

Roundtable Discussion

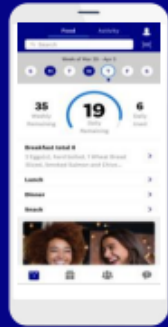
Point Solutions, Vendors, and Resources

Point Solutions-Vendors

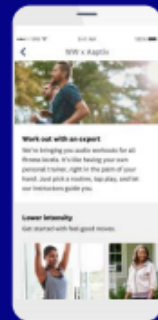
The background features a series of overlapping, wavy lines in shades of orange and pink, creating a rhythmic, undulating pattern that flows across the bottom half of the slide.



At the center of it all, our award-winning app delivers personalized content, with fully integrated tools and curated partner activities



Food, activity & water tracking



FitOn & Aaptiv on-demand workouts



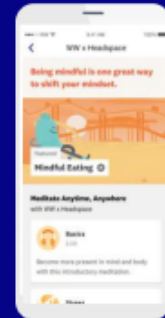
Sleep tips, techniques to improve sleep habits & track zzz's



Barcode scanner plus 8,000 recipes, meal planner tools



WellnessWins one-of-a-kind rewards program



Headspace curated meditations, mindfulness techniques

5M+ subscribers
4.8 ★ on AppStore
4.6 ★ on Google Play
#2 top grossing app in health and fitness

Syncs with FitBit, Apple Watch and more

2019 and 2020 Webby Award for People's Voice: Apps, Mobile and Voice: Best Practice (Webby is the leading international award honoring excellence on the internet)



The pillars of our livable, sustainable program

| | | | |
|--|--|--|---|
|  <p>Food</p> <p>Grounded in expert recommendations from WHO and US Dietary Guidelines, we help members eat healthier with flexibility.</p> |  <p>Activity</p> <p>Our program helps members to move more and celebrates all types of movement and physical activity.</p> |  <p>Mindset</p> <p>What's in your head is just as important as what's on your plate, so we help members shift their mindset.</p> |  <p>Sleep</p> <p>Healthy sleep is critical to overall health. Members learn simple, sleep-better strategies and how it plays a role in their journey.</p> |
|--|--|--|---|

\$9-\$20 PPM or Fixed annual pricing available based on size

Noom- weight loss app

Our core **behavioral change platform** is engineered to **engage users** to make healthier choices



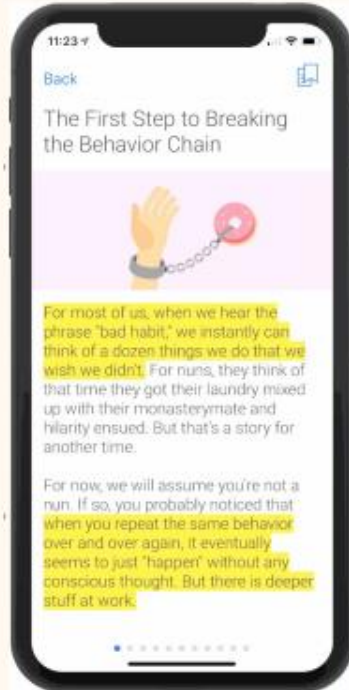
Content & Curriculum

Interactive, digestible content designed to increase understanding of psychology and how habits are formed - including diet



Modular Daily Task Lists

Nudges, quizzes and reminders all carefully calibrated and sequenced to **optimize for habit formation**



Peer Support Group

Feature-based clustering by implicit behavior and explicit attributes **improves outcomes**



Tracking Tools + Connected Devices

Medication tracking, food logging & weigh-ins provide **immediate feedback** and **positive reinforcement**



Personal Coaching

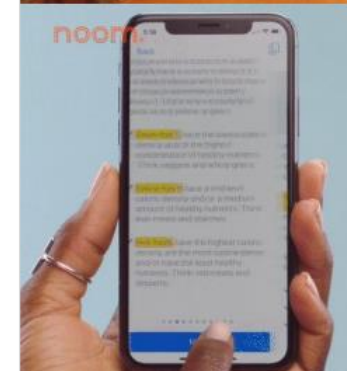
Human connection provides **compassion, encouragement, accountability,** and **goal setting**

noom.

noom®

Helping people everywhere lead healthier lives through behavior change.

April 2021





PRODUCT

The only digital therapeutic focused exclusively on heart health

Hello Heart's connected blood pressure monitor and digital coaching app uses artificial intelligence (AI), behavioral science, and personalized digital coaching to drive lifestyle changes.



A flexible family benefit, designed to meet the needs of your global workforce

For multinational employers, global benefits parity is a must-have — ensuring all employees have equitable access to the care they need. Tailor the Maven benefit to the specific needs of your employee population or opt for the entire comprehensive offering. Rest assured, Maven delivers a consistent member experience for all employees — no matter where they are in the world or the family journey.



| Fertility & Family Building | Maternity & Newborn Care | Parenting & Pediatrics | Menopause & Ongoing Care |
|-----------------------------|---------------------------|------------------------|--------------------------|
| Preconception | Pregnancy | Pediatric care | Perimenopause |
| Fertility preservation | Postpartum & Newborn care | Parent coaching | Menopause |
| IUI & IVF support | Return-to-work coaching | Family Medicine | Postmenopause |
| Adoption & surrogacy | Breast milk shipping | Special needs support | Early Intervention |
| Male fertility | Miscarriage & loss | Childcare navigation | Symptom management |
| Mental health | Mental health | Mental health | Mental health |
| Expense management | Expense management | Expense management | |
| Partner track | Partner track | | |

“Maven was a source of so much comfort and reassurance ... There’s so much empathy. I can come with whatever questions I have and not feel judged.”

Maven International member, Portugal

| | |
|---|---|
| <p>Local support 24/7/365</p> <p>Local Care Advocates, who understand cultural & regulatory context, provide around-the-clock support.</p> | <p>Global expertise</p> <p>Dedicated global team tracks local & regulatory changes and provides support for complex cross-border care.</p> |
| <p>Whole-person care</p> <p>Virtual provider network with hard-to-access specialists aligned to member needs, culture, language and time zone.</p> | <p>Unlimited local steerage</p> <p>Unlimited access to Maven providers and custom referral lists to high-quality in-person care.</p> |

| | | |
|--|--|--|
| <p>Designed for Global Workforces</p> <p>60%</p> <p>of global clients use Maven to support international employees</p> | <p>Better Engagement</p> <p>60-80%</p> <p>eligible members sign up for Maven</p> | <p>Increased Productivity</p> <p>90%+</p> <p>of Maven members return to work</p> |
|--|--|--|

*Local restrictions may apply

Anthem's Cancer Care Navigator Program

(Anthem is planning to rebrand this program)

A clear path to the most effective treatments

The challenge

Nearly 33% of people undergoing chemotherapy do not receive a treatment plan consistent with current medical evidence and best practices.

The solution

Our Cancer Care Quality Program empowers doctors to enhance outcomes, value, and quality of life for patients everywhere.

↓ **12%-17%**

decrease in emergency room (ER) visits*

↓ **13%-18%**

reduction in hospital admissions*

Treatment pathways meet the field's most rigorous care standards:

- › Medical evidence and best practice guidelines
- › Affordability and quality benchmarks
- › Lower toxicity and other measures that promote the best quality of life for patients

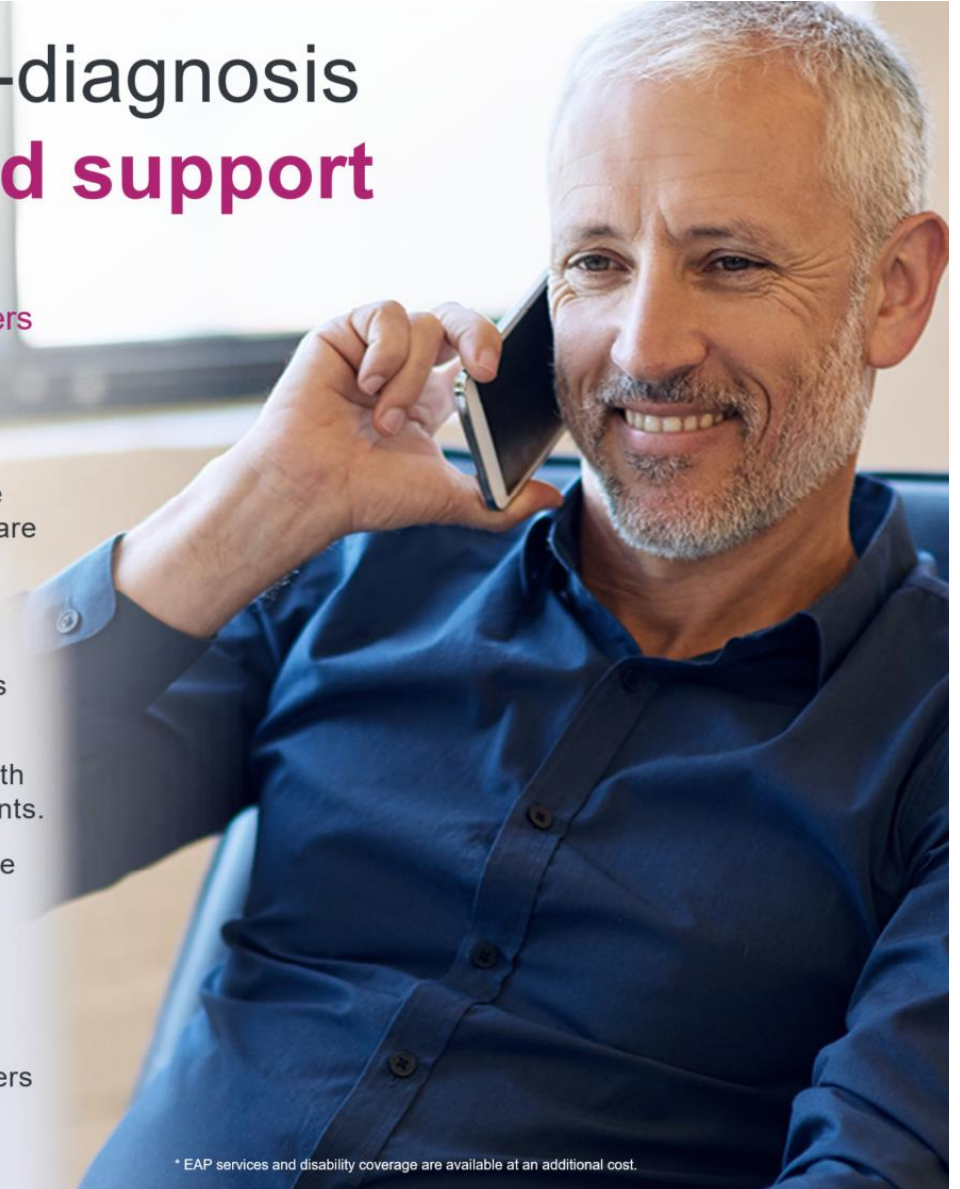
Note: These statistics are for members on Pathways versus non-Pathways treatments, across breast, colon, lung, lymphoma, leukemia, rectal, myeloma, ovarian, pancreatic, and melanoma cancers.

* Anthem internal analysis, July 1, 2014 to August 31, 2018.

Navigating post-diagnosis with specialized support

Our multidisciplinary Oncology Case Management team can connect members to the whole-person care they need – where and when they need it most.

- › **Cancer Care Navigators** act as a single point of contact for members and their care teams, and can answer questions about care and benefits.
- › **Oncology-focused nurse coaches** strive to provide education and seamless care coordination.
- › **Registered dietitians** help members with special or modified nutritional requirements.
- › **Behavioral health experts** help enhance members' emotional well-being.
- › **Employee Assistance Program (EAP) services** provide counseling for the entire household.*
- › **Anthem disability benefits** give members a financial safety net.*



* EAP services and disability coverage are available at an additional cost.

Lifestyle Spending Accounts

What Is a Lifestyle Spending Account?



Chances are you're paying more attention to your benefits and wondering how to get the best bang for your buck. You're likely familiar with health savings and flexible spending accounts, but lifestyle spending accounts (LSAs) are gaining more traction. This employee benefit supports your physical, financial and emotional wellness.

An LSA is an **employer-funded account** that can cover some health- and wellness-related expenses outside your group health plan. Employers determine their annual contribution amount and how you can spend your LSA funds. Your employer will also place parameters on acceptable products, services and expenses.

How Does it Work?

An employer allocates amounts and only pays for what is spent. They deposit money into your LSA to pay for eligible products and services that support your lifestyle.

What Types of Expenses Are Covered?



Physical Wellness

- Athletic apparel
- Exercise equipment
- Gym or spa memberships
- Personal trainer services
- Weight management program fees



Financial Wellness

- Financial education programs
- Financial planning
- Identity theft services
- Tax preparation fees
- Will fees



Emotional Wellness

- Counseling services
- Family support
- Life coaching
- Mindfulness apps
- Personal development

When Can You Use Funds?



You're typically encouraged to spend LSA funds in the calendar year they are deposited, but some employers may allow you to carry funds over.

LSAs can help you focus on your well-being and save money on the activities or expenditures that matter to you. **Contact HR** to learn more about LSA eligibility, eligible expenses and other rules.

Population Health Resources & Toolkits

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Introducing eMMpower

Your one-stop-shop for well-being resources, education and toolkits. Here you will find fully vetted resources that will help support:

- Well-being strategy development
- Tools to help build a well-being program
- Turnkey employee communication samples
- Compliance requirements

“When employees feel supported, in all aspects of their lives, it resonates throughout an organization.”

- Dave Eslick, CEO, Marsh McLennan Agency

Accessing eMMpower:

eMMpowermma.clientportalonline.com

Username: emmpower@zywave.com

Password: emmpower@MMA

Metabolic Syndrome



What is Life's Simple 7®?

Life's Simple 7 is defined by the American Heart Association as the 7 risk factors that people can improve through lifestyle changes to help achieve ideal cardiovascular health.

<https://www.heart.org/en/healthy-living/healthy-lifestyle/my-life-check--lifes-simple-7>

Thank you for signing up with My Life Check®.

What's your Heart Health Score?

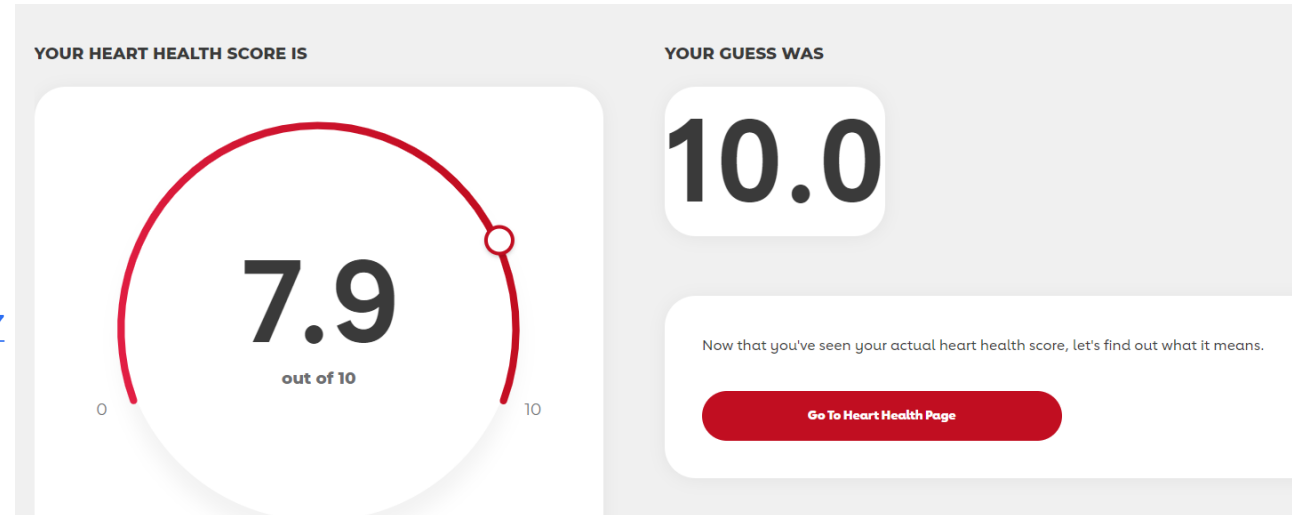
Did you know that people who achieve and maintain a healthy heart score have better odds for a longer and healthier life? It's true! And you may find that achieving a healthy heart score is easier than you think. No matter what your score, it's never too late to start making improvements, and every small milestone counts for building a healthier life.

You've already taken the first step toward improving your heart health. Now you're ready to build habits toward better health.

- 1. Getting started is easy. [Sign in](#) to your account
- 2. Complete your assessment based on Life's Simple 7® to get your heart score
- 3. Review your personalized health recommendations
- 4. Select the healthy habits you would like to develop
- 5. Celebrate your positive changes

My Life Check tracks the progress you've logged and when you're ready, you can update your score to see how you've improved. We hope you'll celebrate each small change you make, because a healthier heart means more quality years to invest in everything that's meaningful in your life. Or as we say, life is why.

You're on your way. And we'll be cheering for your progress.



Heart health & weight management

Maintaining a healthy weight

The “quarantine 15” has become a common phrase people use to make light of the extra weight they’ve put on during the pandemic — as shifts in eating patterns, stress, routine, and opportunities to exercise create the perfect storm for weight gain. But those extra pounds can carry serious health consequences.



\$117B

In health care costs each year linked to low physical activity



27%

Decline in physical activity as shown from smartphone step-counting apps



57

Fewer minutes of movement each week, as people exercise less during the pandemic

Unhealthy eating patterns, including too much sodium, saturated fat, and added sugar, increase the risk for heart disease. Even for employees with no other risk factors, not getting enough physical activity ups the odds of developing heart disease.

In many ways, the pandemic has only worsened the gap between how much people should be and are moving. One study that used anonymized data from 450,000 smartphone step-counting apps showed a sharp decline in physical activity (as high as 27%), while another study found that nearly two-thirds of people were exercising less during the pandemic — getting 57 fewer minutes of movement each week.

Employers should encourage an active culture!

Your future is limitless.SM

MarshMMA.com



A business of Marsh McLennan

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