



And Its Affiliate HealthKeepers, Inc.

**Offer a health plan
with the confidence of
a Virginia collective**



Here in Virginia there's an energy at work. A drive to help employees and their families live better. But it can't be done alone.

A collective of business and community leaders have joined together to help Virginians drive healthcare engagement and health literacy that will lead to improved long-term health and, in turn, lower healthcare costs.

You don't have to do it alone

Join the WiseChoice Healthcare Alliance and save money as a group



Together you can provide benefits that help your employees feel **covered**, **protected**, and **confident**.

The WiseChoice Healthcare Alliance was created by the Virginia Chamber of Commerce for the purpose of offering employer-based group insurance to members of affiliated local chambers and associations. This large, self-funded group is backed by the financial protection of Anthem's stop-loss coverage. It's protection against the unexpected.

The WiseChoice Healthcare Alliance



Who:

The WiseChoice Healthcare Alliance partnering with Anthem

Partnership with one of the nation's largest health companies means confidence, protection, and stability for your small business, your employees, and their families.¹

What:

A self-funded employee welfare benefit plan, trust, or other arrangement

Established as a simpler, more cost-effective way to offer group insurance to WiseChoice Healthcare Alliance members.

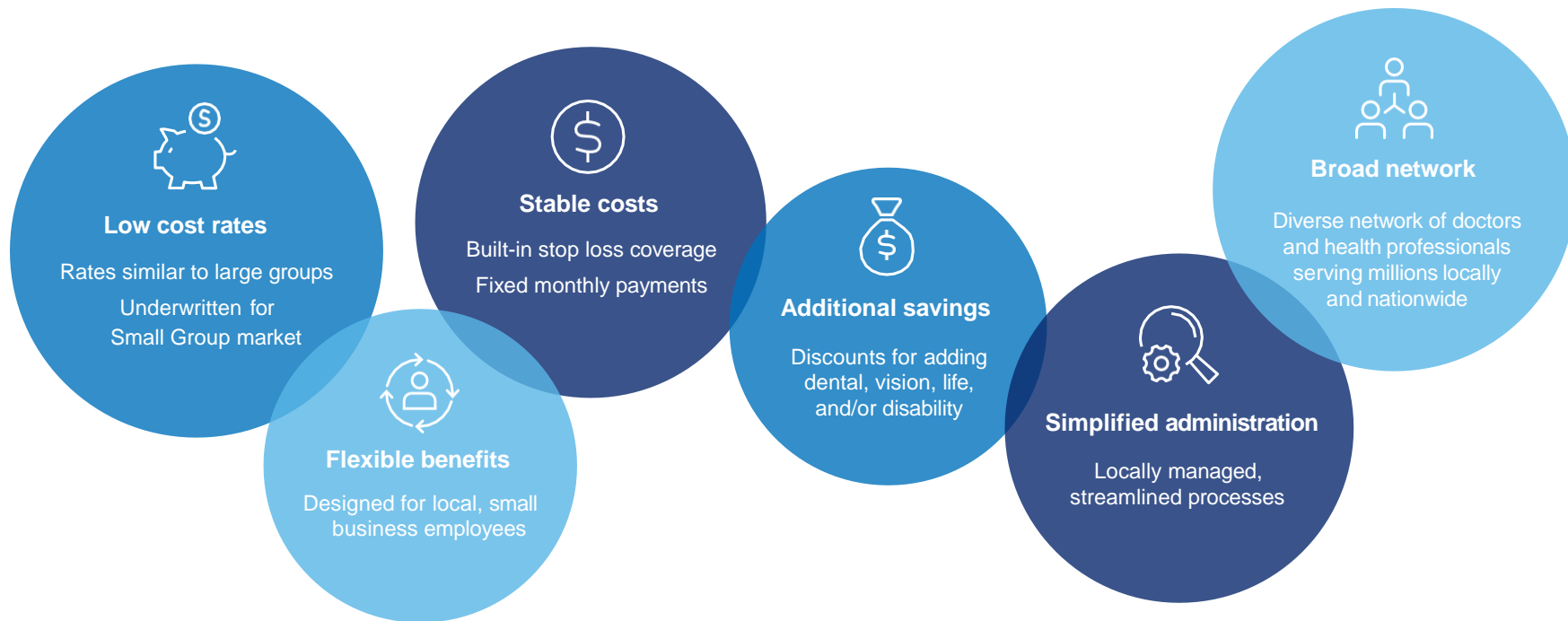
Why:

Joining a larger group for access to financial protection and competitive rates

Small businesses share overall claims risk and enjoy lower, predictable costs providing comprehensive benefits to employees.

¹ Forbes: Largest Health Insurance Companies 2023 (accessed July 2023): forbes.com

Big benefits for small business



The Anthem difference

Drive down costs while providing benefits your employees want through a network they know and trust.

**Financial protection
and stability**



Cost advantages

**Power of
partnership**



Inclusive access

**Simplified
healthcare**

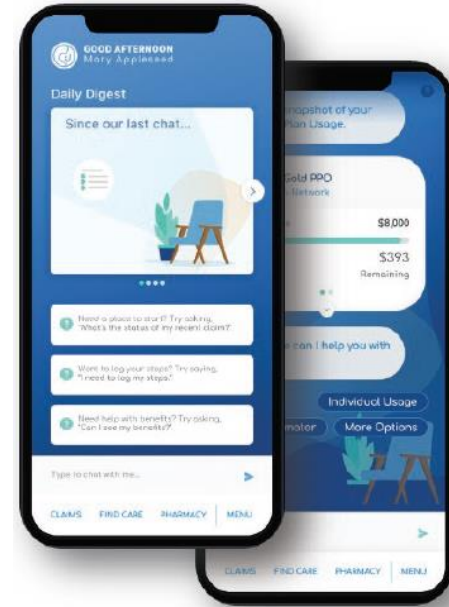


Ease of use

Elevating the member experience with our digital-first approach

Through Anthem's SydneySM Health app, members have the tools and resources they need to feel confident in their healthcare decisions. They can:

- Video visit or chat with a doctor 24/7, in English or Spanish for no or low cost.
- Check their symptoms.
- Find a doctor or pharmacy.
- Set up a video visit with a licensed therapist or board-certified psychologist or psychiatrist.¹



Cost advantages

Financial predictability and savings potential:

- **Competitive rates** based on medically underwritten Small Group market
- **Stop loss coverage** protects you from high-cost claims
- **Premium equivalent rate** means predictable monthly payments
- **Additional savings** for adding dental, vision, life, and/or disability coverage



9 out of 10 small business owners renew with Anthem each year.¹

The WiseChoice Healthcare Alliance plan is a great alternative to Affordable Care Act (ACA) plans for small businesses like yours and can lead to significant savings.

1 Anthem/HealthLink internal data, 2022.

Cost advantages (continued)

The premium equivalent rate

Know what to expect to pay with fixed monthly payments that include:



Administrative service fees



Stop loss coverage



Claims fund



Taxes and assessments



General expense allowance

Add on benefits and see how they connect with

Anthem Whole Health Connection®

Add dental, vision, life, and/or disability benefits to your medical coverage and not only do you get a discount, but your benefits are connected.

- Employers can save up to 4% on their medical rates when they combine dental, vision, life, or disability coverage with their medical plan.
- Up to a 4% discount to your medical premium equivalent rate.
- Doctors see complete view of a person's health, leading to better health and more long-term savings.

Anthem Whole Health Connection®

A cost-effective way to help your employees lead healthy, productive lives.



<Discount is applied to the medical premium equivalent rates and issued as a onetime credit within 90 days following the effective date. Credit is subject to underwriting approval based on dental, vision and/or life products purchased and determination of final medical enrollment. Anthem's credit will remain the same regardless of the actual expenses the group may incur. Credit only applied in the first year when new Anthem dental, vision and/or life coverage is purchased whether in combination with a new or added to an existing medical plan. Excludes voluntary products. Other restriction and limitations may apply. Please contact your Anthem representative for more information.>

Inclusive access

Employees can access integrated care when, where, and how they need it



Anthem's broad Blue Access PPO, Essential Rx formulary, and BlueCard® program (care away from home)



Health and wellness tools designed for every moment of health



Virtual care through our SydneySM Health app



Plans designed exclusively for your local employee communities

Care around the corner — and across the country

The BlueCard® program through the Blue Cross Blue Shield Association includes more than 1.7 million doctors and hospitals nationwide, more than any other insurer.¹ Employees can also have a video visit or chat with a doctor 24/7 in English or Spanish through the Sydney Health app.²

¹ Blue Cross Blue Shield Association website: *Personalized HealthCare Nationwide* (accessed June 2022); bcbs.com.

² Appointments subject to availability.

Ease of use

You want a plan that's easy for employees to use and saves you time, hassle, and worry.



**One local team
to handle
your issues**



**Streamlined plan
administration
and renewal**



**A single place
to manage
multiple plans**

Easier for your employees

Your employees access care and view benefits using one ID card, one enrollment website, and one mobile app.

Find out more and get started

Be part of making healthcare work better for
Virginians

Contact your local broker for details about the WiseChoice Healthcare Alliance and how to join.

Powered by:



Administered by:





And Its Affiliate HealthKeepers, Inc.

**We're here to make sure
your clients enjoy hassle-
free access to quality care
while saving money.**

Brokers can contact their local Anthem
representative to learn more about requirements for
selling the plan, including joining a local chamber.

Visit www.wisechoicehealthcare.com

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.

This coverage is not insurance and is not offered through an insurance company. This coverage is not required to comply with certain federal market requirements for health insurance, nor is it required to comply with certain state laws for health insurance.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc., serving all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123, are independent licensees of the Blue Cross Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

