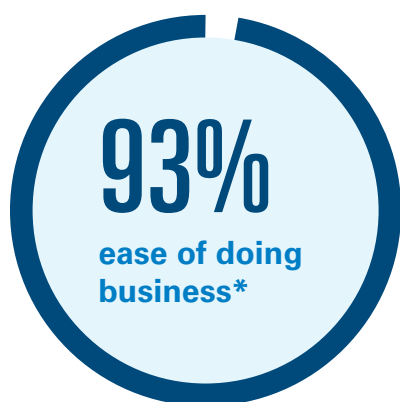
** 2023 Health Plan data

For employer groups, better service means better outcomes

A more seamless support experience makes a big difference, and no one can speak to it better than the people we work with every day.



2023 Employer Group Satisfaction:



* Health Plan data, mid/large employers (>100 contracts)



What our clients are saying:

"Carestream has been with Excellus BCBS since 2019. With over 90% of Carestream employees on our medical plan, and with employees in most states, we needed the right partner to provide quality health care to our geographically diverse workforce. Excellus BCBS has been proactive, extremely responsive to our requests, and a partner who truly works to understand our unique needs."

Kristen Goodman
Director of Global Benefits & HR
Carestream Health

3.

Our Network Is Unmatched. Period.

So the right care is always in easy reach

When you work with the largest health plan provider in the region, the benefits are everywhere. No matter where they go, our members have access to the high-quality care they need, at a price we work hard to keep affordable:



99%

in-area physician participation¹



Access to the largest hospital and physician networks in the U.S., with

more than 2 million

unique, in-network providers²



Global network with providers in more than

190 countries

¹ 2023 Health Plan data

² Blue Cross Blue Shield Association, January 2024

It goes beyond in-person visits too:

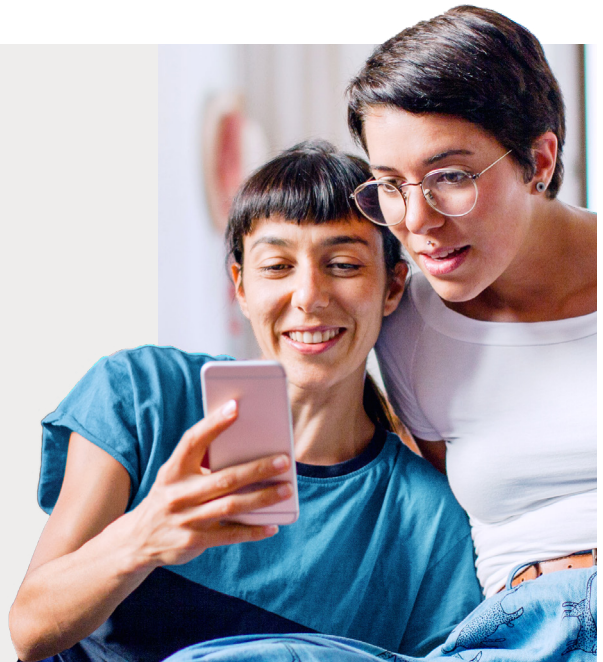


Vori Health Virtual Physical Therapy
for musculoskeletal (MSK) conditions³

³ Embedded for Fully Insured groups, Buy-up for Self-Funded groups



MDLIVE® telemedicine
for 24/7 access to both physical and behavioral health care



2023 Employer Group Satisfaction:

100% satisfaction with the network⁴

⁴ Health Plan data, mid/large employers (>100 contracts)

Accountable Cost and Quality Agreements

Excellus BCBS also collaborates with providers to improve care through Accountable Cost and Quality Agreements (ACQAs). These agreements compensate providers for the quality and efficiency of care they provide – not the quantity.

The result is lower costs and better outcomes for people throughout our communities. Providers engaged in ACQAs achieved¹:

Nearly 14% fewer

**emergency
department visits**

**resulting in an average annual
savings of \$3.5 million.**

\$137.7 million

**savings through
clinical and
pharmacy initiatives**

(2019-2023)

100%

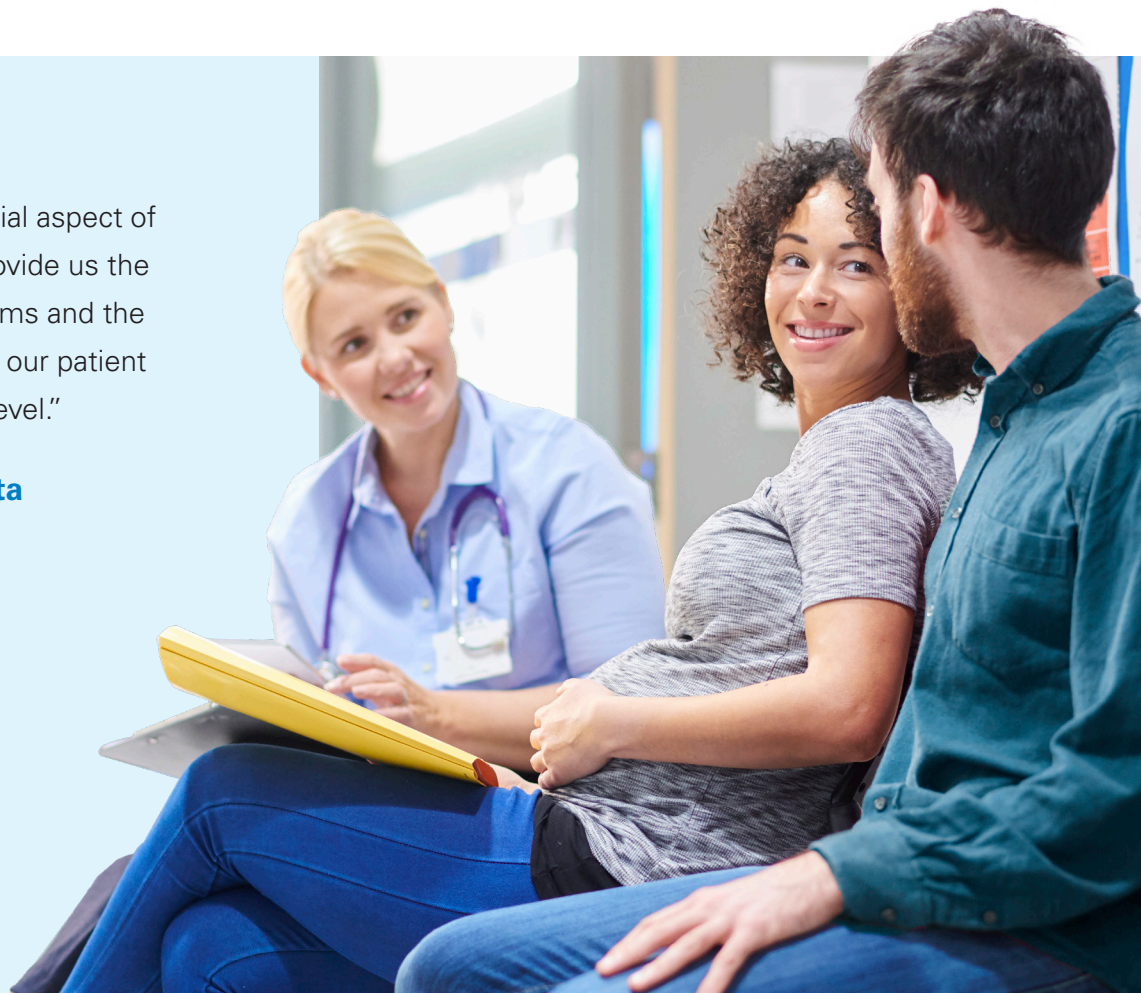
**of ACQA providers
outperformed
non-ACQA providers in
key quality measures**

¹ Based on internal data reporting from 2019-2023.

“The most beneficial aspect of an ACQA is to provide us the information systems and the resources to take our patient care to the next level.”

Dr. Lou Bonavita

**CNY Family Care LLP,
ACQA Provider**



Why Excellus BCBS?

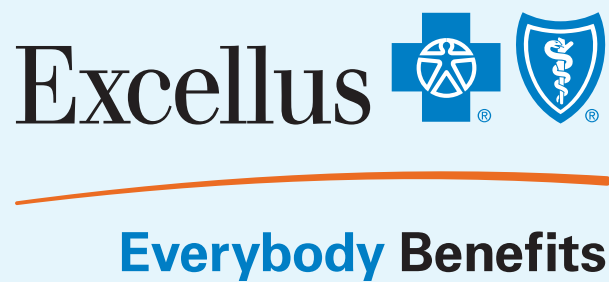
This is what we do.

It's our mission to help people in our communities live healthier and more secure lives through access to high-quality, affordable health care. It's what guides everything we do and every decision we make.

We're also built for everybody's benefit. Our clients. Our members. Our in-network doctors and care providers. Entire communities. We have a responsibility to them all – and we're in a position to meet that responsibility every day. We have the most doctors and hospitals in our network, the most businesses and members under our care, and the innovative tools and data it takes to improve quality and help people live healthier. Simply put, we are a force for health in the communities we serve.

It's why so many area employers trust us to care for their teams and, ultimately, their businesses. Because when a leading name in health care lives its mission to make communities healthier, **everybody benefits.**





Visit ExcellusForBusiness.com to see the difference for yourself.

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Wellframe is an independent company that provides a health and wellness support mobile app to Excellus BCBS members.

Vori Health is an independent company that offers virtual musculoskeletal (back, neck, and joint) health care and physical therapy services to Excellus BlueCross BlueShield members.

MDLIVE is an independent company, offering telehealth services in the Excellus BlueCross BlueShield service area.

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