

EARLY LOOK 2023

June 2022

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The plans, premiums & formularies represented are not yet approved by CMS and are subject to change.

- Discussion today focuses on plans and benefits we've filed with CMS for 2023.
- We have not yet received approval from CMS to proceed.
- All information in this presentation is CONFIDENTIAL.
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Becoming Elevance Health

Anthem, Inc., became **Elevance Health, Inc.**, on June 28, 2022.

Elevance Health represents who we are today and will continue to be in the future.

Elevance Health reflects our vision as we work to <u>elevate</u> the importance of whole health and demonstrate our commitment to <u>advance</u> health beyond healthcare.



Focused on whole health and its most powerful drivers



Equipped with <u>digital capabilities</u>, <u>strong</u> <u>partnerships</u>, <u>and diversified services</u>.



Changing our holding company name and evolving our brand portfolio to reflect who we are today and will be in the future.





Corporate Mission and Overview

Mission:

Improving Lives and Communities. Simplifying Healthcare. Expecting More.

Access to Quality Care



95% of physicians

96% of hospitals

Member access through BCBSA's national BlueCard® PPO program Nearly

1 in 8 Americans or 47 million

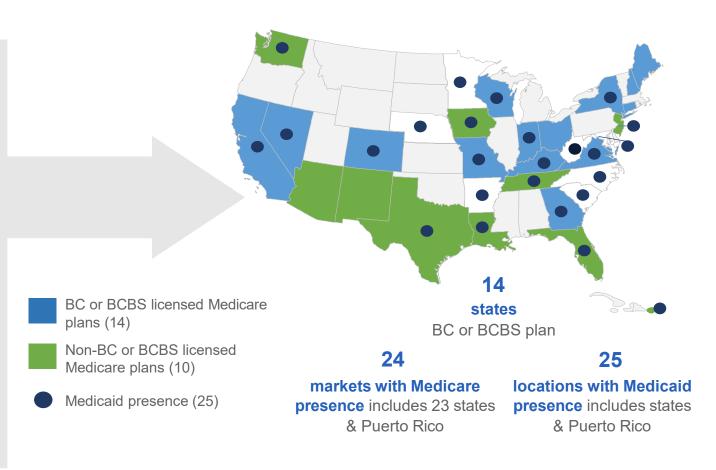
total medical members in affiliated health plans

Approximately

118 million

total lives served

Q1 2022 data





A Leader in Medicare





Medicare Plans Offered in

24

Markets including Puerto Rico

Over

2.6M

Medicare Members

- Our Medicare Advantage growth has outpaced the Market in our service area and has doubled in size over the last 5 years
- 1.7 million Medicare Advantage members
- Robust product portfolio including HMO, PPO, D-SNP, C-SNP, MA only, Med Supp & PDP
- Industry-leading D-SNP growth (30% CAGR) and the second largest Medicaid company in the nation
- Over 900,000 Medicare Supplement members in 16 states



National Medicare Advantage Strategy



Competitive Core Portfolio

- Expanding into 145 additional counties that will reach an additional 2.1 million Medicare eligibles
- PPO product expansion to an additional 210 counties reaching 6.7 million Medicare eligibles
- \$0 prescription copays on all D-SNP products
- Expanded Insulin Savings Program
- Improved Dental offerings



Simplified SDOH Offerings

- Single, convenient card for Grocery, OTC, and "Flex" Account benefits
- Streamlined Essential / Everyday Extras ("EE") packages
- NEW Flex Account Utilities
- NEW Flex Account Active Fitness
- **NEW** Combined OTC+Healthy Groceries
- More plans will offer the popular EE packages, Healthy Groceries and Flex Account – Dental, Vision, Hearing



2023 Essential/Everyday Extras (EE) Enhancements*

Simplified offerings, improved processes, and national consistency



Our plans help members enjoy a healthier life with greater comfort and relief from challenges they may be facing

Enhancements

3

Streamlined to 3 package variations

Improve sales/marketing/ communication 6

Total of six services available

Fewer options reduce member and agent confusion

Ease of use improves member experience!



2023 Essential/Everyday Extras** (EE) Package Re-Design

Where EE is available, member will have an option to Pick 1 or Pick 2 services based on the plan design.

Allowances for Flex Account (Dental, Vision, Hearing), Assistive Devices, Flex Account (Utilities), and Healthy Groceries will be loaded on the member's Benefits Prepaid Card.

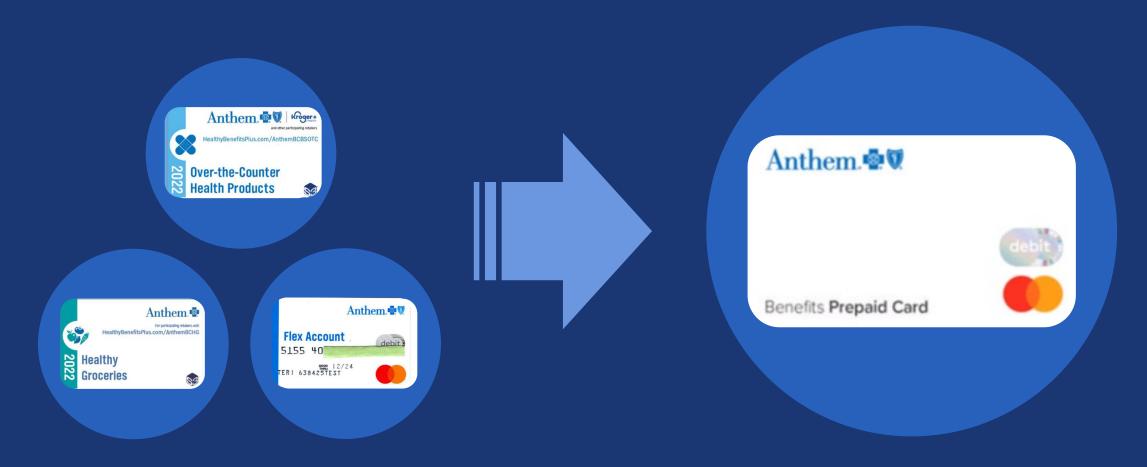
Benefit	Description	Pre-Cert	"Low"	"Medium"	"High"
Flex Account – Dental Vision Hearing	\$500 Dental/Vision/Hearing	No	X	X	X
In-Home Support (Papa)	60 Hr. Social Isolation	No	X	X	X
Transportation (Plan Covered Destinations)	60 One-Way Trips	No	X	X	X
Assistive Devices	\$500 towards Assistive Devices	No	X	X	X
Flex Account - Utilities New	\$50/Month towards Utilities	SSBCI/VBID*		X	X
Healthy Groceries (Grocery Card)	\$50/Month Grocery Benefit	SSBCI/VBID*			X



Single Benefits Prepaid Card for 2023*



To improve the member experience, changing vendor for 2023





Benefits Prepaid Card for 2023*





BENEFITS PREPAID CARD

Technology that enables members to access multiple benefits, balances and catalogs tied to a <u>single card</u>.

How does it work?

- The Benefits Prepaid Card is loaded with spending amount(s) directly on the card (monthly, quarterly, annually) and works just like a prepaid credit card.
- Begin shopping as soon as you plan coverage
- Member chooses how to order and fulfill their needs with in-store network retailer, online or phone orders

What can it be used for?

- Use to purchase eligible items within the approved benefit(s) and retailer network for OTC, Healthy Groceries, various Flex Accounts, Assistive Devices and Service Dog
- Retailers –Walmart, Kroger, CVS, Rite Aid Giant Eagle, etc.

What else?

- Card cannot be converted to cash
- Card format will be Mastercard for all benefits resulting in easier/more intuitive user experience
- New online ordering experience
- No shipping costs and 2-day delivery
- One Integrated Call Center, all benefits through Member Service number on the card



CENTRAL REGION

OHIO

INDIANA

KENTUCKY

MISSOURI

WISCONSIN

TENNESSEE

IOWA

LOUISIANA



Ohio - Medicare Advantage 2023



- 2022 Existing MA Footprint
- 2023 Proposed SA Expansion

Market Highlights

- Largest MA Plan with 310K MA members and 33% Market Share
- Expanding to Knox County
- D-SNP plan with combined OTC+Grocery allowance, increased comp dental and all Rx at \$0
- Improving Dental allowances with no member cost sharing (HMO/D-SNP)
- Simplifying Essential Extras offerings and new Utilities Flex Card

- Introducing Insulin Savings Program
- PCP copays to \$0
- New \$0 LPPO in 18 counties
- 6 county Kroger Partnership
- MA Only PPO with Part B Giveback, \$0 PCP and Essential Extras
- Referrals are not required on HMO and PPO plans

Service Area

All Counties

New for 2023: Knox



Indiana - Medicare Advantage 2023



Market Highlights

- Fastest MA member growth in 2022; 112K MA members, 24% Market Share
- D-SNP plan with combined OTC+Grocery allowance, increased comp dental and all Rx at \$0
- Improving Dental allowances with no cost sharing (HMO / D-SNP / \$19 PPO)
- Simplifying Essential Extras offerings and new Utilities Flex Card

- Introducing Insulin Savings Program
- PCP copays to \$0
- Removing PPO Rx deductible
- MA Only PPO with Part B Giveback, \$0 PCP and Essential Extras
- Referrals are not required on HMO and PPO plans

Service Area

All Counties



Kentucky - Medicare Advantage 2023



2022 Existing MA Footprint and

2023 Proposed Service Area

Market Highlights

- Fastest MA growth in last 2 years; 110K MA members, 34% Market Share
- D-SNP plan with combined OTC+Grocery allowance, increased comp dental and all Rx at \$0
- Improving Dental allowances with no cost sharing (HMO / D-SNP / \$19 PPO)
- Simplifying Essential Extras offerings and new Utilities Flex Card

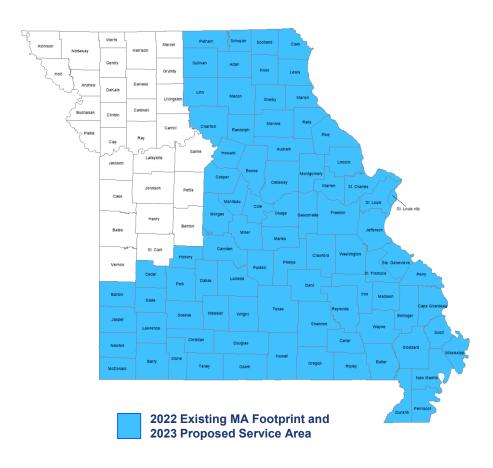
- Introducing Insulin Savings Program
- PCP copays to \$0
- Removing PPO Rx deductible
- 6 county Kroger Partnership
- MA Only PPO with Part B Giveback, \$0 PCP and Essential Extras
- Referrals are not required on HMO and PPO plans

Service Area

All Counties



Missouri - Medicare Advantage 2023



Market Highlights

- Second fastest MA member growth in last 2 years; 55K MA members,15% Market Share
- D-SNP plan with combined OTC+Grocery allowance, increased comp dental and all Rx at \$0
- Improving Dental allowances (HMO / D-SNP / \$0 PPO)
- Introducing New D-SNP PPO (70 counties)

- Simplifying Essential Extras offerings and new Utilities Flex Card
- Introducing Insulin Savings Program
- MA Only PPO with Part B Giveback, \$0 PCP and Essential Extras
- Referrals are not required on HMO and PPO plans

Service Area

Adair, Audrain, Barry, Barton, Bollinger, Boone, Butler, Callaway, Camden, Cape Girardeau, Carter, Cedar, Chariton, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, McDonald, Macon, Madison, Maries, Marion, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Oregon, Osage, Ozark, Pemiscot, Perry, Phelps, Pike, Polk, Pulaski, Putnam, Ralls, Randolph, Reynolds, Ripley, St Charles, St Francois, St Louis, St Louis City, St Genevieve, Schuyler, Scotland, Scott, Shannon, Shelby, Stoddard, Stone, Sullivan, Taney, Texas, Warren, Washington, Wayne, Webster, Wright



Wisconsin - Medicare Advantage 2023



- **2022 Existing MA Footprint**
- 2023 Proposed SA Expansion

Market Highlights

- Second fastest MA growth in the last 2 years; 38K MA members
- Aggressive expansion in 23 HMO/D-SNP counties & 24 PPO counties
- \$0 LPPO now statewide
- Strong network improvements
- D-SNP plan with combined OTC+Grocery allowance, increased comp dental and all Rx at \$0

- Improving Dental allowances (HMO/D-SNP)
- Simplifying Essential Extras offerings and new Utilities Flex Card
- Introducing Insulin Savings Program
- MA Only PPO with Part B giveback, \$0 PCP and Essential Extras
- Referrals are not required on HMO and PPO plans

Service Area

All Counties

New for 2023: Barron, Buffalo, Burnett, Chippewa, Columbia, Crawford, Dane, Dunn, Eau Claire, Grant, Jackson, La Crosse, Monroe, Pepin, Pierce, Polk, Richland, Rusk, Sauk, Sawyer, St. Croix, Trempealeau, Vernon, Washburn



Tennessee - Medicare Advantage 2023



2022 Existing MA Footprint and 2023 Proposed Service Area

Market Highlights

- 35K MA Members
- D-SNP plan with combined OTC+Grocery allowance, increased comp dental and all Rx at \$0
- Introducing new \$0 PPO in 63 counties
- Introducing new MA Only PPO with Part B Giveback, \$0 PCP and Everyday Extras (63 counties)

- Simplifying Everyday Extras offerings and new Utilities Flex Card
- Introducing Insulin Savings
 Program
- Network improvements

Service Area

All Counties



Iowa - Medicare Advantage 2023



Market Highlights

- Fastest D-SNP member growth in 2022
- Expanding in 13 counties, now statewide
- D-SNP plan with combined OTC+Grocery allowance, increased comp dental and all Rx at \$0

- Simplifying Everyday Extras offerings and new Utilities Flex Card
- Network improvements

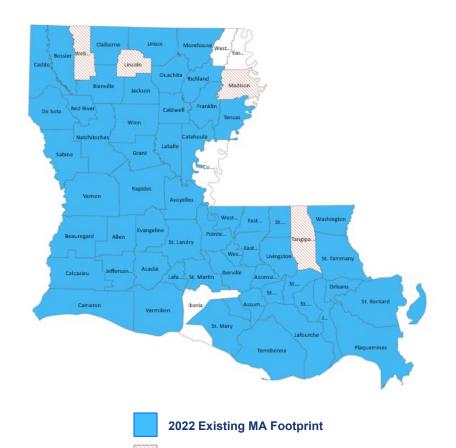
Service Area

All Counties

New for 2023: Black Hawk, Cass, Decatur, Des Moines, Debuque, Fremont, Mills, Montgomery, Page, Pottawattamie, Story, Taylor, Wayne



Louisiana - Medicare Advantage 2023



2023 Proposed SA Expansion

Market Highlights

- Expanding in 4 parishes
- D-SNP plan with combined OTC+Grocery allowance, increased comp dental and all Rx at \$0
- Introducing a New Partial Duals plan
- Simplifying Everyday Extras offerings and new Utilities Flex Card

Service Area

All Parishes EXCEPT: Concordia, East Carroll, Iberia, West Carroll New for 2023: Lincoln, Madison, Tangipahoa, Webster



EAST REGION

VIRGINIA

GEORGIA

CONNECTICUT

NEW HAMPSHIRE

NEW YORK

MAINE

NEW JERSEY



Virginia - Medicare Advantage 2023



2022 Existing MA Footprint and

2023 Proposed Service Area

Market Highlights

- Fastest MA growth in last 2 years; 83K MA members, 18% Market Share
- Expanding flagship HMO in the Roanoke market (10 counties)
- \$0 PPO statewide (less 6 counties)
- D-SNP plans statewide* include \$0 Rx mail order/retail copay and \$75 monthly grocery allowance (HMO, PPO)

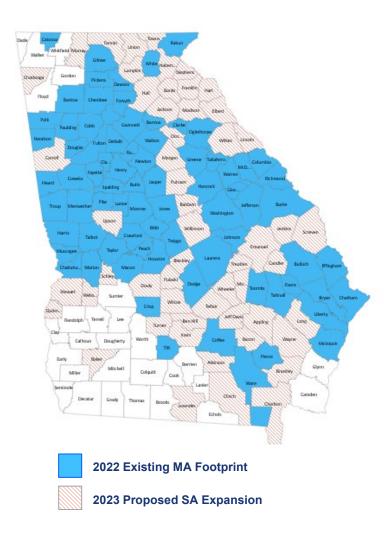
- Removing Rx deductible from Tier 3, reduced on key HMO plans
- Reducing specialist copays on key HMO plans
- Simplifying Essential Extras offerings and new Utilities Flex Card
- Kroger cobranded plans in Richmond, Roanoke, Tidewater

Service Area

All Counties
*EXCEPT: Accomack



Georgia - Medicare Advantage 2023



Market Highlights

- Second fastest MA growth YTD, 27K MA members
- Aggressive 55 county expansion offering \$0 PPO, \$0 HMO and D-SNP
- New partial dual D-SNP HMO in 130 counties
- Removing Rx deductible from HMO and PPO plans

- Reducing specialist copays on key HMOs (\$0 HMO)
- Simplifying Essential Extras offerings and new Utilities Flex Card
- Kroger cobranded plans in Atlanta area

Service Area

Appling, Atkinson, Bacon, Baker, Baldwin, Banks, Barrow, Bartow, Ben Hill, Bibb, Bleckley, Brantley, Bryan, Bulloch, Burke, Butts, Candler, Carroll, Catoosa, Charlton, Chatham, Chattahoochee, Chattooga, Cherokee, Clarke, Clayton, Clinch, Cobb, Coffee, Columbia, Coweta, Crawford, Crisp, Dawson, DeKalb, Dodge, Dooly, Douglas, Effingham, Elbert, Emanuel, Evans, Fannin, Fayette, Forsyth, Franklin, Fulton, Gilmer, Glascock, Greene, Gwinnett, Habersham, Hall, Hancock, Haralson, Harris, Hart, Heard, Henry, Houston, Irwin, Jackson, Jasper, Jeff Davis, Jefferson, Jenkins, Johnson, Jones, Lamar, Laurens, Liberty, Lincoln, Long, Lowndes, Lumpkin, Macon, Madison, Marion, McDuffie, McIntosh, Meriwether, Monroe, Montgomery, Morgan, Murray, Muscogee, Newton, Oconee, Oglethorpe, Paulding, Peach, Pickens, Pierce, Pike, Polk, Pulaski, Putnam, Quitman, Rabun, Richmond, Rockdale, Schley, Screven, Spalding, Stephens, Stewart, Talbot, Taliaferro, Tattnall, Taylor, Telfair, Tift, Toombs, Towns, Treutlen, Troup, Turner, Twiggs, Union, Upson, Walton, Ware, Warren, Washington, Wayne, Webster, Wheeler, White, Wilcox, Wilkes, Wilkinson



Connecticut - Medicare Advantage 2023



Market Highlights

- Fastest MA member growth; 37K
 MA members, 13% Market Share
- \$0 PPO Statewide (including Blue PPO network access in NY/MA)
- Strong D-SNP HMO & PPO with OTC, Grocery, Dental, Vision, Essential Extras

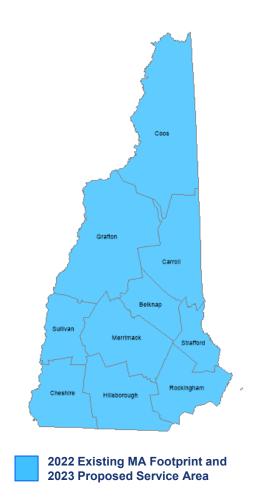
- \$0 Rx mail order/retail copay for D-SNP
- Simplifying Essential Extras offerings and new Utilities Flex Card

Service Area

All counties



New Hampshire - Medicare Advantage 2023



Market Highlights

- Select Plus plans led to 25% increase in MA members YTD
- Select Plus PPO moves to \$0
- Select Plus HMO annual dental benefit doubles to \$2K, removing Rx deductible from Tier 3
- Coordination Plus HMO expands statewide

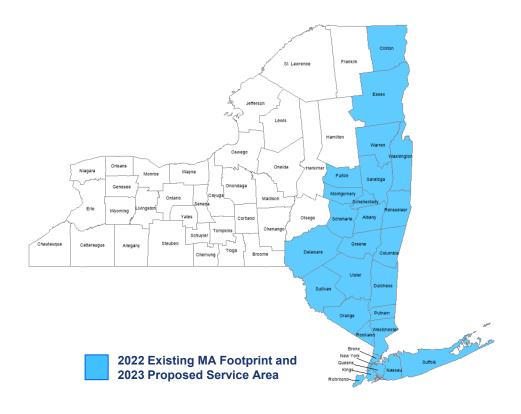
- Coordination Plus HMO adds \$2K annual dental benefit, \$125 OTC per quarter, and Essential Extras
- Simplifying Essential Extras offerings and new Utilities Flex Card

Service Area

All counties



New York - Medicare Advantage 2023



Market Highlights

- 80K MA members
- Strong portfolio of \$0 Non-SNP plans with \$0 PCP, low specialist copays, Dental, OTC, Insulin Savings Program and EE
- Improving HealthPlus D-SNP that includes OTC, Dental, Vision Hearing, Grocery allowance and Essential Extras

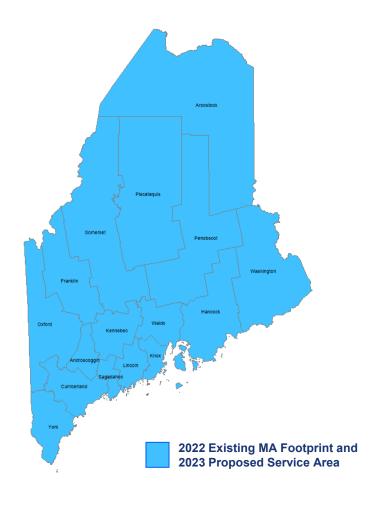
- Improving Health Plus Network (Sloan Kettering)
- Simplifying Essential Extras offerings and new Utilities Flex Card

Service Area

Albany, Bronx, Clinton, Columbia, Delaware, Dutchess, Essex, Fulton, Greene, Kings, Montgomery, Nassau, New York, Orange, Putnam, Queens, Rensselaer, Richmond, Rockland, Saratoga, Schenectady, Schoharie, Suffolk, Sullivan, Ulster, Warren, Washington, Westchester



Maine - Medicare Advantage 2023



Market Highlights

- 2nd fastest YTD growth; 18K MA members
- \$0 HMO/HMO POS with \$0 Rx Ded, low MOOP, Dental, Vision, Hearing and EE
- Statewide D-SNP with OTC, Dental, \$50 Grocery allowance, Vision, Hearing and Essential Extras

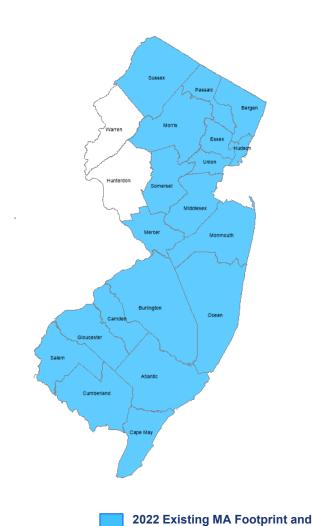
- \$0 PPO with \$0 In network deductible, OTC, Dental, Vision and Hearing
- Simplifying Essential Extras offerings and new Utilities Flex Card

Service Area

All counties



New Jersey - Medicare Advantage 2023



2023 Proposed Service Area

Market Highlights

- 27K MA members
- Improving D-SNP by increasing grocery allowance to \$100, OTC to \$450/quarter; adding PERS and 24 one-way trips for nonhealth related activities (grocery store, etc.)
- Maintaining our \$0 PPO that includes OTC, Dental, Vision and Hearing
- Adding Insulin Savings
 Program to \$0 HMO

Service Area

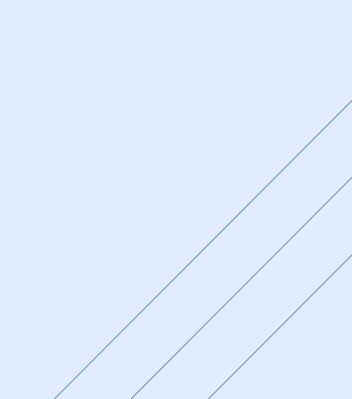
All Counties

EXCEPT: Hunterdon, Warren



EAST REGION

FLORIDA





Florida - Medicare Advantage 2023



Market Highlights

- #3 Market Share; expect big growth
- Fast growing state with 4.9M eligibles; HMO focused state with high MA penetration
- New PPO in 30 counties
- Jacksonville Market Expansion (HMO, D-SNP, PPO)
- Robust portfolio including HMO, D-SNP, C-SNP, I-SNP & PPO
- All plans offering generous OTC, Vision, Hearing and Enhanced Dental

- New benefit: Active Fitness Flex Card offers access to golf courses, tennis, etc.
- Sell year round with two 5 Star plans *****





HealthSun

Optimum

Simply and Freedom are 4.5 Star plans

Service Area

Brevard, Broward, Charlotte, Citrus, **Clay**, Collier, **Duval, Flagler,** Hernando, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, **Putnam**, Sarasota, Seminole, **St. Johns**, St. Lucie, Sumter, Volusia



WEST REGION

CALIFORNIA

TEXAS

COLORADO

NEVADA

ARIZONA

NEW MEXICO

WASHINGTON



California - Medicare Advantage 2023



Market Highlights

- Launch of competitive Blue Cross of California Partnership Plan HMO and D-SNP plans in key counties
- New Exclusively Aligned Enrollment (EAE) D-SNP plan
- Seamless D-SNP Lookalike (LAL) transitions to HMO or D-SNP plans
- Expanding Northern California
 PPO and D-SNP PPO offerings in
 13 counties

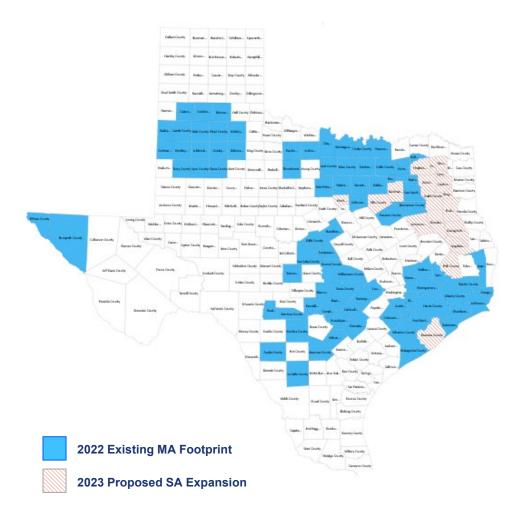
- \$0 Rx copays for Low-Income Subsidy (LIS) enrollees on all D-SNP plans
- Simplifying Essential Extras offerings and new Utilities Flex Card
- Improving comprehensive dental is now an annual allowance available on day one
- Insulin Savings Program

Service Area

Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, El Dorado, Fresno, Glenn, Inyo, Kern, Kings, Los Angeles, Madera, Mariposa, Mono, Napa, Orange, Placer, Plumas, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Mateo, San Joaquin, San Luis Obispo, Santa Clara, Shasta, Sierra, Solano, Stanislaus, Sutter, Tehama, Tolumne, Tulare, Ventura, Yolo, Yuba



Texas - Medicare Advantage 2023



Market Highlights

- HMO and D-SNP plan expansion in 18 counties; focused in DFW and Houston service areas
- Enriched benefits on most HMO and D-SNP plans (Essential Extras, Comp Dental, Chronic Meals, Activity Tracker and Pest Control)
- D-SNP plan options for Partial and Full Dual-Eligibles

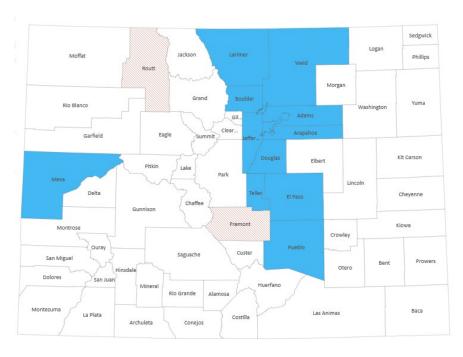
- LPPO premium now \$0 and available in 20 additional Houston and DFW counties
- \$0 Rx copays for Low Income Subsidy (LIS) enrollees on all D-SNP plans
- Simplifying Everyday Extras offerings and new Utilities Flex Card
- Improving comprehensive dental now an annual allowance available day one

Service Area

Anderson, Angelina, Archer, Atascosa, Austin, Bailey, Bandera, Bastrop, Bexar, Blanco, Brazoria, Briscoe, Burnet, Caldwell, Camp, Castro, Chambers, Cherokee, Clay, Cochran, Collin, Colorado, Comal, Cooke, Crosby, Dallas, Delta, Denton, Dickens, Ellis, El Paso, Floyd, Fort Bend, Franklin, Galveston, Garza, Gonzales, Grayson, Gregg, Grimes, Guadalupe, Hale, Hamilton, Hardin, Harris, Hays, Henderson, Hockley, Hood, Hopkins, Hudspeth, Hunt, Jack, Jasper, Jefferson, Johnson, Kaufman, Kendall, La Salle, Lamb, Lampasas, Lee, Liberty, Lubbock, Lynn, Mason, Matagorda, Medina, Mills, Montague, Montgomery, Motley, Nacogdoches, Navarro, Orange, Palo Pinto, Parker, Polk, Rains, Real, Rockwall, Rusk, San Jacinto, San Saba, Smith, Swisher, 33 Tarrant, Terry, Throckmorton, Titus, Travis, Upshur, Van Zandt, Walker, Waller, Wharton, Williamson, Wilson, Wise, Wood, Zavala



Colorado - Medicare Advantage 2023



2022 Existing MA Footprint

2023 Proposed SA Expansion

Market Highlights

- Expanding HMO, D-SNP and LPPO to Fremont and Routt
- D-SNP plan options for Partial or Full Dual-Eligibles
- D-SNP plan now includes Essential Extras and more dental coverage
- \$0 Rx copays for Low Income Subsidy (LIS) enrollees on D-SNP plan
- Enhancing benefits on LPPO plan (Essential Extras, OTC, MOOP)

- National PPO Network
- Improving comprehensive dental now an annual allowance available day one
- Simplifying Essential Extras offerings and new Utilities Flex Card
- Network includes key providers such as: UC Health, Centura, HealthOne, MedNOW Clinics, SCL Health

Service Area

Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, El Paso, **Fremont**, Jefferson, Larimer, Mesa, Pueblo, **Routt**, Teller, Weld



Nevada - Medicare Advantage 2023



Market Highlights

- Introducing Essential Extras (SDOH) on select HMO, D-SNP and C-SNP plans
- Insulin Savings Program provides predictable and affordable insulin costs
- \$0 Rx copays for Low Income Subsidy (LIS) enrollees on all D-SNP plans

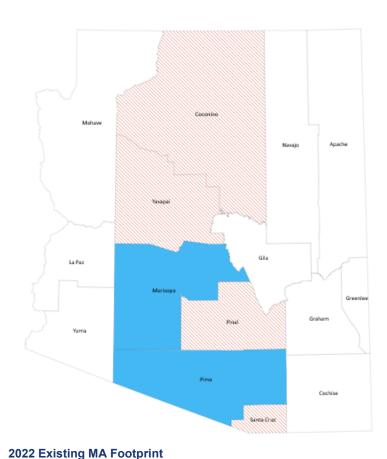
- Improving comprehensive dental now an annual allowance available day one
- CareMore Health's clinical model continues to provide the gold standard for care
- Network includes key provider partners CareMore, Optum, P3 Health Partners and St. Mary's

Service Area

Clark, Nye, Washoe



Arizona - Medicare Advantage 2023



Market Highlights

- New competitive \$0 LPPO plan with Everyday Extras offered in Pinal County
- Expansion of HMO offering into 4 counties
- Everyday Extras added to popular HMO offerings
- Insulin Savings Program provides predictable and affordable insulin costs

- Introducing Everyday Extras (SDOH)
- Improving comprehensive dental now an annual allowance available day one
- CareMore Health's clinical model continues to provide the gold standard for care
- Network includes key provider partners including: Banner, CareMore, P3 Health Partners, and Health Cosmos

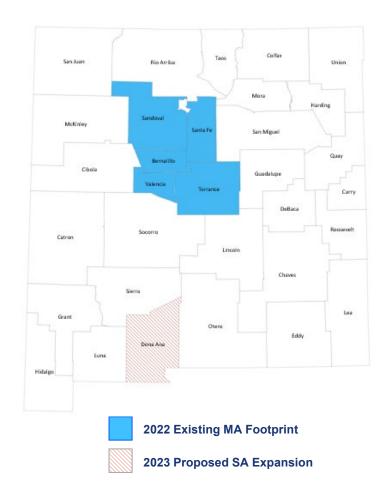
Service Area

Coconino, Maricopa, Pima, Pinal, Santa Cruz, Yavapai



2023 Proposed SA Expansion

New Mexico - Medicare Advantage 2023



Market Highlights

- Expanding HMO to Dona Ana Enhancements to Amerivantage Care Access (HMO) plan
- Referrals are not required on HMO plans
- C-SNP for ESRD populations available

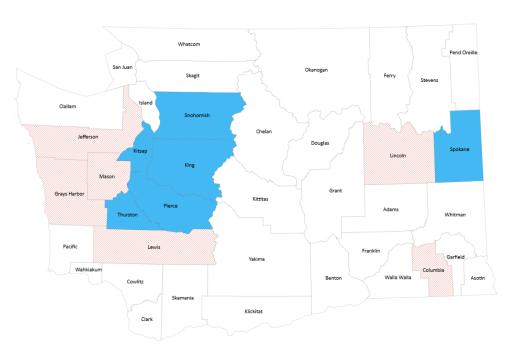
- Improving comprehensive dental now an annual allowance available day one
- Extensive network includes key provider partners such as, ABQ
 / OptumCare, Presbyterian, and University of New Mexico, Lovelace and OakStreet

Service Area

Bernalillo, **Dona Ana**, Sandoval, Santa Fe, Torrance, Valencia



Washington - Medicare Advantage 2023



2022 Existing MA Footprint

2023 Proposed SA Expansion

Market Highlights

- Expansion of D-SNP plan into 6 counties
- D-SNP plan option for Partial and Full Dual-Eligible
- \$0 Rx copays for Low Income Subsidy (LIS) enrollees on all D-SNP plans
- Improving comprehensive dental now an annual allowance available day one

- Simplifying Everyday Extras offerings and new Utilities Flex Card
- Network Includes key provider partners, such as Providence, CHI Franciscan, UW Physicians, Swedish and Seattle Medical Group

Service Area

Columbia, Grays Harbor, Jefferson, King, Kitsap, Lewis, Lincoln, Mason, Pierce, Snohomish, Spokane, Thurston

