



Today's agenda and speaker

- The important role employers and health care plans play in driving easy access to care and support
- How to leverage virtual care solutions for everything from primary care visits to managing conditions like diabetes, hypertension or menopause
- Simple and actionable strategies to create better health for all



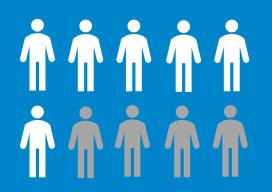
Jess Vilani
Director Product Management
Blue Cross Blue Shield of Michigan



Supporting employee health lowers costs and improves productivity

Poor health = \$530 billion in losses annually due to decreased employee productivity

Ninety percent of the nation's \$4.1 trillion in annual health expenditures are for people with chronic and mental health conditions



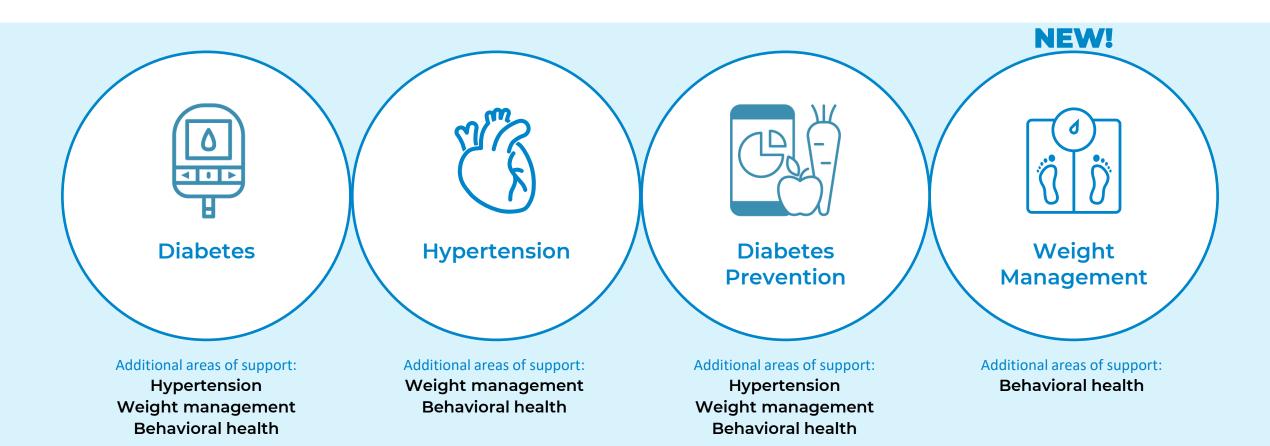
6 in 10 Americans live with at least one chronic condition, such as diabetes, hypertension, heart disease and depression



Source: Integrated Benefits Institute, Poor Health Costs US Employers \$530 Billion and 1.4 Billion Work Days of Absence and Impaired Performance, 2018; CDC, 2023: https://www.cdc.gov/chronicdisease/about/costs/index.htm



Our virtual Condition Management solutions take a preventative and proactive approach





If not properly managed, diabetes can lead to several other chronic (and costly) conditions

1 in 10

or **38.4 million Americans** are living with diabetes with **20% of adults being** undiagnosed

\$327B

Total medical costs and lost work and wages (nationally) for people with diagnosed diabetes 14 to 43%

reduction in long-term complications and death with **just a 1% reduction in A1C**



The Diabetes Management program helps members track blood sugar levels and develop healthier habits

Smart-devices that remove hassles

- Cellularly-enabled glucometer
- Seamlessly share Health Summary Reports with care team

Real-time data analytics and insights

- Clinical data analytics drive behavior change
- Personalized insights and educational content

24/7/365 insights and real-time support

- · Personalized coaching and trends management
- Live interventions triggered by out-of-range blood glucose readings

Unlimited test strips and lancets

- Strips and lancets shipped directly to member
- Automated reordering based on use
- · Option for members to initiate a shipment from the glucometer



Livongo by Teladoc Health® is an independent company that provides virtual care solutions on behalf of Blue Cross Blue Shield of Michigan and Blue Care Network.



Helping employees control their blood pressure also reduces their risk for developing cardiovascular disease

No.1 cause

Cardiovascular diseases are the leading cause of deaths worldwide*

1 out of 3

deaths worldwide are due to cardiovascular disease*

13 to 28%

reduction in long-term cardiovascular complications** with **just a 10 mmhg** reduction in systolic blood pressure

^{*}https://www.cdc.gov/globalhealth/infographics/noncommunicable-diseases/every-heart-counts.html

^{**}https://www.thelancet.com/journals/lancet/article/PIIS0140-6736(15)01225-8/fulltext#:~:text=First%2C%20our%20findings%20suggest%20that,the%20risk%20of%20cardiovascular%20disease.



The Hypertension Management program promotes lifestyle changes that can reduce blood pressure

Simplified tracking

- Connected blood pressure monitor
- Blood pressure readings automatically captured in the cloud

Monitoring and consistency

- Establish a baseline; get encouragement to build healthier habits
- Easy-to-access readings, trends, activity and other biometric data

Expert team support

- Digital and one-on-one human support by chronic care team
- Reinforcement of healthy behaviors

Evidence-based program

- Curriculum incorporated from American Heart Association
- Member education to enable fast, iterative adjustments for continuous motivation and engagement



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This was the first device I started using after being diagnosed with Type 2 diabetes. I had been prediabetic for a while and was looking for a way to avoid paying for supplies, which were getting expensive with my insurance.

I started using the diabetes management service first. I later created an online account and found additional services for weight management and high blood pressure, which I signed up for. I've been using these services for over a year now. I track my data and print out the stats for the last three months to take to my provider.

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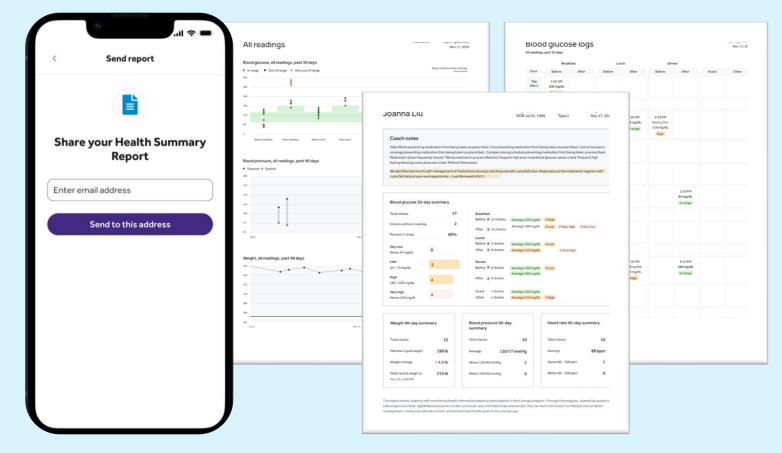
Blue Cross member from Upper Peninsula of Michigan



Health summary reports are conveniently emailed directly to the member from each device

These reports provide insights into member's status over the past 90 days.

They are also easily interpreted by member's provider – allowing for more meaningful care conversations.





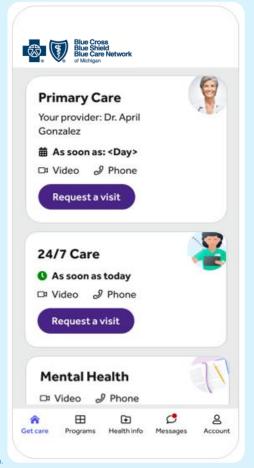
Virtual care options that are available anytime, anywhere

Care provided by board-certified doctors and psychiatrists or a licensed therapist

Urgent care and behavioral health:

- No appointment needed for urgent care visits.
- Medical visits are available 24/7, from anywhere in the U.S.
- Therapists are available virtually by appointment, including weekends
- Prescriptions sent to preferred pharmacy.





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I'm amazed at the ease of obtaining quality care through virtual care. My provider was on right away and I was so impressed with her professionalism and knowledge. A great experience. I was dreading a long wait at urgent care.

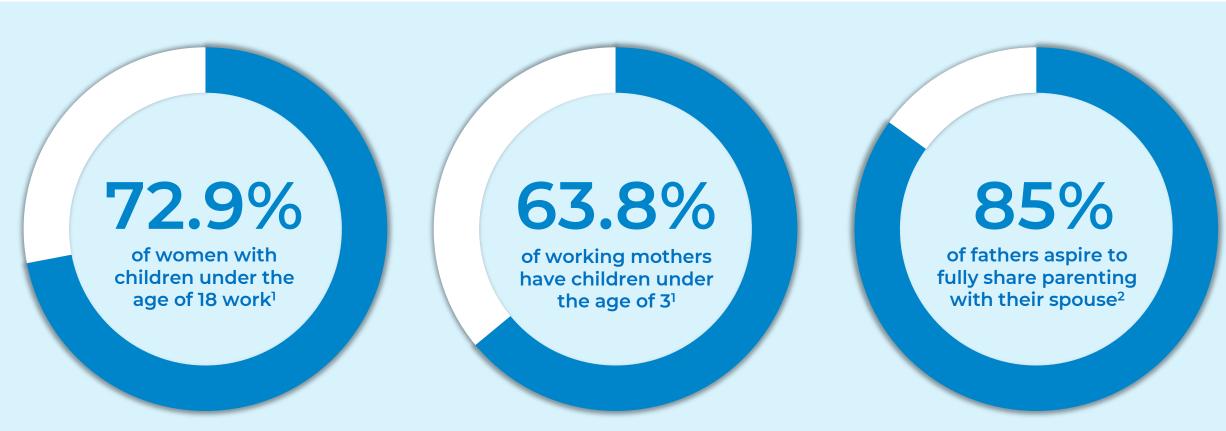
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Blue Cross member with Virtual Care access



Full-time employees are often also working parents who face unique workplace challenges





Maven delivers personalized, comprehensive care navigation that covers needs of women at each life-stage



Family Building Solution

12-month program

- Preconception care
- Egg freezing
- IUI & IVF (intrauterine insemination and in vitro fertilization)
- Adoption and surrogacy



Maven Wallet

Paired with Family Building Solution for adoption and surrogacy

12-month program

- Reimbursement for adoption and surrogacy services not covered by health care benefits
- Links to the user's bank account; provides access to employer contributions



Maternity Solution

21-month program

9 months of pregnancy + 12 months postpartum

- Prenatal
- High-risk pregnancy care management
- NICU
- Postpartum
- Loss



Parenting & Pediatrics Solution

Children ages 1-10

12-month program

- Pediatric care
- Parent coaching
- Special needs
- Childcare navigation



Menopause Solution

12-month program

- Early intervention
- Symptom management
- Mental health





Our Maternity End-to-End Solution offers a comprehensive personalized digital care navigation experience with clinical support and education via an app

Providing guidance through pregnancy and postpartum

Top five utilized specialty providers:

- 1. Lactation consultant
- 2. Mental health provider
- 3. OB-GYN
- 4. Pediatrician
- 5. Pediatric sleep coach







Employers should understand a few key facts about menopause and its impact on women

12 months

Menopause is a point in time 12 months after a woman's last period.

44-55 years

The menopausal transition most often begins between ages 45 and 55.

7-14 years

It usually lasts about seven years but can be as long as 14 years; lifestyle factors impact duration. 6,000

women are estimated to reach menopause each day in the U.S.¹ **42**%

women ages 50 to 59 say they've never discussed menopause with their provider.²



Improved care for individual needs

Menopausal member challenge	How Maven helps
"My joints have been aching and it's difficult to commute to work. Why is this happening?"	Dedicated Care Advocates who will listen to symptoms and direct members to the right care; on or off Maven.
"I'm having trouble sleeping and it's affecting my productivity during the day and stressing me out!"	Maven career coaches who will give tactics to handle symptoms at work, including stress management.
"My doctor prescribed my HRT but I'm reading online that I shouldn't take it. What do I do?"	Maven OB-GYNs who specialize in menopause can provide additional detail around each treatment option.
"How are others coping with working while in perimenopause? I feel so isolated."	Maven's provider-moderated drop-in groups allow members to connect with others on similar journeys.

Increased productivity and employee loyalty; reduced attrition

Thank you

