

Your Anthem Blue Cross and Blue Shield Renewal Packet

Connecting you to the coverage you need

An Administrative Services with Stop Loss (ASO with Stop Loss) renewal

Lexington Fayette Urban County Government

Group Number(s): 834~004007832

Effective January 1, 2022 through December 31, 2022



Created on:
July 16, 2021

Broker:
BIM

Anthem Sales Contact:
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Fixed Administrative Costs

Lexington Fayette Urban County Government

Effective January 1, 2022 through December 31, 2022

Fixed Administrative Costs	Current PCPM	1/1/2022 through 12/31/2022 PCPM
Non-CDH Plan Enrollment	3,098	3,098
Enrollment	3,098	3,098
Medical and Pharmacy Administration	\$32.81	\$32.81
Rx Admin Fee	\$3.90	\$3.90
Health Equity H S A	\$0.00	\$0.00
ASO Enhanced Foundational Wellness	\$0.00	\$0.00
Composite Total:	\$36.71	\$36.71
Annual fixed administrative costs based on assumed enrollment:	\$1,364,731	\$1,364,731
Percentage Change:		0.0%

Authorized Signature: _____
 Title: _____
 Date: _____

Additional Fee Disclosures:

See Additional Service Fees and Pharmacy Pricing for disclosure of additional service fees which are not included on this cost summary.
 The Pharmacy Rebate Offset reflects the National Formulary. The offset may be adjusted if a different pharmacy formulary is sold.

Stop Loss Options

Lexington Fayette Urban County Government

Group Number(s): 834-004007832

Effective January 1, 2022 through December 31, 2022

Option 1 - \$350,000 Specific Stop Loss

Specific Stop Loss limit:	\$350,000
Specific Stop Loss contract basis:	Paid in 12
Lines of coverage Included:	Med And Rx
Specific Stop Loss Maximum:	Unlimited
Specific Stop Loss accumulation:	Per Member
Commissions:	0.00%
Renewal rate guarantee	30.00%

Additional terms for self-funded groups

This proposal guarantees your subsequent year's renewal will be capped at 30%.

Specific Stop Loss Premiums		Composite PCPM					Annualized Total
		3098					
Total	<i>Current</i>	\$28.50					\$1,059,516
	<i>Renewal</i>	\$28.50					\$1,059,516
Rate Change							0.00%

Authorized Signature: _____
 Title: _____
 Date: _____

Additional Fee Disclosures:

See Additional Service Fees and Pharmacy Pricing for disclosure of additional service fees which are not included on this report.

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COBRA Fees

Lexington Fayette Urban County Government

Contract Period: 1/1/2022 – 12/31/2022

	COBRA Flat Fee (PPPM)	COBRA Qualifying Event Fee (One-Time Fee)	Implementation Fee
1,000 – 5,000 Eligible Employees	\$13.58 per participant per month	\$13.58 per participant	\$1,000

*Groups under 1,000 eligible employees will be billed on a per contract per month basis. Eligible employee counts will be confirmed quarterly.

Cobra is comprised of the following elements:

- Reliable notifications and tracking
- Monthly beneficiary collection invoices
- Billing and collection of COBRA premiums
- Anthem Premium disbursement to employer
- Payment via ACH direct debit
- Optional open enrollment services
- Toll-free participant customer service support
- 24-hour access to account information via Web
- Toll-free employer customer service support
- Real-time online management reporting
- Imaged documentation of COBRA notifications sent
- Monitor regulations and implement new federal COBRA requirements as necessary
- The cost for standard programming in Anthem's standard format.

Anthem's proposed COBRA fees assume the following:

The flat and qualifying event fees shown above assumes the 2% of premium COBRA admin charge will be retained by Anthem. If client requests to retain the 2% charge, the COBRA fees would increase by 25%.

Optional COBRA Services:

- New Plan Participant Notification: \$2.90 per notice (Recommended: Notifications include COBRA General Rights notifications communicating the newly eligible employees rights and responsibilities to notify the employer of a Qualifying Event that could trigger a COBRA event.)
- HIPAA Special Enrollment Notification: \$2.90 per notice
- Outside Carrier Health Plan Eligibility Communication: \$25.00 per carrier per month
- Outside Carrier Eligibility Communication and Premium Remittance: \$50.00 per carrier per month
- Open Enrollment Support Services:
 - a. Comprehensive Package (Anthem sends complete Open Enrollment Kits directly to the members and processes the forms) –
 - » \$15.00 per packet – plus related postage expenses
 - b. Optional packages are offered only on an exception basis. Additional pricing is applicable.
- Retro-Active New Plan Participant Notification: \$2.00 per notice
- Retro-Active HIPAA Special Enrollment Notification: \$2.00 per notice
- Past Due Notices: \$1.00 per notice
- Custom Programming: \$125.00 per hour

Signature

Date

Printed Name

Performance Category	Amount at Risk	Guarantee	Penalty Calculation		Measurement and Reporting Period											
Network Provider Discount	Year 1: 10% of Base Admin. Services	<p>A minimum Network Provider Discount of 60%.</p> <p>This Guarantee excludes the following Providers: Cincinnati Childrens Hospital in OH, Rileys Childrens Hospital in IN and Vanderbilt Hospital in TN and Nationwide in Columbus OH. This Guarantee excludes the total Claims Charges for any Member that exceeds \$250,000 in paid claims in the Measurement Period and captiated claims.</p> <p>Eligible Claim Charges are defined as charges for Covered Services provided to Members enrolled in [HMO, PPO, EPO, POS] Plans. Eligible Claim Charges will be based on Anthem primary Claims only and will not include charges related to Prescription Drug Claims, Inter-Plan Program fees, state surcharges, Anthem Provider payment innovation programs or services rendered outside the United States. Allowed Amount is defined as the amount paid by Anthem to [HMO, PPO, EPO, POS] Network Providers on Eligible Claim Charges plus any Member Cost Shares.</p> <p>This Guarantee will be calculated by dividing the [HMO, PPO, EPO, POS] Network Provider Allowed Amount by the [HMO, PPO, EPO, POS] Network Provider Eligible Claim Charges. The resulting percentage shall be subtracted from 100% to determine the Network Provider Discount.</p> <p>Anthem has the right in its sole discretion to modify or terminate this Guarantee if any of the following conditions occur:</p> <ul style="list-style-type: none"> • Anthem is no longer the sole administrator for Employer's Plan • Employer fails to maintain at least an average enrollment of 3000 Subscribers. • The geographic distribution of Subscribers changes by more than 5% in any state or 10% in total from the Employer census provided for purposes of establishing this Guarantee. <p>Only Claims submitted to a Blue Cross and/or Blue Shield licensee for processing and adjudication shall be considered for purposes of this Discount Guarantee. This Guarantee will terminate on the date any federal price transparency law or regulation goes into effect.</p> <p>This will be measured with Employer-specific Data.</p>	<table border="1"> <thead> <tr> <th>Result</th> <th>Penalty</th> </tr> </thead> <tbody> <tr> <td>[60.0% or Greater]</td> <td>None</td> </tr> <tr> <td>[59.0% to 59.9%]</td> <td>[25%]</td> </tr> <tr> <td>[58.0% to 58.9%]</td> <td>[50%]</td> </tr> <tr> <td>[57.0% to 57.9%]</td> <td>[75%]</td> </tr> <tr> <td>Less than [57.0%]</td> <td>[100%]</td> </tr> </tbody> </table>	Result	Penalty	[60.0% or Greater]	None	[59.0% to 59.9%]	[25%]	[58.0% to 58.9%]	[50%]	[57.0% to 57.9%]	[75%]	Less than [57.0%]	[100%]	<p><u>Measurement Period</u></p> <p>*This period applies to Claims incurred from 01/01/2022 through 12/31/2022 and Paid from 01/01/2022 and through 12/31/2022.</p> <p><u>Reporting Period</u></p> <p>Annual</p>
Result	Penalty															
[60.0% or Greater]	None															
[59.0% to 59.9%]	[25%]															
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[57.0% to 57.9%]	[75%]															
Less than [57.0%]	[100%]															

Signature

Date

Printed Name

Anthem Blue Cross Blue Shield

Performance Guarantees

Lexington Fayette Urban County Government expects excellence, Anthem strives to provide excellent value by improving affordable access to quality healthcare for our customers. Together we will deliver outstanding value for your employees.

We are confident that we will deliver outstanding service for Lexington Fayette Urban County Government. As such, we are placing administrative fees at risk to meet certain criteria as outlined below.

A summary of our guarantees

This is a summary of the performance guarantees that Anthem offers. The final terms and conditions of the Performance Guarantees contained in this offer are subject to finalization of the contract language in the Administrative Services Agreement. It is not a legal contract. If this summary conflicts with the Administrative Services Agreement, any Schedules or Attachments, the Administrative Services Agreement controls.

The terms of all PGs, including targets and fees at risk, are subject to change once more is known about the impact of COVID-19

These guarantees apply to Lexington Fayette Urban County Government's PPO and HDHP plans.

More about the guarantees

All guarantees will be effective from 01/01/2022 to 12/31/2022, unless otherwise noted. The guarantees are measured and settled annually, with exceptions specified.

These guarantees cover aspects of performance that are related to Anthem's control. Listed below are potential reasons that may alter or void the terms of the guarantees:

- A change to the Plan benefits that result in a substantial change in the services to be performed by Anthem or the measurement of a Performance Guarantee.
- Your number of enrolled Subscribers goes up or down by 10% or more after your plan or renewal starts.
- Changes in law or regulation that materially impacts underwriting assumptions made at the time of offering such Performance Guarantees.
- There is no executed Administrative Services Agreement on file.
- Circumstances beyond our control including but not limited to any act of God, civil riot, floods, fire, acts of terrorists, acts of war or power outages that delay our performance or that of our vendors.
- You terminate the Agreement before the end of a Performance Period, or we terminate it because of non-payment.

- You terminate participation in particular programs tied to Performance Guarantee(s), prior to completion of the Measurement Period.
- For the purposes of calculating compliance with the Performance Guarantees contained in the Attachments to this Schedule C, if a delay in performance of, or inability to perform, a service underlying any of the Performance Guarantees is due to circumstances which are beyond the control of Anthem, or its Vendors, including but not limited to any act of God, civil riot, floods, fire, acts of terrorists, acts of war or power outage, such delayed or non-performed service will not count towards the measurement of the applicable Performance Guarantee.

General Terms

- Performance Category. The term Performance Category describes the general type of Performance Guarantee.
- Reporting Period. The term Reporting Period refers to how often Anthem will report on its performance under a Performance Guarantee.
- Measurement Period. The term Measurement Period is the period of time under which performance is measured, which may be the same as or differ from the period of time equal to the Performance Period.
- Penalty Calculation. The term Penalty Calculation generally refers to how Anthem's payment will be calculated, in the event Anthem does not meet the target(s) specified under the Performance Guarantee.
- Amount at Risk. The term Amount at Risk means the amount Anthem may pay if it fails to meet the target(s) specified under the Performance Guarantee.
- Some Performance Guarantees measure and compare year to year performance. The term Baseline Period refers to the equivalent time period preceding the Measurement Period.
- Performance Guarantees may be measured using either aggregated data or Employer-specific Data. The term Employer-specific Data means the data associated with Employer's Plan that has not been aggregated with other employer data. Performance Guarantees will specify if Employer-specific Data shall be used for purposes of measuring performance under the Performance Guarantee.
- All Performance Guarantees in which Anthem will make outbound calls or will reach out through email or other means to members will exclude members who Anthem cannot reach due to incorrect or invalid telephone numbers, including numbers where permission is required by law but not provided, or those members who have requested that Anthem not contact them.
- Anthem's obligation to make payment under the Performance Guarantees is conditioned upon Employer's timely performance of its obligations provided in the Agreement in this Schedule C and the Attachments, including providing Anthem with the information or data required by Anthem in the Attachments.
- Anthem has the right to offset any amounts owed to Employer under any of the Performance Guarantees contained in the Attachments to this Schedule C against any amounts owed by Employer to Anthem under: (1) any Performance Guarantees contained in the Attachments to this Schedule C; (2) the Agreement; or, (3) any applicable Stop Loss Policy

Amount at Risk

The total amount at risk for the below performance guarantees between Anthem and Lexington Fayette Urban County Government shall not exceed the following:

- Operations Guarantees: 15% of Base Medical Administration fees
- Network Guarantees: 10% of Base Medical Administration fees

Confirmation of all applicable fees for the performance guarantees will be reflected in Employer's Schedule C.

Maximum Amount Payable

The maximum amount payable under all guarantees between Anthem and Lexington Fayette Urban County Government shall not exceed 25% of the Base Medical Administration fees . The Maximum Amount Payable provisions above do not apply to Pharmacy-related Performance Guarantees.

Operations Guarantees

Performance Category	Year 1
Claims Timeliness - (14 Calendar Days)	1.5% of Base Admin. Services Fees
Claims Financial Accuracy	1.5% of Base Admin. Services Fees
Claims Accuracy	1.5% of Base Admin. Services Fees
Open Enrollment ID Card Issuance	1.5% of Base Admin. Services Fees
Processing of Ongoing Eligibility Information	1.5% of Base Admin. Services Fees
Average Speed to Answer	1.5% of Base Admin. Services Fees
Call Abandonment Rate	1.5% of Base Admin. Services Fees
Member Satisfaction NPS	1.5% of Base Admin. Services Fees
Management Reports	1.5% of Base Admin. Services Fees
Account Management Satisfaction	1.5% of Base Admin. Services Fees
Total Amount At Risk – Operations	15%

Additional Terms and Conditions:

- For purposes of imposing penalties, measurement shall not begin until the start of the fourth month of the initial Agreement period for the following measures: Claims Timeliness, Claims Financial Accuracy, Claims Accuracy, Average Speed of Answer, Call Abandonment Rate, and First Call Resolution]
- Performance will be based on the results of a designated service team/business unit assigned to Lexington Fayette Urban County Government, unless the guarantee is noted as measured with Employer-specific Data.

Performance Category	Amount at Risk	Guarantee	Penalty Calculation		Measurement and Reporting Period	
Claims Timeliness (14 Calendar Days)	Year 1: 1.5% of Base Admin. Services Fees	<p>A minimum of 90% of Non-investigated medical Claims will be processed timely.</p> <p>Non-investigated Claims are defined as medical Claims that process through the system without the need to obtain additional information from the Provider, Subscriber or other external sources. Processed Timely is defined as Non-investigated medical Claims that have been adjudicated within 14 calendar days of receipt.</p> <p>This Guarantee will be calculated based on the number of Non-investigated Claims that Processed Timely divided by the total number of Non-investigated Claims.</p> <p>The calculation of this Guarantee does not include Claim adjustments. The calculation of this Guarantee also excludes in any quarter, Claims for an Employer that requests changes to Plan benefits, until all such changes have been implemented.</p> <p>This will be measured with Employer-specific Data.</p>			<u>Measurement Period</u>	
					Annual	
			<u>Result</u>	<u>Penalty</u>	<u>Reporting Period</u>	
			90.0% or Greater	None	Annual	
			88.0% to 89.9%	25%		
86.0% to 87.9%	50%					
85.0% to 85.9%	75%					
Less than 85.0%	100%					
Claims Financial Accuracy	Year 1: 1.5% of Base Admin. Services Fees	<p>A minimum of 99% of medical Claim dollars will be processed accurately.</p> <p>This Guarantee will be calculated based on the total dollar amount of audited medical Claims paid correctly divided by the total dollar amount of audited medical Paid Claims. The calculation of this Guarantee includes both underpayments and overpayments. The calculation of this Guarantee does not include Claim adjustments or Claims in any quarter in which an Employer requests changes to Plan benefits, until all such changes have been implemented.</p>			<u>Measurement Period</u>	
					Annual	
			<u>Result</u>	<u>Penalty</u>	<u>Reporting Period</u>	
			99.0% or Greater	None	Annual	
			98.0% to 98.9%	25%		
97.0% to 97.9%	50%					
96.0% to 96.9%	75%					
Less than 96.0%	100%					

Performance Category	Amount at Risk	Guarantee	Penalty Calculation		Measurement and Reporting Period											
Claims Accuracy	Year 1:	A minimum of 97% of medical Claims will be paid or denied correctly.			<u>Measurement Period</u>											
	1.5% of Base Admin. Services Fees	This Guarantee will be calculated based on the number of audited medical Claims paid and denied correctly divided by the total number of audited medical Claims paid and denied. The calculation of this Guarantee excludes in any quarter Claims for an Employer that requests changes to Plan benefits, until all such changes have been implemented.	<table border="1"> <thead> <tr> <th>Result</th> <th>Penalty</th> </tr> </thead> <tbody> <tr> <td>97.0% or Greater</td> <td>None</td> </tr> <tr> <td>96.0% to 96.9%</td> <td>25%</td> </tr> <tr> <td>95.0% to 95.9%</td> <td>50%</td> </tr> <tr> <td>94.0% to 94.9%</td> <td>75%</td> </tr> <tr> <td>Less than 94.0%</td> <td>100%</td> </tr> </tbody> </table>	Result	Penalty	97.0% or Greater	None	96.0% to 96.9%	25%	95.0% to 95.9%	50%	94.0% to 94.9%	75%	Less than 94.0%	100%	Annual
Result	Penalty															
97.0% or Greater	None															
96.0% to 96.9%	25%															
95.0% to 95.9%	50%															
94.0% to 94.9%	75%															
Less than 94.0%	100%															
					Annual											
Open Enrollment ID Card Issuance	Year 1:	100% of Subscriber digital ID cards will be available or Member physical ID cards will be mailed to Open Enrollment participants no later than the Employer's effective date provided that Anthem receives an Accurate Eligibility File. An Accurate Eligibility File is defined as: (1) an electronic eligibility file formatted in a mutually agreed upon manner; (2) received by Anthem no later than 30 calendar days prior to the Employer's effective date; and, (3) contains an error rate of less than 1%. This Guarantee will be calculated based on the total number of Open Enrollment ID cards available to Subscribers or mailed to Members within the timeframe set forth above divided by the total number of Members eligible to receive Open Enrollment ID cards.			<u>Measurement Period</u>											
	1.5% of Base Admin. Services Fees	This will be measured with Employer-specific Data.	<table border="1"> <thead> <tr> <th>Result</th> <th>Penalty</th> </tr> </thead> <tbody> <tr> <td>100%</td> <td>None</td> </tr> <tr> <td>99.0% to 99.9%</td> <td>\$100 per ID Card not to exceed 25% of amount at risk for this measure</td> </tr> <tr> <td>98.0% to 98.9%</td> <td>50%</td> </tr> <tr> <td>97.0% to 97.9%</td> <td>75%</td> </tr> <tr> <td>Less than 97.0%</td> <td>100%</td> </tr> </tbody> </table>	Result	Penalty	100%	None	99.0% to 99.9%	\$100 per ID Card not to exceed 25% of amount at risk for this measure	98.0% to 98.9%	50%	97.0% to 97.9%	75%	Less than 97.0%	100%	Employer's effective date
Result	Penalty															
100%	None															
99.0% to 99.9%	\$100 per ID Card not to exceed 25% of amount at risk for this measure															
98.0% to 98.9%	50%															
97.0% to 97.9%	75%															
Less than 97.0%	100%															
					60 days following the Employer's effective date.											

Performance Category	Amount at Risk	Guarantee	Penalty Calculation		Measurement and Reporting Period
Processing of Ongoing Eligibility Information	Year 1: 1.5% of Base Admin. Services Fees	100% of Employer's ongoing electronic eligibility files will be processed timely. Timely Processing is defined as electronic eligibility files processed and updated on the eligibility database within 7 business days of receipt of an eligibility file. This Guarantee only applies to the processing of eligibility files submitted by Employer outside of an open enrollment period. This Guarantee does not apply to a defective eligibility file. A defective Eligibility File is defined as an eligibility file that has issues that prevent Anthem's processing of the file. Anthem's payment of this Guarantee is conditioned upon receipt of eligibility files in a format mutually agreed upon by the Parties. This Guarantee will be calculated by (1) dividing the total number of eligibility files processed within the timeframe set forth above by (2) the number of Employer's eligibility files processed. This will be measured with Employer-specific Data.			Measurement Period
					Annual
			Result	Penalty	Reporting Period
			100%	None	Annual
			98.0% to 99.9%	25%	
			96.0% to 97.9%	50%	
94.0% to 95.9%	75%				
Less than 94.0%	100%				
Average Speed to Answer	Year 1: 1.5% of Base Admin. Services Fees	The average speed to answer (ASA) will be 45 seconds or less. ASA is defined as the average number of whole seconds members wait and/or are in the telephone system before receiving a response from a customer service representative (CSR) or an interactive voice response (IVR) unit. This Guarantee will be calculated based on the total number of calls received in the customer service telephone system.			Measurement Period
					Annual
			Result	Penalty	Reporting Period
			45 seconds or less	None	Annual
			46 to 48 seconds	25%	
			49 to 51 seconds	50%	
52 to 54 seconds	75%				
55 or more seconds	100%				
Call Abandonment Rate	Year 1: 1.5% of Base Admin. Services Fees	A maximum of 5.0% of member calls will be abandoned. Abandoned Calls are defined as member calls that are waiting for a customer service representative (CSR), but are abandoned before connecting with a CSR. This Guarantee will be calculated based on the number of calls abandoned divided by the total number of calls received in the customer service telephone system. Calls that are abandoned in less than 5 seconds will not be included in this calculation.			Measurement Period
					Annual
			Result	Penalty	Reporting Period
			5.0% or Less	None	Annual
			5.01% to 5.40%	25%	
			5.41% to 5.70%	50%	
5.71% to 5.99%	75%				
6.0% or Greater	100%				

Performance Category	Amount at Risk	Guarantee	Penalty Calculation	Measurement and Reporting Period												
Member Satisfaction – NPS	Year 1: 1.5% of Base Admin. Services Fees	<p>This Guarantee establishes a Quality Benchmark transactional Net Promoter Score (NPS) of 40. Anthem will either: (i) meet or exceed the Quality Benchmark; or, (ii) there will be an improvement in the Net Promoter Score from the Baseline Period.</p> <p>The survey is conducted after a member contacts a customer service representative (CSR). Each member who completes a transaction with Anthem will be asked to provide a rating on a scale from 0 (Not at All Likely) to 10 (Extremely Likely) to a question that asks how likely the member would recommend Anthem to a friend or colleague based on the member’s most recent transaction. The transactional Net Promoter Score will be calculated by subtracting the percentage of Detractors (members who provide a rating from 0 to 6) from the percentage of Promoters (members who provide a rating of 9 or 10).</p> <p>To determine the results for (i), Anthem shall compare the Net Promoter Score in the Measurement Period to the Quality Benchmark.</p> <p>The improvement for (ii) will be determined by comparing the Net Promoter Score in the Measurement Period to the Net Promoter Score in the Baseline Period.</p> <p>The Baseline Period is the equivalent time period preceding the Measurement Period.</p>	<p>If Net Promoter Score stayed the same or decreased AND is</p> <table border="1"> <thead> <tr> <th>Result</th> <th>Penalty</th> </tr> </thead> <tbody> <tr> <td>40 or Greater</td> <td>None</td> </tr> <tr> <td>39.0 to 39.9</td> <td>25%</td> </tr> <tr> <td>38.0 to 38.9</td> <td>50%</td> </tr> <tr> <td>37.0 to 37.9</td> <td>75%</td> </tr> <tr> <td>Less than 37.0</td> <td>100%</td> </tr> </tbody> </table>	Result	Penalty	40 or Greater	None	39.0 to 39.9	25%	38.0 to 38.9	50%	37.0 to 37.9	75%	Less than 37.0	100%	<p>Measurement Period Annual</p> <p>Reporting Period Annual</p>
Result	Penalty															
40 or Greater	None															
39.0 to 39.9	25%															
38.0 to 38.9	50%															
37.0 to 37.9	75%															
Less than 37.0	100%															
Management Reports	Year 1: 1.5% of Base Admin. Services Fees	<p>Standard automated reports will be made available to Employer by no later than 25 calendar days following the end of the month.</p> <p>The reports will include financial, utilization and clinical information.</p> <p>This will be measured with Employer-specific Data.</p>	<table border="1"> <thead> <tr> <th>Result</th> <th>Penalty</th> </tr> </thead> <tbody> <tr> <td>Reports are late 1 month</td> <td>None</td> </tr> <tr> <td>Reports are late 2 months</td> <td>25%</td> </tr> <tr> <td>Reports are late 3 or more months</td> <td>100%</td> </tr> </tbody> </table>	Result	Penalty	Reports are late 1 month	None	Reports are late 2 months	25%	Reports are late 3 or more months	100%	<p>Measurement Period Annual</p> <p>Reporting Period Annual</p>				
Result	Penalty															
Reports are late 1 month	None															
Reports are late 2 months	25%															
Reports are late 3 or more months	100%															

Performance Category	Amount at Risk	Guarantee	Penalty Calculation		Measurement and Reporting Period								
Account Management Satisfaction	Year 1:	A minimum average score of 3.0 will be attained on the Account Management Satisfaction Survey (AMSS).			Measurement Period								
	1.5% of Base Admin. Services Fees	<p>A minimum of 3 responses per Employer to the AMSS is required to base the score on Employer-specific responses only. If 3 responses are received from the Employer, an average score is calculated by adding the scores from each respondent divided by the total number of Employer respondents. If fewer than 3 responses are received, the score will be calculated as follows:</p> <p>2 Employer responses: 2/3 of the score will be based on Employer-specific AMSS results and 1/3 of the score will be based on the aggregate score of all AMSS results received by the Account Management Team.</p> <p>1 Employer- response: 1/3 of the score will be based on Employer- specific AMSS results and 2/3 of the score will be based on the aggregate score of all AMSS results received by the Account Management Team.</p> <p>0 Employer responses: The score will be based on the aggregate score of all AMSS/ results received by the Account Management Team.</p>	<table border="1"> <thead> <tr> <th>Result</th> <th>Penalty</th> </tr> </thead> <tbody> <tr> <td>3.0 or higher</td> <td>None</td> </tr> <tr> <td>2.5 to 2.9</td> <td>25%</td> </tr> <tr> <td>2.0 to 2.4</td> <td>50%</td> </tr> <tr> <td>Less than 2.0</td> <td>100%</td> </tr> </tbody> </table>	Result	Penalty	3.0 or higher	None	2.5 to 2.9	25%	2.0 to 2.4	50%	Less than 2.0	100%
Result	Penalty												
3.0 or higher	None												
2.5 to 2.9	25%												
2.0 to 2.4	50%												
Less than 2.0	100%												

Network Guarantees

Performance Category	Year 1
Network Provider Discount – Expected Discount 60%	10% of Base Admin. Services Fees
Total Amount At Risk - Network	10%

Additional Terms and Conditions

- This/These Guarantee(s) applies to following time periods:(Measurement Period)
 - Claims Incurred from 01/01/2022 through 12/31/2022 and Paid from 01/01/2022 and through 12/31/2022
- This Guarantee excludes the following Providers: Cincinnati Childrens Hospital in OH, Riley Childrens Hospital in IN and Vanderbilt Hospital in TN, and Nationwide in Columbus OH.
- This Guarantee excludes the total Claims Charges for any Member that exceeds \$250,000 in paid claims in the Measurement Period and captiated claims.
- Anthem has the right in its sole discretion to modify or terminate this Guarantee if any of the following conditions occur:
 - Anthem is no longer the sole administrator for Employer's Plan.
 - Employer fails to maintain at least an average enrollment of enrollment of 3000 Subscribers.
 - The geographic distribution of Subscribers changes by more than 5% in any state or 10% in total from the Employer census provided for purposes of establishing this Guarantee.
 - As previously mentioned, a change to the Plan benefits or the administration of the Plan initiated by Employer that results in a substantial change in the services to be performed by Anthem or the measurement of a Performance Guarantee.
 - The Advantage Network is not implemented in the following locations: CA, DC/MD, FL, GA, MN, MO, NH, NY, PA, & WI.