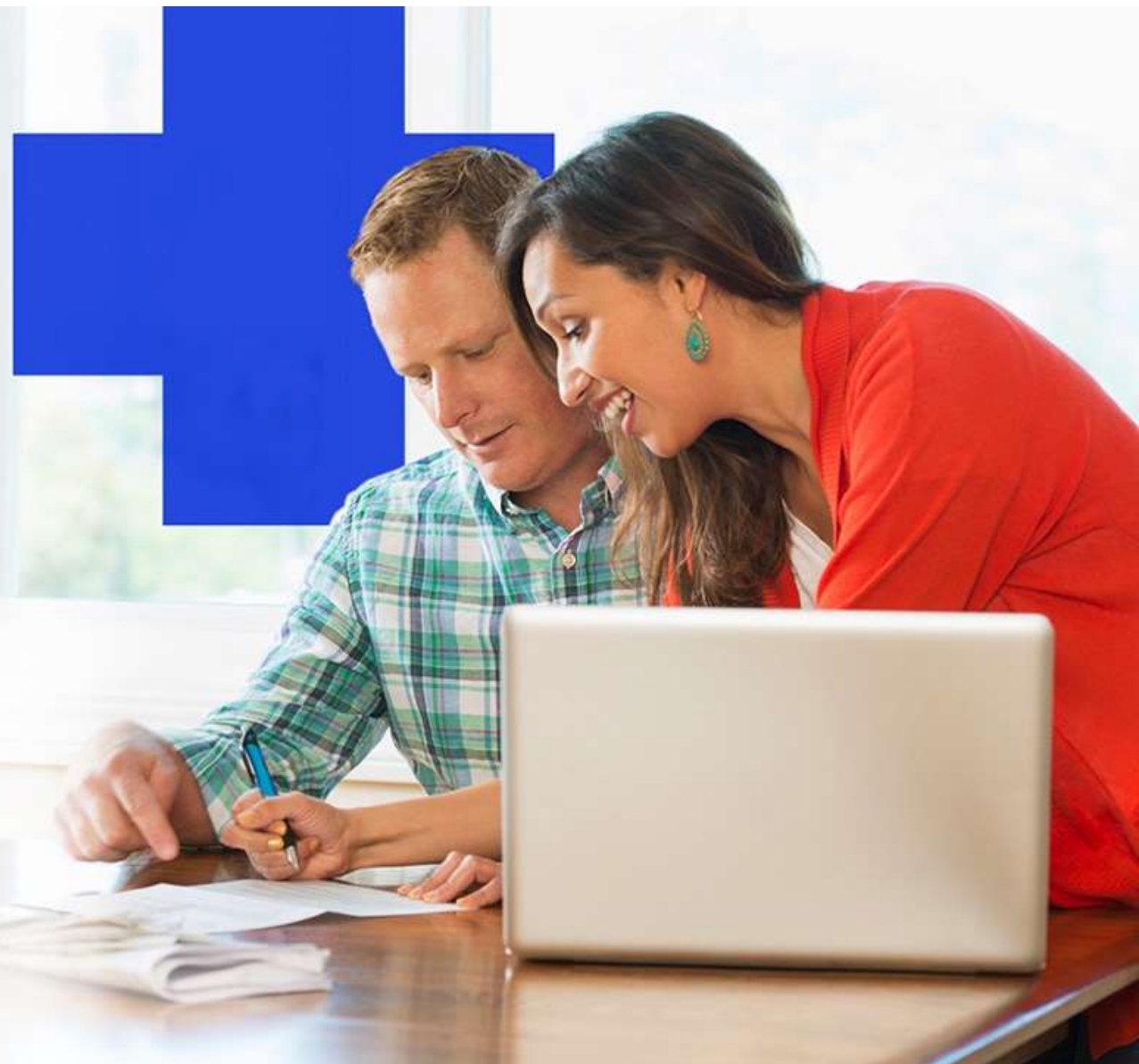


Choosing and using your Anthem health plan



Anthem 

 MARVELL™

Before you choose a plan



Consider

your personal situation with questions like:

- What is your health like now?
- How often do you usually go to the doctor?
- What medications do you need?
- Are you planning on building your family?



Compare Costs

and consider how the plans' monthly payments, deductible, coinsurance, copays, or out-of-pocket limits will fit your budget.



Check

if your doctors, hospitals, and other care professionals are in the health plan's network on [anthem.com/ca](https://www.anthem.com/ca)

Sydney Health is offered through an arrangement with Caredon Digital Platforms, a separate company offering mobile application services on behalf of your health plan.

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Know your health plan terms



Copay

A set fee that you pay at a doctor's visit or when picking up medicine.



Deductible

A set amount of money you must pay each year for covered healthcare services before your health plan shares the costs.



Coinsurance

Your share of the costs for covered healthcare services after you've met your deductible.

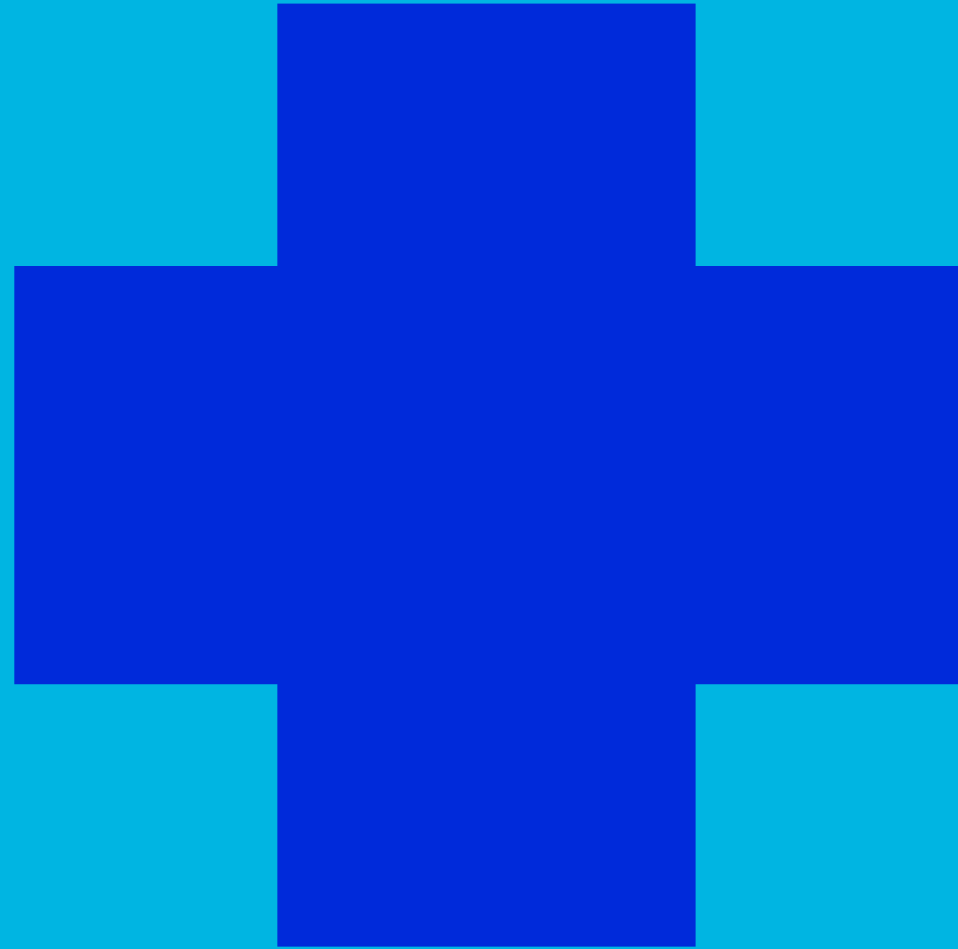


Out-of-pocket limit

The maximum amount you pay for covered services each year. Once you reach that limit, our plan covers the rest. Your copays, deductible, and coinsurance count toward your out-of-pocket limit.

Go to [anthem.com/glossary](https://www.anthem.com/glossary) to learn more about common healthcare terms.

Explore your
health plans



Exclusive provider organization (EPO) plan

Key features

- In-network coverage only
 - *Note: all of Marvell's Anthem plans have the same in-network providers and facilities*
- Access a large number of doctors and facilities nationwide.
- Offers predictable copays, low deductible, and high coinsurance.
- No referral is needed to see a specialist.



Something to think about

The EPO plan only covers doctors that are in your plan's network, except for emergencies.

If you go to a doctor that is not in your plan's network, it will cost you more and your benefits are limited.



Preferred provider organization (PPO) plan

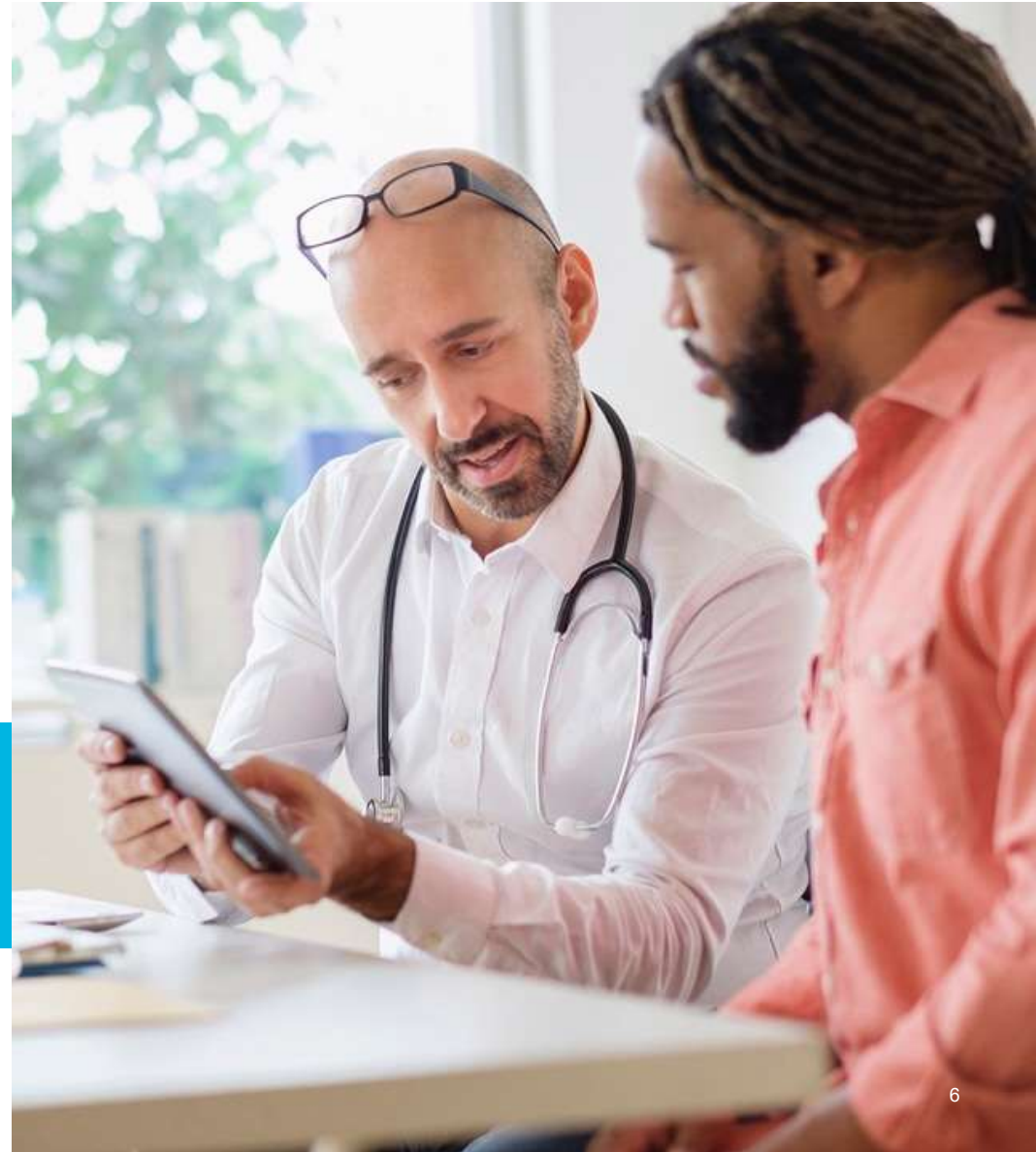
Key features

- In-network and out-of-network coverage.
- Flexibility to visit almost any doctor or hospital.
- No requirement to have a primary care doctor.
- No referral is needed to see a specialist.
- Highest monthly premiums.



Something to think about

You'll pay less if you choose doctors and facilities in your plan's network.



High Deductible Health Plan (HDHP with Health Savings Account)

Key features

- In-network and out-of-network coverage.
- Low monthly premiums.
- A health spending account lets you set aside pretax dollars to pay for qualified healthcare expenses.
- Protection from catastrophic medical expenses.
- No referral is needed to see specialists.



Something to think about

The plan includes a Health Savings Account with HealthEquity and an annual Marvell contribution

Comparing Plans

		Exclusive (EPO)	Preferred (PPO)		HDHP	
		In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	Individual	\$100	\$300		\$2,000	
	Family	\$300	\$900		\$2,800/individual up to \$4,000 family	
Coinsurance		10%	20%	35%	10%	30%
Office Visits	Doctor	\$20 ¹	\$25 ¹	35%	10%	30%
	Specialist	\$30 ¹	\$35 ¹	35%	10%	30%
Preventive Care		No charge	No charge	35%	No charge	30%
Telehealth (livehealthonline.com)		\$0	\$0	\$0	\$0	30%
Other Care	Labs, Radiology	10%	20%	35%	10%	30%
	Urgent Care	\$20 ¹	\$25 ¹	35%	10%	30%
	ER	\$100 + 10%	\$100 + 20%		10%	10%
	Inpatient	10%	20%	\$250 + 35%	10%	30%
Out-of-Pocket Maximums	Individual	\$2,000	\$2,000	\$4,000	\$5,000	\$5,000
	Family	\$6,000	\$6,000	\$12,000	\$10,000	\$10,000

¹Deductible does not apply.

Your pharmacy copay/coinsurance amounts

Exclusive (EPO) and HDHP*

Tier level	30 day supply	90 day supply
Tier 1	\$10	\$20
Tier 2	10% \$30 min / \$250 max	10% \$60 min / \$500 max
Tier 3	10% \$50 min / \$250 max	10% \$100 min / \$500 max
Tier 4	10% \$100 min / \$250 max	10% \$200 min / \$500 max
Out-of-Pocket Max	\$2,000 individual \$6,000 family	

*HDHP: You will pay the full medication cost until you satisfy your deductible. Once the deductible is met, the copays on this slide will apply

Use this link to access Marvell's drug list: [Marvell 4 Tier Essential](#) Scroll down to the search box and enter your current medication to confirm the tier level.

Preferred (PPO)

Tier level	30 day supply	90 day supply
Tier 1	\$10	\$20
Tier 2	20% \$30 min / \$250 max	20% \$60 min / \$500 max
Tier 3	20% \$50 min / \$250 max	20% \$100 min / \$500 max
Tier 4	20% \$100 min / \$250 max	20% \$200 min / \$500 max

Rx Maintenance 90 Program

- Allows you to receive a 90-day supply of regularly prescribed maintenance medications at once
- Needs to be filled at either CarelonRx Mail Order, or through one of the 25k Maintenance 90 retail pharmacies available to you
 - CarelonRx Mail Order will contact your doctor to get a 90-day prescription and provide free shipping
 - The Rx Maintenance 90 retail networks include CVS, Walmart, Kroger, Safeway, Costco and many independent pharmacies.
 - If you don't have a 90-day prescription, you'll need one from your doctor
- If you continue to refill 30-day prescriptions, you will pay a higher cost



2025 Medical: Monthly Contributions

Plan Option	Employee Only	Employee + Spouse/DP	Employee + Child(ren)	Employee + Family
Anthem Exclusive	\$126	\$328	\$262	\$437
Anthem Preferred	\$168	\$443	\$350	\$589
Anthem HDHP	\$66	\$170	\$135	\$228

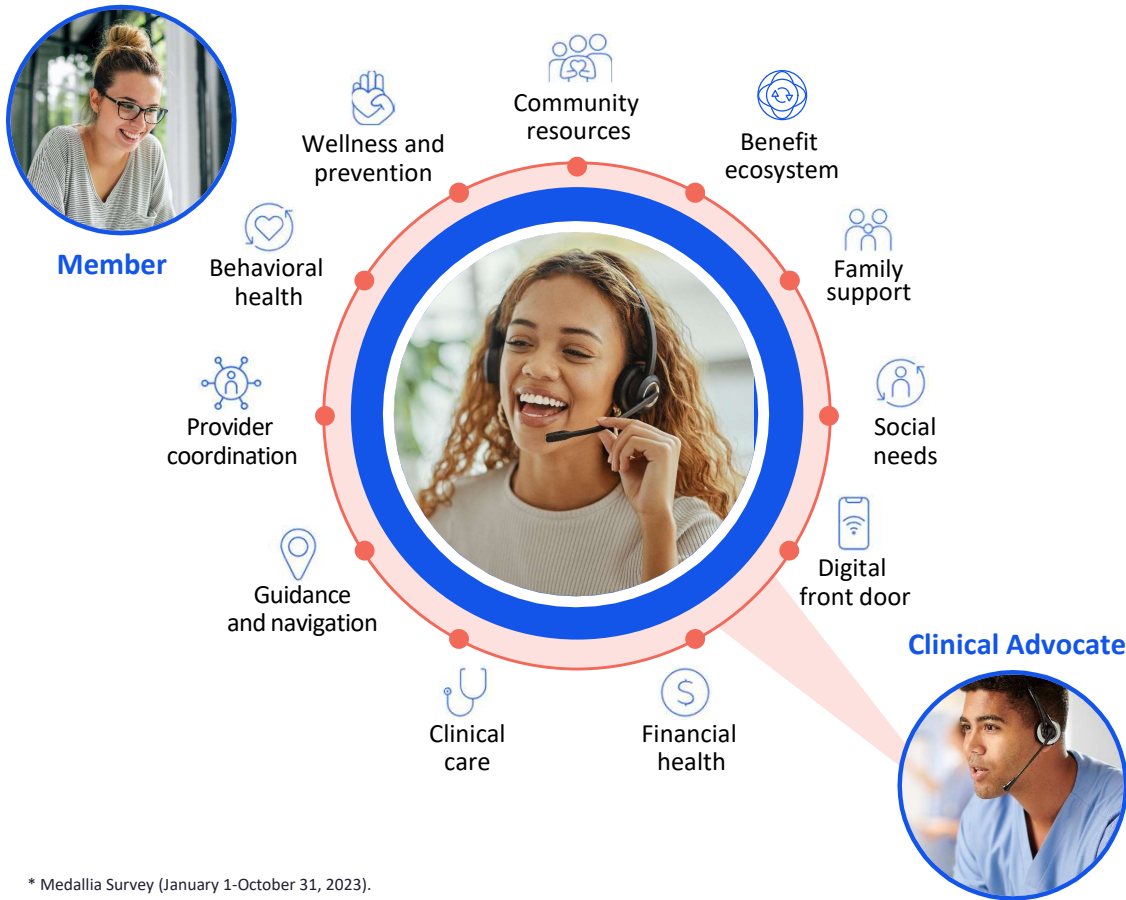
PROGRAM ENHANCEMENT

Anthem Total Health Connections Beginning January 1, 2025

- Available to all Anthem members
- White-glove customer service team specifically trained on Marvell's plans
- Personal Family Advocate helps:
 - Manage health information
 - Discuss claims
 - Provide health plan information
 - Answer most Rx questions
- Ability to pull in CarelonRx representative
- Integration with Sydney Health App



Providing unmatched support through proactively assigned Family Advocates



* Medallia Survey (January 1-October 31, 2023).

Experience makes an impact

Average tenure of Anthem advocate team associates

Leadership: **25 years**

Operations experts: **10 years**

Family Advocates: **4 years**

Clinical Advocates: **5 years**

Consumer effort score*

92.4%

Net Promoter Score® (NPS®)

82

Inquiry resolution*

88%



With a Family Advocate, here's how you'll benefit:

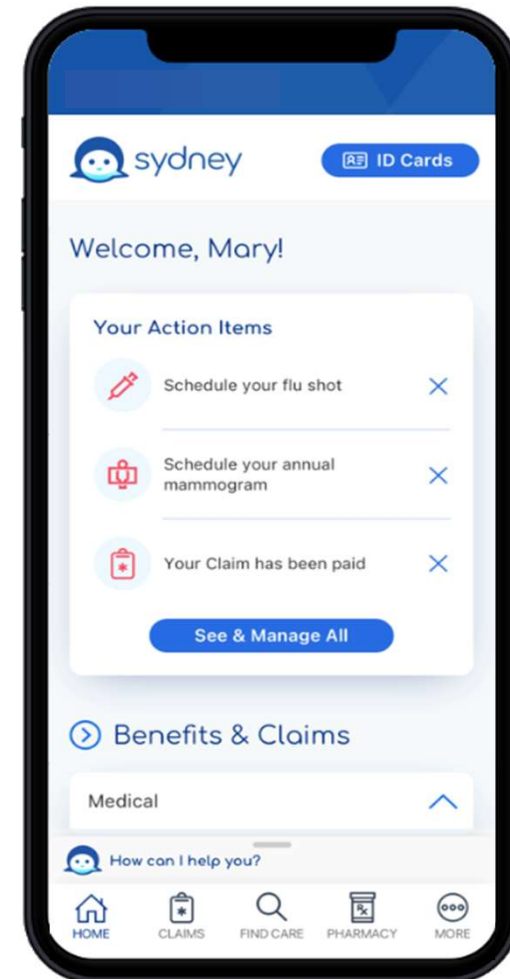
Your family advocate is here to connect you with the right care at the right time with proactive, inclusive, and compassionate support. They can help you:

- Find top-quality doctors, specialists, and care facilities in your health plan and help schedule appointments.
- Stay on top of preventive care and manage chronic conditions.
- Understand your health plan and all the benefits available to you from Marvell.
- Quickly get preapprovals for urgent medical needs, like surgery.
- Connect with our in-house clinical experts. These experts work with you and your doctor to create a personal care plan that supports your overall wellness and ongoing health needs.

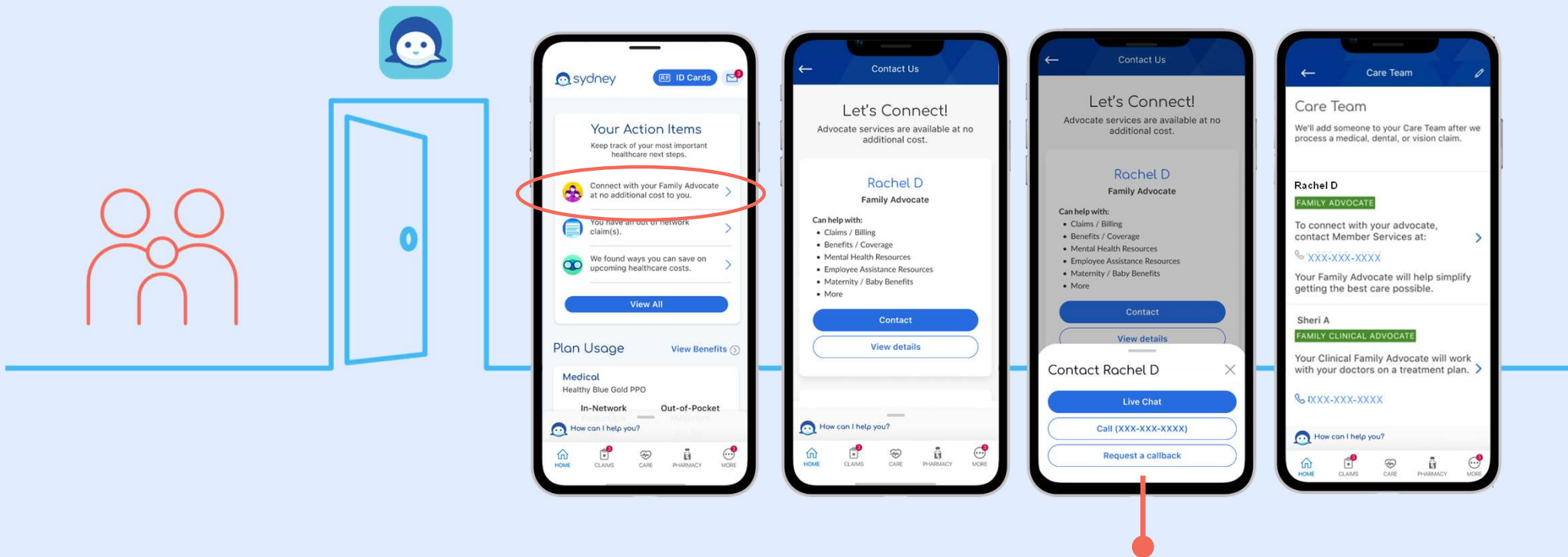
PROGRAM ENHANCEMENT

Anthem Sydney Health App Beginning January 1, 2025

- Available to all Anthem members
- Replaces the current Engage app
- **Enhanced features** to manage your health and prescriptions:
 - Click to chat or call/schedule a callback with your **Family Advocate**
 - Includes dental and vision plan/claim support
 - Connect to **CarelonRx Pharmacy**
 - Manage prescriptions
 - View your orders and manage auto refills
 - **Check costs** and view your benefits & claims
 - Use your **digital medical ID**
 - Find **in-network doctors**
 - Access **virtual care** through video/chat



Sydney Health is your digital front door



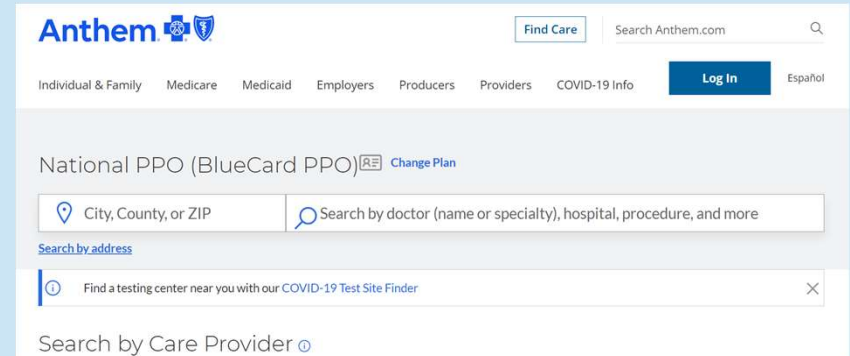
You can communicate in the way that works for you.

- o Family Advocate demo: <https://bcove.video/45KRijk>

Finding in-network providers

Use Anthem.com/ca to:

- Find in-network doctors and facilities
- Select “Find Care”
- Basic search as a “Guest”
- In the dropdown select “Medical plan or network”
- Select “California” when asked to select the state where the plan is offered.
- Select “how you get health insurance” – Medical (Employer-sponsored)
- Select a plan or network “National PPO (Bluecard PPO)”
- Select continue and begin searching by doctor, hospital, procedure and more.



The screenshot shows the Anthem website's search interface. At the top, the Anthem logo is on the left, and a search bar with the text "Search Anthem.com" and a magnifying glass icon is on the right. Below the logo, there is a navigation menu with links for "Individual & Family", "Medicare", "Medicaid", "Employers", "Producers", "Providers", "COVID-19 Info", and a "Log In" button. The main content area displays "National PPO (BlueCard PPO)" with a "Change Plan" link. Below this, there are two search input fields: one for "City, County, or ZIP" and another for "Search by doctor (name or specialty), hospital, procedure, and more". A "Search by address" link is positioned below the first field. At the bottom, there is a "Search by Care Provider" link and a "Find a testing center near you with our COVID-19 Test Site Finder" link.

Solutions Offered to Marvell Members



Access to Comprehensive Care

Marvell members have access to a full suite of health benefits, inclusive of wellness solutions, care management, behavioral health, digital app to navigate all healthcare needs.



Virtual Care

You have access to Virtual Care Solutions through the Sydney Preferred Digital App.

24/7 Nurse line



Condition Specific Solutions

You have access to the
Lark Diabetes Prevention Program
Cancer Care Engagement

Contacting Anthem



Phone:

- Call the Member Services number, (877) 898-0739.
- Once enrolled you will find important plan related phone numbers on your health plan ID card.



Online:

- Register at anthem.com/ca or download Sydney Preferred Digital app to chat with a team member.