

There is tremendous potential for progress in health care.

INTEGRATING FRAGMENTED CARE

14% more likely to be hospitalized, if you are a patient with 1-2 chronic conditions and highly fragmented care¹

ENSURING ACCESS TO AFFORDABLE THERAPIES

39% of employers are prioritizing strategies to address high-cost claims²

EASING ADMINISTRATIVE BURDEN

17% of physicians' time is spent on administration, on average³

CLOSING CLINICAL INFORMATION GAPS

94% of providers lack easy access to medical information due to different electronic health record systems⁴

CHANGING HUMAN BEHAVIOR

69% of large employers will offer enhanced access to digital behavioral/mental health services⁵

Clients and customers deserve health services with a new approach.

To solve across silos and close gaps in care
To innovate without limiting choice and flexibility for clients, providers, and customers
And to partner without constraints

WE ARE

EVERNORTHSM

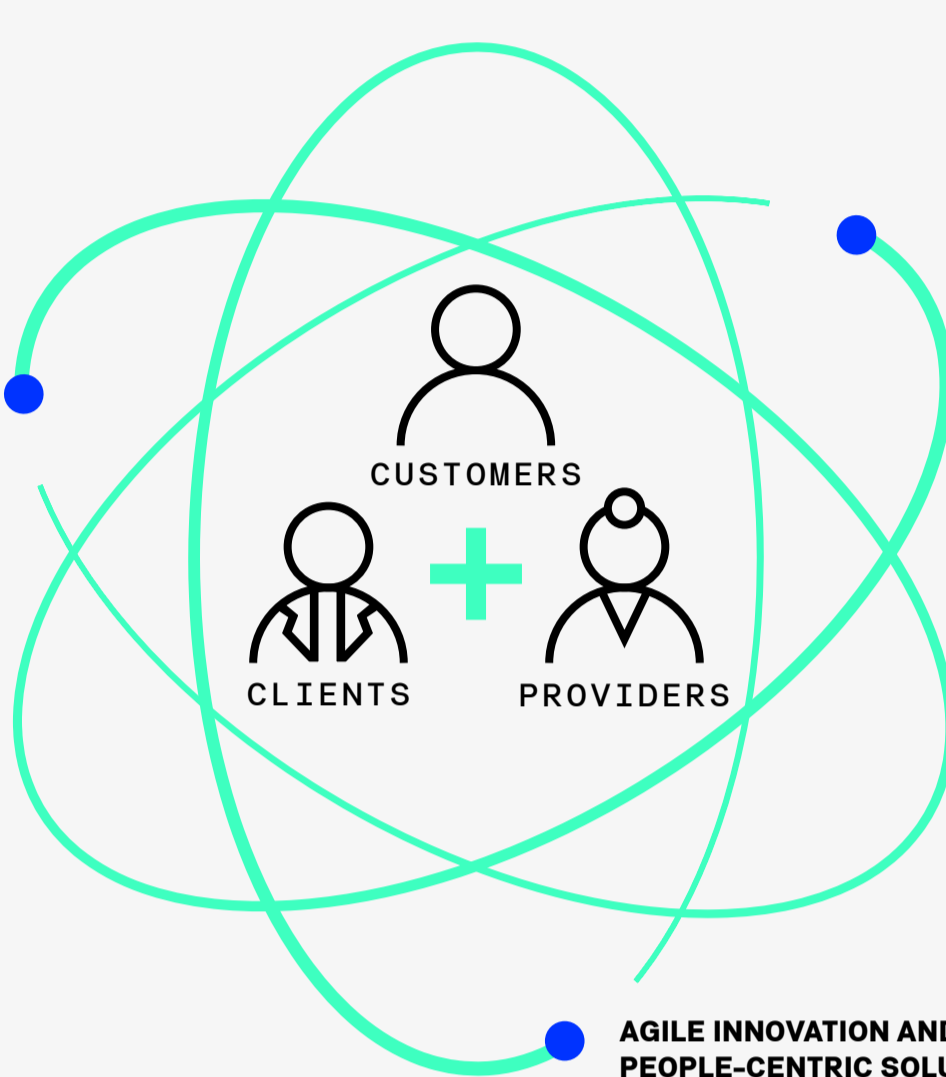
Health services built on the recognition that health makes progress possible.

Elevating health for all.

As champions for affordable, predictable, and simple health care, we solve the problems others don't, won't, or can't.

CONNECTED DATA AND PIVOTAL INSIGHTS to help you see what others can't

Identifying your care and cost-saving opportunities across the customer journey through a unique combination of data and analytics, predictive insights, and deep clinical expertise.



UNBIASED APPROACH AND ABILITY TO PARTNER WITHOUT CONSTRAINTS to adapt to your needs when others won't

Better serving your population with more flexible, personalized solutions—as a result of an open architecture and ability to partner freely across our many businesses and the health care ecosystem.

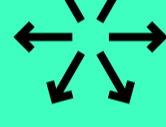
AGILE INNOVATION AND PEOPLE-CENTRIC SOLUTIONS to create more value for you

Working together to advance the quality of care and drive greater sustainability for all with a digital-first focus on improving the health care experience.

Taking our combined strengths to new heights for you.



Strategic partnerships that deliver better, more efficient care —your way



Flexible and focused solutions tailored to client needs



Enhanced choices for clients and customers through our open architecture model



Connected data and expertise that drives purposeful innovation



Better experiences for clients, providers, and customers



Game-changing capabilities → Life-changing solutions



50 - 100 gene and cell therapies are anticipated to receive FDA approval by 2025.⁵

Embarc Benefit ProtectionSM
A first-to-market network offering that shields clients and customers from prohibitively high costs, while increasing access to life-changing gene therapies.

80%+ of employees treated for mental illness report improved levels of work efficacy and satisfaction.⁶

inMyndSM
A connected solution that helps clients and customers better recognize, treat, and support mental health conditions, including anxiety, depression, and insomnia.

62% of employers intend to increase fertility offerings within 3-5 years.⁷

FamilyPathSM
A comprehensive and inclusive fertility solution that drives down avoidable costs, provides holistic care coordination, and delivers more flexible options for clients and patients.

85%+ of employers are planning new workforce health and office safety measures, ranging from new site entry policies to supplying masks, testing, and (when ready) vaccinations.⁸

Healthy Ways to Work
A broad suite of solutions, tools, and resources to help workers thrive during these unprecedented times and help navigate what's next.

EVER UPWARD



EVER ONWARD

EVERNORTHSM

Availability of programs and services may vary by location and is subject to change. To learn more, contact your account manager or sales representative.

¹The Commonwealth Fund, "Whether Fragmented Care Is Hazardous Depends on How Many Chronic Conditions a Patient Has," Accessed August 20, 2020.
²Business Group on Health, "2020 Large Employers Health Care Strategy and Plan Design Survey," Accessed August 20, 2020.
³PNHP, "Administrative burden on U.S. physicians," <https://pnhp.org/news/administrative-burden-on-u-s-physicians>, Accessed August 20, 2020.
⁴Innovaccer, "How Interoperability Powers the Internet of Healthcare," <https://innovaccer.com/blogs/how-interoperability-powers-the-internet-of-healthcare-2/>, Accessed August 20, 2020.
⁵FDA, Statement from FDA Commissioner Scott Gottlieb, M.D. and Peter Marks, M.D., Ph.D., Director of the Center for Biologics Evaluation and Research on new policies to advance development of safe and effective cell and gene therapies, January 15, 2019.
⁶American Psychiatric Association, Center for Workplace Mental Health, "Investing in a mentally healthy workforce is good for business," Accessed August 20, 2020.
⁷Express Scripts, 2020.
⁸Conference Board, "From Immediate Responses to Planning for the Reimagined Workforce," Accessed August 20, 2020.