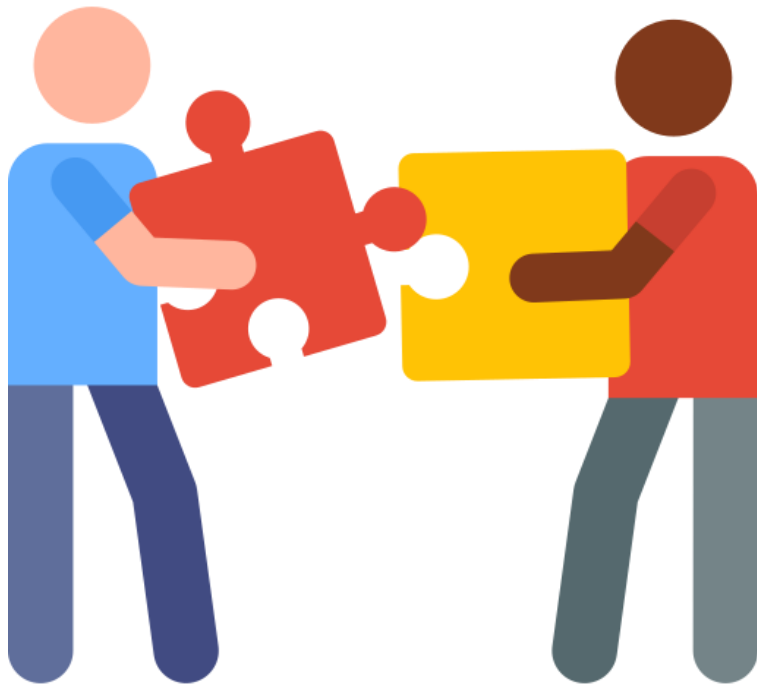


SmartShopper



CVT's Commitment to our Members

At CVT, our purpose is simple – to provide the care and services our members deserve



Understanding the Challenge: We recognize that rising healthcare costs continue to impact the lives of our members and their families.

Standing for our Members: CVT is unwavering in our advocacy, always seeking ways to bring relief and value to those we serve.

Leading with Innovation: We're committed to finding bold, innovative solutions – challenging the status quo to create a better, more sustainable future for our members.



California's
Valued Trust

Anthem 

SmartShopper[®]

Your Health, Your Choice, Your Reward

Compare costs on common medical procedures for yourself and dependents on your health plan, choose a lower cost option...and put cash back in your pocket!

Did you know?

\$600



The price of a procedure can vary greatly depending on **where** it is performed.

\$2,100



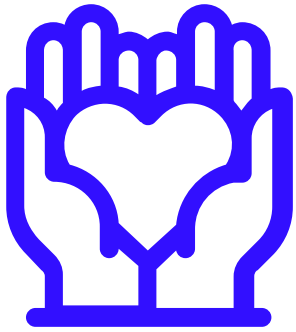
SmartShopper[®]



California's
Valued Trust



SmartShopper helps you...



**Find the
right care**



**at the
right place**



**for the
right price**

Earn cash rewards when you shop!



The SmartShopper Member Experience

1



"I need a service"

Jim's doctor recommends a medical service or procedure

2



"I need help scheduling"

Jim shopped on anthem.smartshopper.com.

Jim called SmartShopper's Care Concierge Team for assistance scheduling his appointment.

3



"I got the service"

His appointment was confirmed and he had the procedure.

4



"Hey, thanks for the cash!"

After claim was paid, Jim received his gift card in the mail.

What types of procedures can I shop for?

- ✓ Common screening exams
- ✓ Diagnostic tests
- ✓ Surgical procedures
- ✓ ...and more!



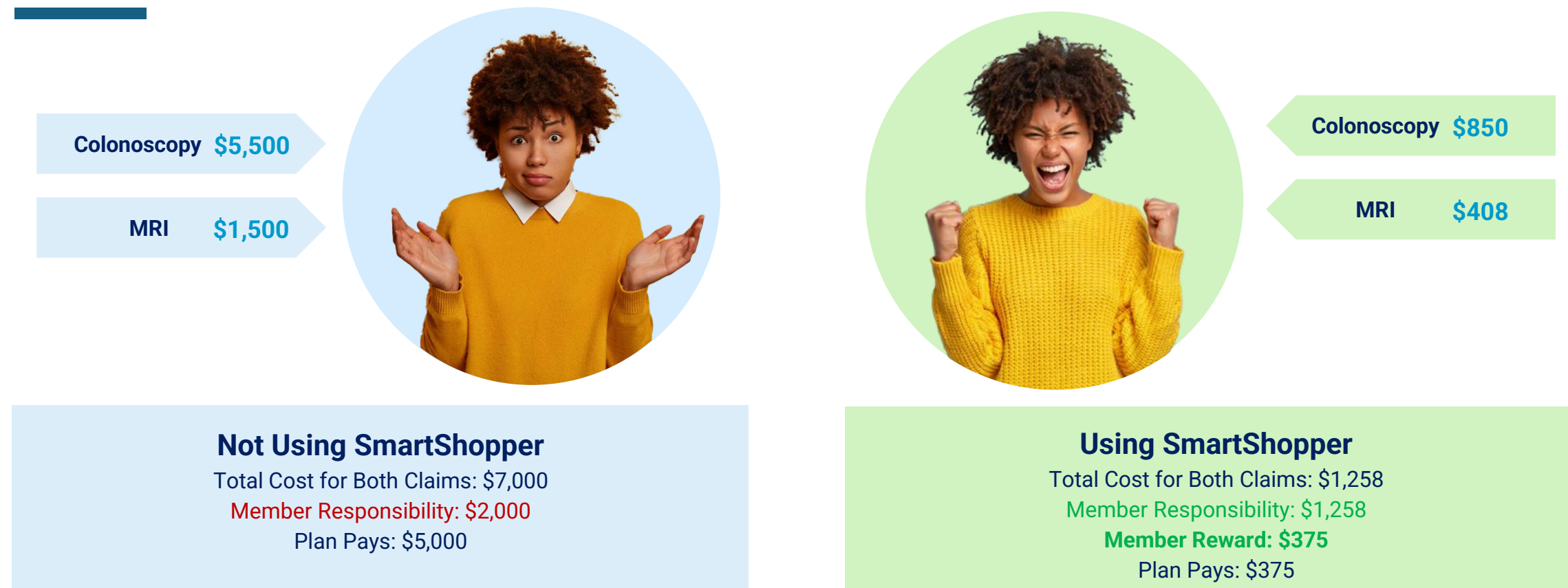
Visit us at www.anthem.smartshopper.com, click on SmartShopper tile in the Sydney Health App or contact your SmartShopper Care Concierge for a complete list of eligible medical services.

Sample eligible procedures and cash incentives

Procedure	Reward
Ultrasound	up to \$750
Upper GI Endoscopy	up to \$750
PET Scan	up to \$500
Mammogram	up to \$500
Colonoscopy	up to \$300
Physical Therapy	up to \$75
Lab/blood work	up to \$25

When Members Shop for Care, Everyone Wins!

Example: Plan with Deductible



With SmartShopper the member saves \$1,117, and the plan saves \$4,625!

When Members Shop for Care, Everyone Wins!

Example: Plan with no Deductible

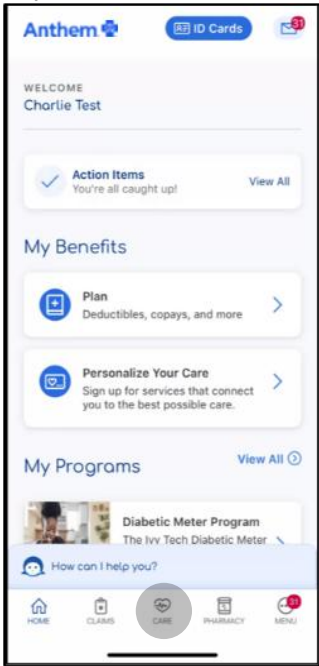


With SmartShopper the member saves \$75, pockets \$375, and the plan saves \$5,667!

SmartShopper promotion in Find Care with single sign-on

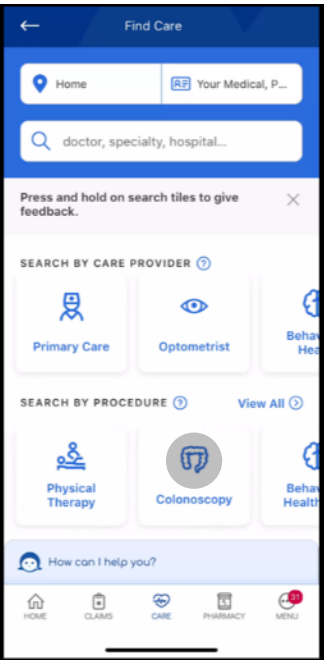
Log in to your Sydney Health Mobile App

Tap "Care"



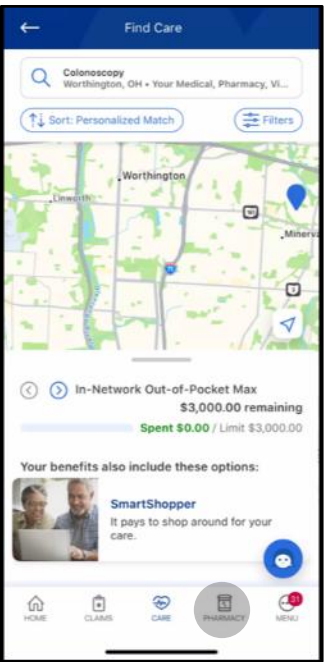
Member Searches for a procedure in Find Care

Tap or type procedure



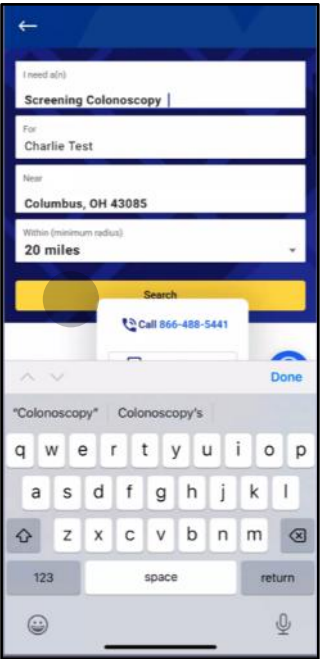
SmartShopper promoted above Find Care results

Tap SmartShopper tile



Search SmartShopper for procedure

Type procedure and tap "Search"

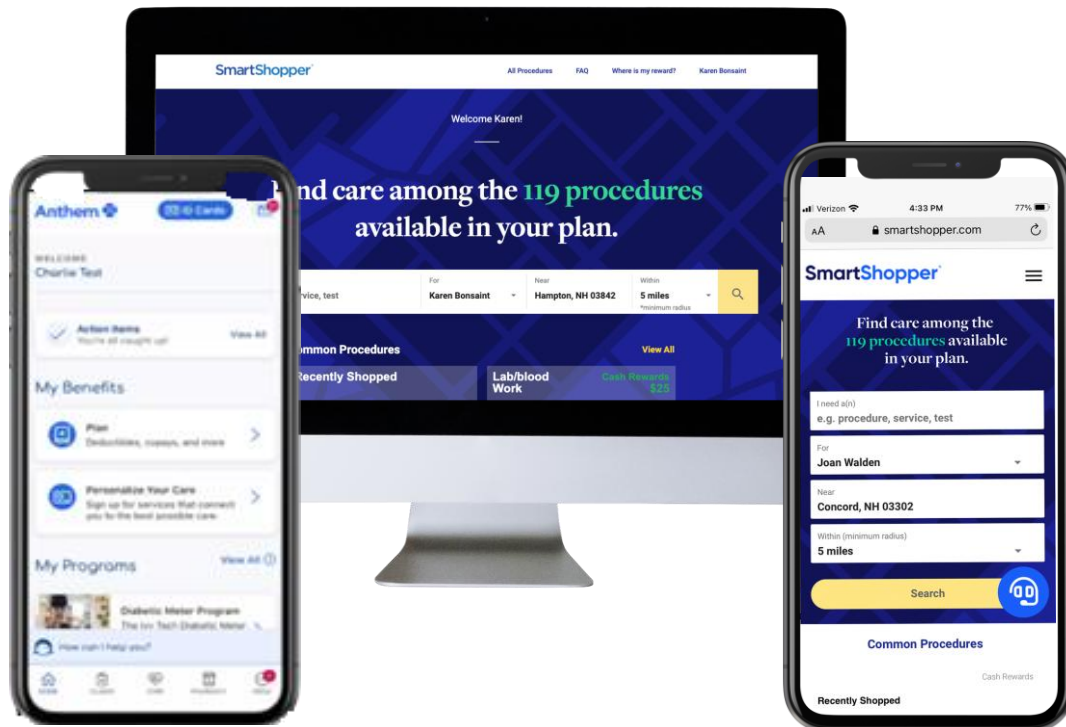


* Member is eligible for a reward after clicking "Search". Member will receive the reward amount presented (green) at any facility in the result once a matching claim is paid for the searched service. Not all facilities presented will include a reward.

Multiple ways to shop!



Shop online 24/7



<https://anthem.smartshopper.com>

Speak with a Care Concierge



Members of our Care Concierge Team

866-488-5441

M-Th 5:00am – 5:00pm | Fri 5:00am – 3:00pm (PST)

High-Touch Navigation

Multi-Channel Support: Personal Assistance available via phone, chat, or text

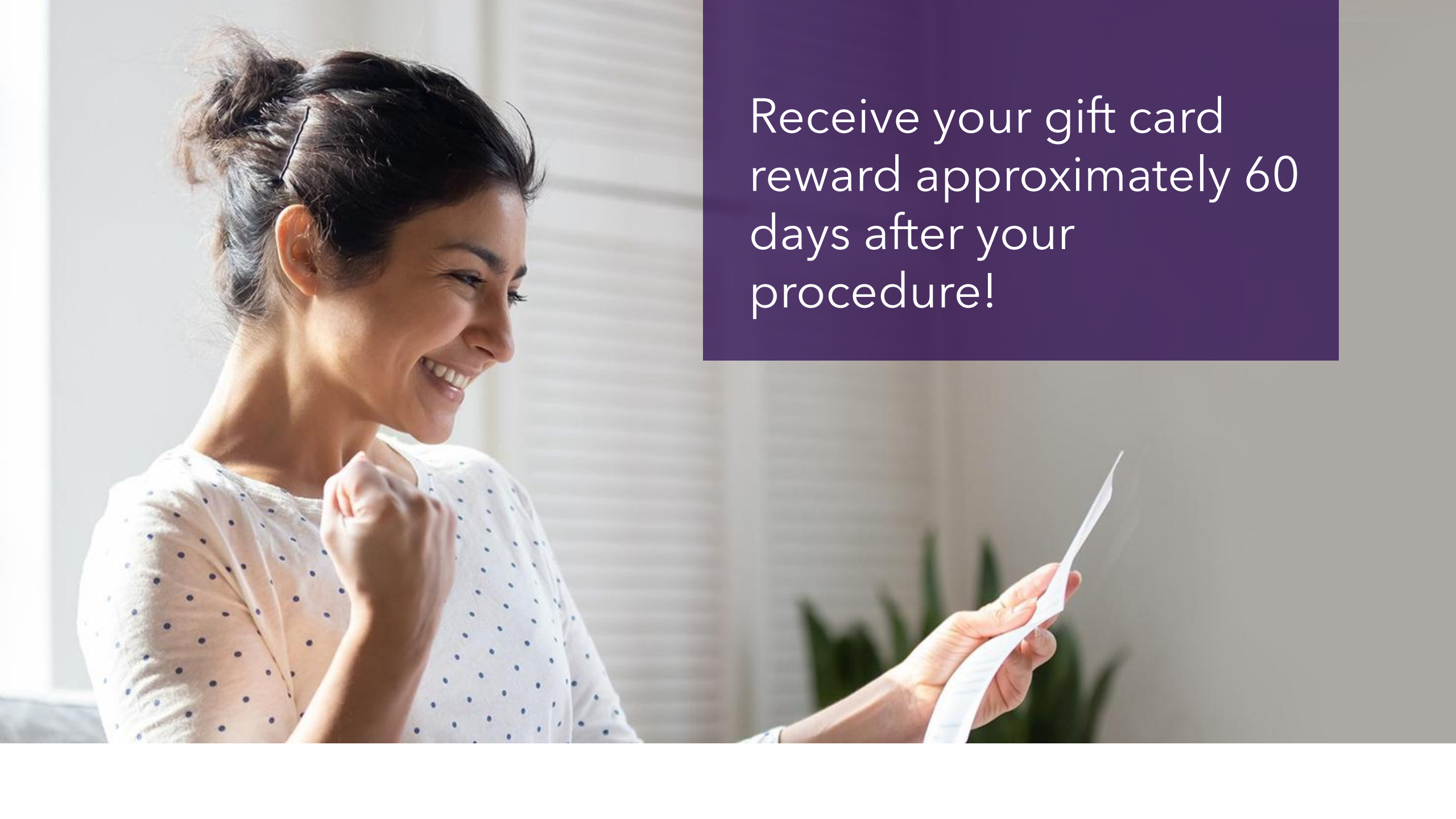
- Provides personalized “white glove” services
- Assists with shopping and explains options
- Helps with scheduling or rescheduling appointment
- Explains incentive process
- Makes referrals to other health plan programs, when applicable

85% of members select a lower cost option for care after speaking with the Care Concierge Team

M-Th 5:00am - 5:00pm | Fri 5:00am - 3:00pm (PST)

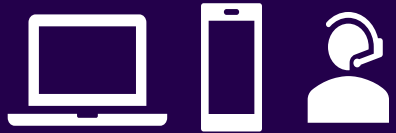


Member Shopping Experience - Demo

A woman with dark hair tied back, wearing a white polka-dot shirt, is smiling and looking down at a white gift card she is holding in her left hand. Her right hand is raised near her chin in a celebratory gesture. The background is a bright, out-of-focus indoor setting with a plant visible in the lower right.

Receive your gift card
reward approximately 60
days after your
procedure!

Shop. Go. Earn. It doesn't get easier!



✓ Shop and compare with your computer, smartphone, or speak with a Care Concierge Team member!



✓ Go and have your procedure



✓ Earn a cash reward

Call 866-488-5441

M-Th 5:00am – 5:00pm | Fri 5:00am – 3:00pm (PST)

<https://anthem.smartshopper.com>

CVT's commitment is to provide the care and service our members need



Healthcare continues to become increasingly expensive. **Introducing SmartCare by California's Valued Trust**, designed to help members make informed healthcare choices and save money through innovative, easy-to-use programs.

SmartShopper ^{NEW}
\$25 - \$1000 Gift Card per Shopped Procedure

Anthem PPO and EPO active members and non-Medicare retirees can earn rewards for shopping for cost-effective, in-network care.

MDLIVE
\$0 Member Cost Share! (PPO Plans)

24/7 Urgent Care
Virtual Primary Care
Behavioral Health
Dermatology

SimpleTherapy
\$0 Member Cost Share! (PPO Plans)

Virtual physical therapy - no referral or prior authorization needed

Carrum Health
\$0 Member Cost Share!* (PPO Plans)

Centers of Excellence for:
Outpatient Surgery
Cancer Care
Substance Use Disorder

Quest Diagnostics
\$25 Digital Reward Card (All Plans)

Biometric screenings for subscribers, spouses/partners, over 18 age dependents

SmartShopper

* Individuals enrolled in high-deductible plans must first meet their deductible, but copays and coinsurance will be waived.

Anthem

California's Valued Trust



SmartShopper®

Thank you!