

Anthem / EVHC / Luminare Strategic Partnership

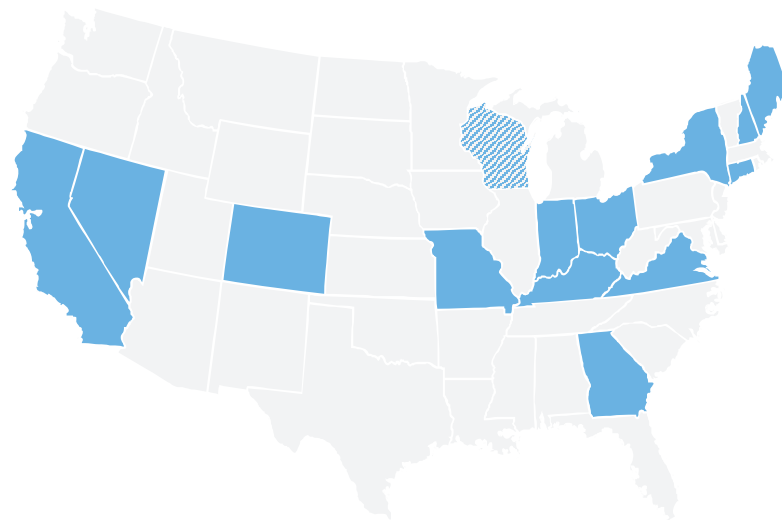
Target Effective Date: 1/1/2024

Working Effective Date: 7/1/2024

Case Size Min: 100 Covered Employees

Case Size Max: N/A

Access in 14 Anthem States:



1. CA
2. CO
3. CT
4. GA
5. IN
6. KY
7. ME
8. MO
9. NH
10. NV
11. NY
12. OH
13. VA
14. WI (Labor Only)

Sales & Implementation Process

Underwriting Reporting Tool

Luminare's Underwriting Team can produce a network analysis, using a proprietary reporting tool, that documents the advantage of the Anthem network over the client's existing network option.

JAA Guardrails

- CarelonRx is required for groups under 1,000 EE's
 - Anthem is willing to grant exceptions if there is a compelling reason to do so.
- Cannot quote existing Anthem business without first seeking permission. Anthem will always require a "last look".
- Anthem will allow UM/CM and other services to be carved out to Luminare.

Client Onboarding Experience

- Anthem and Luminare are optimizing workflows to enable an elegant and efficient client onboarding experience for business with less than 1,000 EE's.
 - Luminare can pre-program a series of template PPO & HDHP network plan designs that can be implemented within 30-days in advance of the client's effective date. This will most likely not help EVHC, as we tend to mirror prior plan designs.
- Custom plan designs will require a 60-day lead time prior to the plan's effective date for groups less than 500 EE's and 45-days for groups over 500 EE's assuming complete paperwork has been submitted.
 - Group Application
 - Benefit Grids (Luminare completes these)
- Our sales team will not have access to local Anthem Sales Reps outside of our Luminare relationship, for now. Luminare is still working out how this will operate.

Additional Helpful Information

- In cases where another quote exists with Carelon unbundled from medical, we will have the ability to quote without Carelon also.
- There are only 7 TPAs with Anthem access, and only 4 within these new markets. All have the same rules and pricing structures.
- No dual networks with RBP ("for now")
- Anthem does not offer multi-year deals or rate guarantees:
 - No premium holidays
 - No wellness credits
- No other requirements other than Rx with Carelon
- We will need to verify and provide where a client is Headquartered
- Anthem California - everything must go through their mailbox.
- Live Health - Anthem's telemedicine partner - is available in all markets.