



Anthem Shared Funding

A new kind of Self-Funded product: predictable, practical and rewarding

Anthem Shared Funding

(Available for groups with 15-99 enrolled employees)

Control. Simplicity. Flexibility. Insights. Predictability.

We have what you're looking for

Amid increased economic pressures, many businesses are looking to save on health care costs and achieve plan cost transparency by converting from a fully insured (FI) to a Self-Funded plan.

If you're one of those businesses, Anthem Blue Cross and Blue Shield and its affiliate HealthKeepers, Inc. (Anthem) can offer an attractive solution — one that delivers the control, flexibility and insights you're looking for and the assurance you need, with the solid coverage you demand for your employees.

We call it Anthem Shared Funding.

Get the best of both worlds

Quite simply, Anthem Shared Funding helps ease your administrative burden, while providing the savings potential and flexibility of a Self-Funded plan.

Enjoy the **valuable attributes of fully insured plans**, including:

- Predictable, fixed monthly payments
- No deficit carry-forward
- Coverage for claims run-out¹
- A cap on financial responsibility

The **advantages of Self-Funding**, such as:

- Money-back savings potential when claims experience is better than expected
- Standardized reports for a more comprehensive understanding of plan costs²
- Savings on premium tax and health care reform taxes
- Many plan design options that are not subject to health care reform product and rating restrictions

Along with the security of integrated **Stop Loss coverage**

Sound like a plan?

¹ Also known in the industry as terminal liability.

² Reports do not include PHI



How does it work?

Simple.

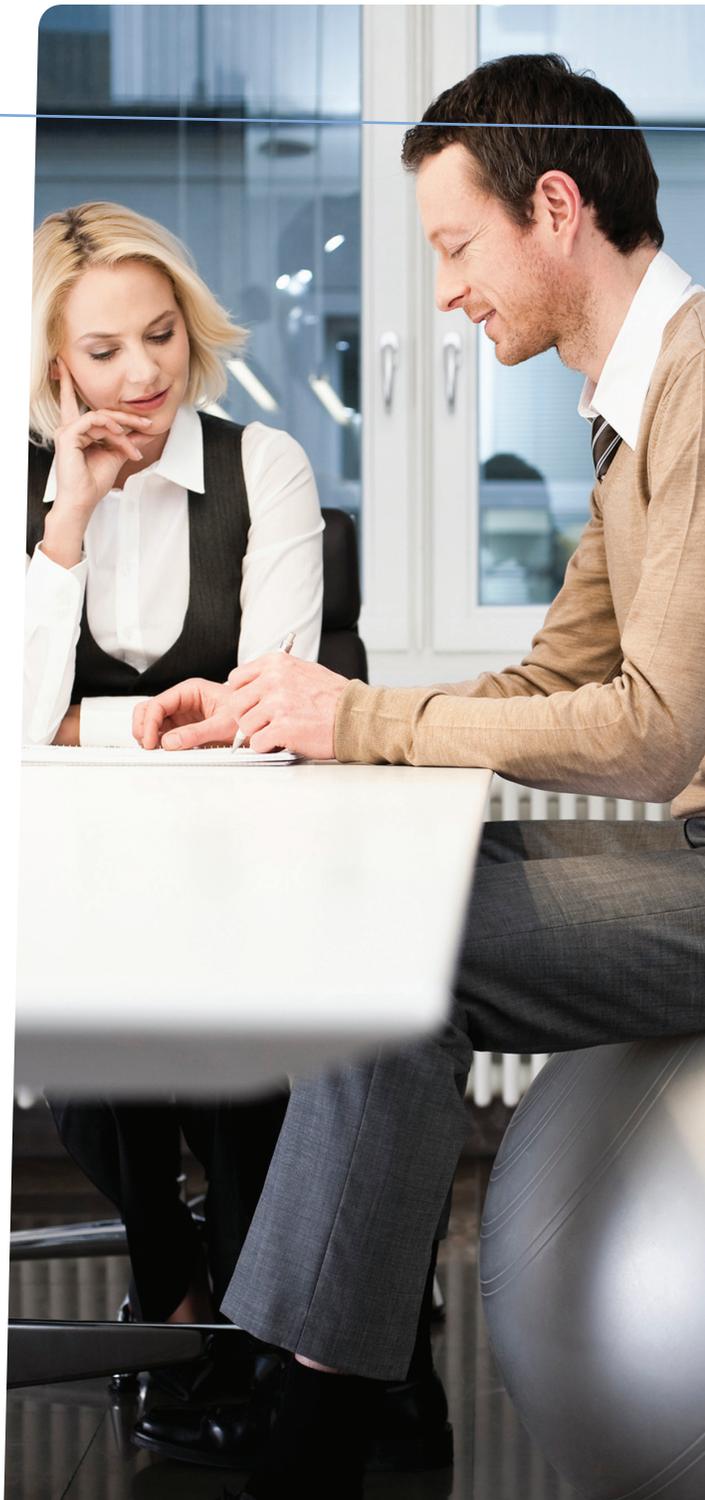
With Anthem Shared Funding, you make a **fixed monthly payment** that includes:

- Administrative fees
- Specific and Aggregate Stop Loss coverage
- A Paid Claims Fund
- Coverage for claims run-out

At the end of the plan year when the Claims Fund is settled, you can receive 50% of the surplus when claims experience is favorable. Not so with fully insured plans.

Bottom line?

Anthem Shared Funding offers the potential for lowering your overall health care costs.



Manage costs – better

Anthem Shared Funding lets you enjoy greater cost control by providing dual financial benefits – the potential for annual savings, with built-in safeguards to cap your expenditures.

Fixed monthly payments

First, it offers the predictability of a fixed monthly payment. That sure simplifies budgeting.

Prefunded claims run-out

To help you avoid unpleasant surprises if you terminate the plan – and know your costs up front – we collect funds to cover claims incurred prior to termination and submitted afterward.

Stop Loss coverage

Finally, to protect you from the risk of large claims for an individual, or higher-than-expected overall claims costs for your group, Anthem Shared Funding also includes two kinds of Stop Loss coverage:

- **Specific Stop Loss** protects the plan from **high individual claims**
- **Aggregate Stop Loss** provides additional protection when your plan has higher-than-expected claims, in aggregate, **for all plan members**

Anthem Shared Funding settlement examples

Favorable claims year	
Annual claims funding	\$200,000.00
Paid claims	- \$150,000.00
Favorable balance	\$50,000.00

Anthem will refund the employer 50% of the favorable balance.*

Unfavorable claims year	
Annual claims funding	\$200,000.00
Paid claims	- \$235,000.00
Negative balance	- \$35,000.00

The **\$35,000** negative balance is covered by Stop Loss insurance. Net result? You owe nothing more.

* All disbursements made would be based on contract terms.

Because our product options all come with comprehensive wellness and condition management programs, it's easy to see how Anthem Shared Funding provides a path to help keep your employees' health and your health care costs in check.



Gain insights – and greater control

Similar to the Self-Funded plans you may be familiar with, Anthem Shared Funding gives you the critical cost transparency many employers seek – including monthly reports that let you see how your health care dollars are being spent.*

This helps you:

- Understand the relation between the benefits and costs.
- Identify opportunities for saving money.
- **Make smarter health care decisions.**

* Reports do not include PHI.

There's an Anthem Shared Funding plan just right for you

Anthem Shared Funding lets you select a medical and prescription drug plan that meets the needs of your company and employees. You'll also have the option to buy dental, vision, life and disability coverage on a fully insured basis.

KeyCare plans		HealthKeepers plans		Lumenos® plans	
Plan	Prescription plan	Plan	Prescription plan	Plan	Prescription plan
KeyCare 10 Plus	10/20/35/20%	HealthKeepers 20 POS OA	10/30/50/20%	HSA 447 KeyCare	10/30/50/20%*
KeyCare 20 Plus	10/30/50/20%	HealthKeepers 25 POS OA	10/30/50/20%	HSA 448 KeyCare	10/30/50/20%*
KeyCare 10	10/20/35/20%	HealthKeepers 25/30 POS OA	10/30/50/20%	HSA 449 KeyCare	10/30/50/20%*
KeyCare 15	10/20/35/20%	HealthKeepers 20/20/500 POS OA	10/30/50/20%	HSA 573 HealthKeepers	10/30/50/20%*
KeyCare 20	10/30/50/20%	HealthKeepers Value Advantage 25/500	10/30/50/20%	HSA 574 HealthKeepers	10/30/50/20%*
KeyCare 25	10/30/50/20%	HealthKeepers Value Advantage 30/1000	10/30/50/20%	HSA 440 KeyCare	20% after deductible
KeyCare 30	10/30/50/20%	HealthKeepers Value Advantage 30/1000/30	10/30/50/20%	HSA 579 HealthKeepers	20% after deductible
KeyCare 30/1000/30	10/30/50/20%	HealthKeepers Value Advantage 30/2000	10/30/50/20%	HSA 1000 HealthKeepers	10/30/50/20%*
KeyCare 30/2000	10/30/50/20%	HealthKeepers Value Advantage 30/2000/30	10/30/50/20%		
KeyCare 30/2000/30	10/30/50/20%	HealthKeepers Value Advantage 30/4000	15/40/75/20%		
KeyCare 30/4000	15/40/75/20%				

* After deductible.

Solid plans combined with serious cost-saving potential.

Isn't that what you want?





Discover unexpected extras

Many Self-Funded plans just provide the fundamentals. But Anthem Shared Funding offers the coverage you're looking for, plus an array of added benefits to help employees proactively pursue wellness — which can help keep claims down and reduce absenteeism.

Help keep your people and company well

The following health and wellness programs are included with all plans,* except where noted:

24/7 NurseLine

Alleviates unnecessary worries and expenses by offering quick answers and assessments through a round-the-clock, toll-free service.

Future Moms

Promotes happier, healthier mothers and babies by providing helpful tools, periodicals, prenatal insights and ready access to nurses.

ComplexCare

Offers many effective go-to options for those with multiple health issues requiring frequent or advanced levels of medical care.

ConditionCare

Helps those suffering from diabetes, congestive heart failure, COPD, coronary artery disease and asthma better manage their condition.

MyHealth Advantage Gold* for non-HSA plans only

Seeks better outcomes — and member cost savings — by taking a wide spectrum of proactive steps to address potential health issues early.

Healthy Lifestyles

A suite of online interactive tools and resources are available to create a tailored health improvement plan. Online phone coaching is available to help you reach your smoking cessation and weight management goals.

LiveHealth Online

Allows members with nonurgent illnesses/conditions to seek immediate face-to-face consultation from doctors 24/7 through the Web or their mobile device, typically for just the cost of an office visit copay.

Count on Anthem

If you're considering a self-funded plan for your company, consider this.

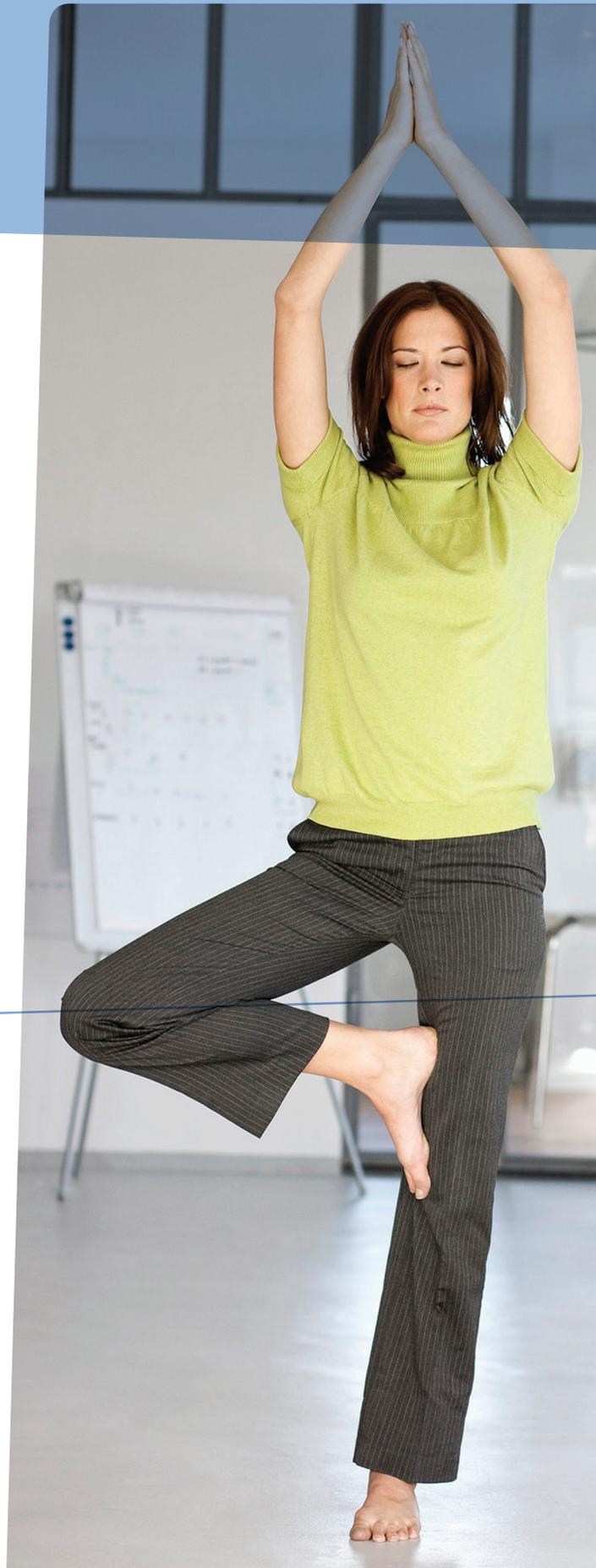
Anthem is:

- Part of the nation's largest health benefits company when it comes to commercial membership.
- Part of the BlueCard® program through the Blue Cross and Blue Shield association, which includes about 90% of hospitals and 80% of doctors in the country.
- Highly experienced in working with alternate funding customers.

Keep health care costs on the level — with Anthem Shared Funding

We understand. You're under a lot of pressure to keep health care value up, while keeping costs down.

You need a plan. And now you have one — Anthem Shared Funding, from the people with the experience, commitment, financial strength and stability to help you achieve your goals.





And Its Affiliate HealthKeepers, Inc.

For more information about Anthem Shared Funding:

- Contact your agent, broker, or consultant.
- Contact your Anthem Sales representative.