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UNITYSM
Health Hub

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This meeting will be recorded.



You will be able to submit questions for the Q&A session.



A recording of the presentation will be distributed after the meeting.



A survey link will be provided at the end of the presentation.

Agenda

- 1 Overview of Unity Health Hub
- 2 1/1/27 Product Positioning and Available Resources
- 3 Unity Health Hub Product Demonstration

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Meet the Team

UNITY HEALTH HUB

Product Availability



Market Segment

- Large Group
- Enterprise National Accounts
- SG/MM Blue Balance Funded



Funding Type

- ASO



Networks

- PPO (PPO, Blue Choice, Blue Choice Options)



Total Health Management & Guided Health Plans



\$2 PEPM platform fee + milestone-driven claims payments tied to engagement and outcomes

Year 1 (2027) will **receive a full credit** of the \$2 PEPM for the 12-month period of their renewal



The Explosion of Point Solution Vendors

Employers juggle **8–10-point solution vendors** on average; each with a separate platform, contract and pricing model

The Result

- Employees still can't find the care they need
- HR and Benefits teams drown in administration
- Costs keep rising – with little to show for it

What was meant to **simplify** care has only fragmented it further

Administrative Burden

Unsustainable Cost Structure

Lack of Accountability

Limited Member Insights

Fragmented Member Experience

A SMARTER WAY FORWARD

Digital Health That Actually Works

Unity is **different by design.**

- **UNIFY CARE** Employees get personalized, guided recommendations that help them find the right care – faster and with confidence.
- **CUT COMPLEXITY** Replace point solution vendor sprawl with one platform, one contract and one source of truth. No more juggling programs or chasing performance. Configure the platform or bring your own vendors.
- **LOWER COSTS** Connects the right employees to the most appropriate point solution vendors for their needs, reducing unnecessary utilization and leveraging pay-for-performance arrangements with those vendors.

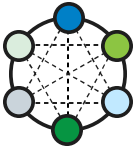


UNITYSM
Health Hub

Powered by Solera Health

One Platform. Real Accountability.

UnitySM Health Hub, powered by Solera Health, transforms a fragmented digital health experience into **one integrated platform** that drives better experience and outcomes



Digital Health Network – Pre-vetted, curated digital health providers and programs organized by condition and care category, configurable to meet employer needs



Personalized Member Hub – Proprietary matching and a quick, intuitive questionnaire guides members to the right solution at the right moment, reducing unnecessary utilization



Comprehensive Employer Reporting – Cross-vendor reporting that consolidates all program performance into a single, unified view



Integrated into Health Plan – Claims, care management, customer service and member portal/app all connected



A Digital Health Network Tailored to Your Population's Needs

The Unity Health Hub network that can be configured or bring your own vendors

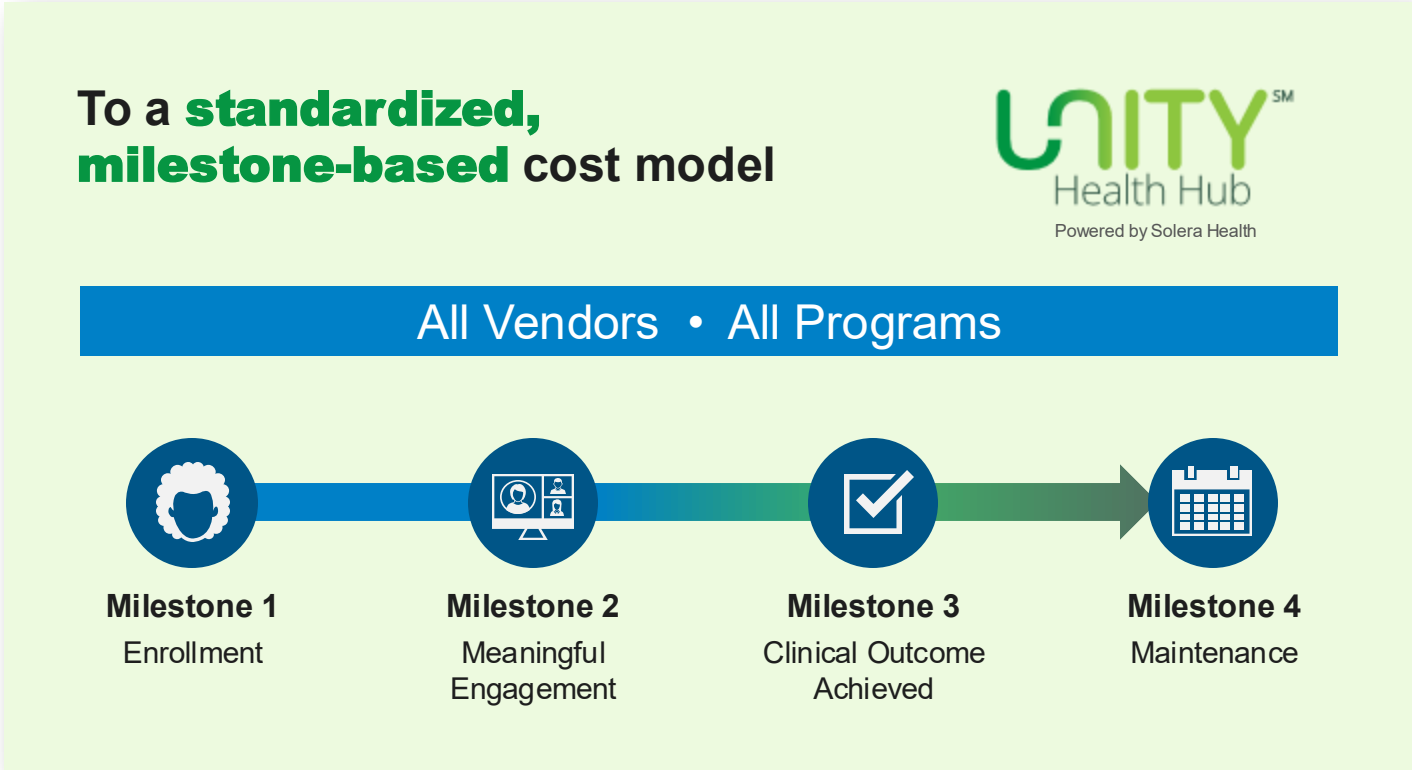


Milestone-Based Payment Arrangements

Moving from point solution vendor led and inconsistent cost models to a standardized milestone-based model improves cost-efficiency and establishes a clear pathway to long-term value

From vendor-led cost models...

Vendor	Cost Model
#1	Flat fee PEPM
#2	Per Engaged Member Per Month
#3	Per Participant
#4	Per Participant Per Month
#5	Per Participant Per Year
#6	Per Consulted Hour
#7	Per Session Per Person
#8	Per Event Per Person
...	...



1/1/27
Product Positioning
& Available Resources



UNITYSM HEALTH HUB

Standard Network & Our Condition Category Overlap

For 1/27, Unity Health Hub will launch alongside existing BCBS partner Point Solution Vendors (PSV) on Unity (e.g., Hinge, Omada, Maven) included in our Total Health Management offerings, creating overlap in select condition categories (until vendors migrate)

ACCOUNT OPTIONS FOR 1/1/2027

OPTION 1	Full Unity: Purchase Unity across all condition categories, disabling all overlapping PSVs All overlapping PSVs will be disabled
OPTION 2	Hybrid Unity: Purchase Unity with flexibility to retain preferred PSVs in select categories Only overlapping PSVs in selected Unity condition categories will be disabled
OPTION 3	Do not purchase Unity and keep existing PSVs

OPTION 2 EXAMPLE

Account chooses Unity but prefers to keep Hinge (MSK condition category)

SELECTION	Categories	Existing PSVs	Unity Health Hub
	MSK	Airrosti, Hinge ✓	Sword, Sworkit ✗
	Diabetes	Teladoc, Twin, Omada, KeepWell (Prime) ✗	Dario ✓
	Weight Management	Omada, Twin, Wondr, KeepWell (Prime), Teladoc ✗	Noom, Weight Watchers, Digbi, Wondr, Transform, habitnu, modifyhealth, ciba health, betr health ✓
	Hypertension	Omada, KeepWell (Prime), Teladoc ✗	Dario ✓
	Women's Health	Maven ✗	Frame, restorebalance, Origin, bloom ✓
	Digestive Health	Not offered ✗	Digbi Health, Cylinder ✓
	Tobacco Cessation	Not offered ✗	eMLife ✓

EXPERIENCE	Selection	Onboarding	Billing	Reporting
	Unity Health Hub (All Other Categories)	Access via Unity	Unity Milestone Based	Unity Post Sale
	MSK (Hinge)	Hinge PSV (Business As Usual)		

UnitySM Health Hub and Our Existing “Hubs”

For 1/1/2027, Unity Health Hub and our other “hubs” are distinct, complementary offerings that can be purchased together

Solution	Primary Role	Key Differentiator
	Virtual health network for multi-condition programs	Single front door where members can get access to a curated list of 20+ digital health programs, across seven condition categories , which after completing a questionnaire and assessment of condition/acuity levels, steers members to the best fit digital solution.
Mental Health Hub Novaone (formerly Novawell)	Behavioral health access & navigation	Single front door for BH resources with guided assessments and direct access to specialty BH providers such as pediatric, OCD, eating disorders, and substance use care.
	Benefits engagement & navigation	Single front door that helps members find, understand, and make use of their health benefits – including Pharmacy, dental, vision, and in some cases financial and retirement benefits.

UNITYSM HEALTH HUB

Product Positioning 2027

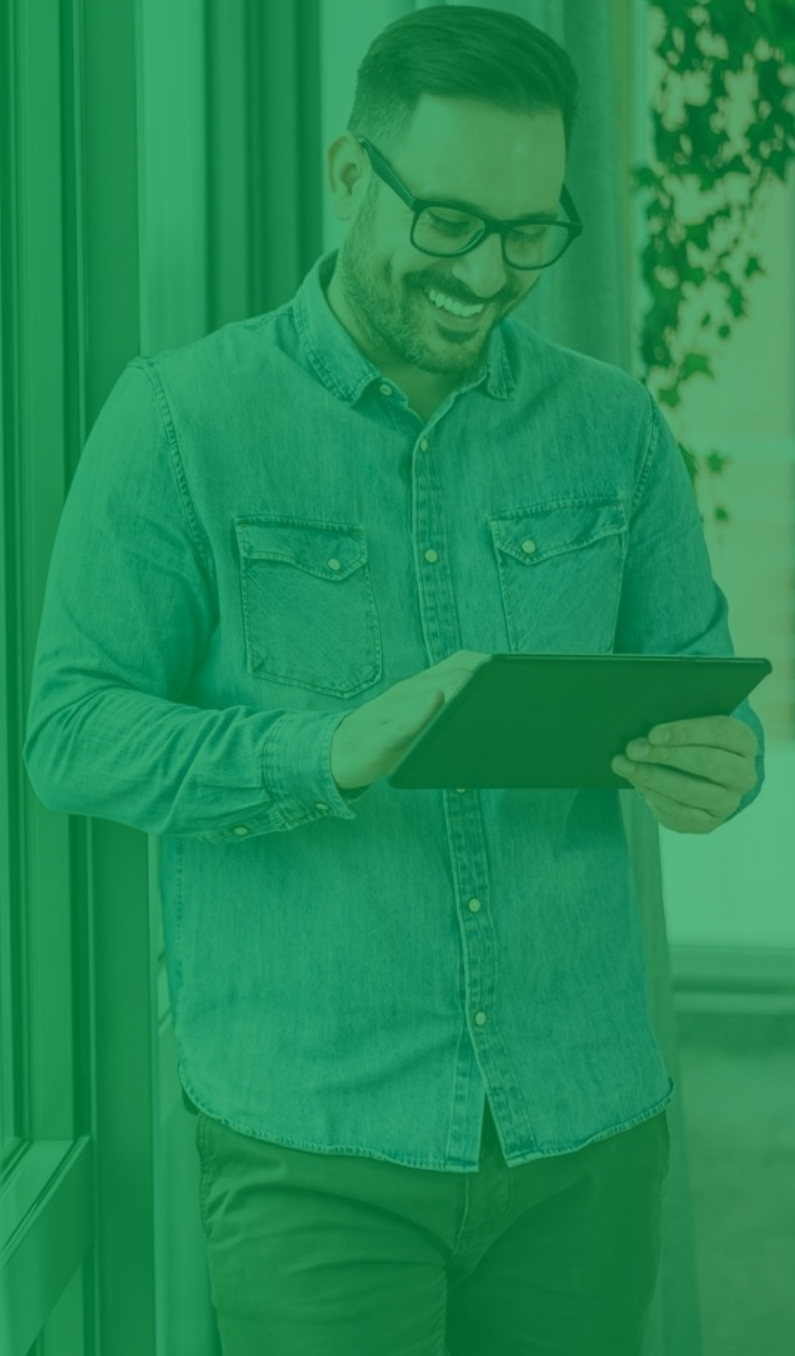
Key 1/1/27 sales scenarios and positioning guidance for
Unity Health Hub and our existing Point Solution Vendors (PSVs)

SITUATION	ACCOUNT NEEDS	HOW WE POSITION
1 New-to-Blue Prospects	Organizations newly entering the Blue ecosystem and seeking a modern digital health solution	Unity Health Hub
2 Digital Transformation Seekers	Accounts looking for a refreshed or differentiated approach to Point Solution Vendors	Unity Health Hub
3 Existing Point Solution Vendor Retainers	Accounts wanting to keep existing PSVs (e.g., Hinge, Maven)	Current PSVs – BAU*
4 Unity Conversion + Existing PSVs (Hybrid Unity)	Accounts looking to move forward with Unity PSVs but also want to keep certain existing PSVs	+ Unity Health Hub + Current PSVs – BAU*

***BUSINESS AS USUAL (BAU):**
non-Solera / standard integration route

UNITYSM HEALTH HUB

Product Demonstration





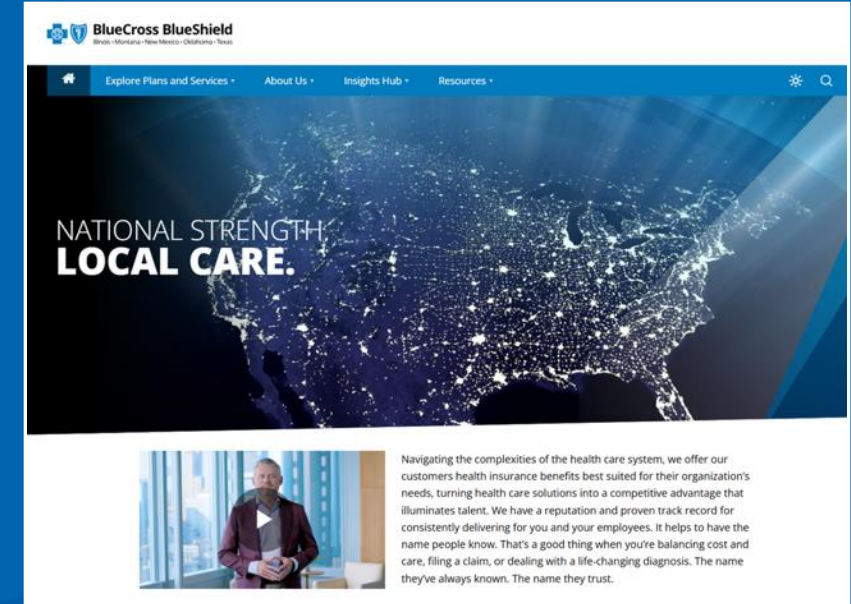
Questions



2027 Product Brochure



National Consultant Briefing Brochure



National Accounts Website





Thank You!

Appendix



External Resources Available

Your Account Management team can share several useful external resources that can be used to support your sales conversations

EMI Deck



Provides a structured, employer-facing narrative that clearly articulates Unity Health Hub's value proposition, solution design, and business impact.

Employer Flyer



Delivers a simple, high-level snapshot of the solution's benefits and features for quick client consumption and sharing.

Employer Video



Visually brings the Unity experience to life, demonstrating how the platform works and the value it delivers to members and employers.

Employer Web Page



Offers a concise, market-facing overview of Unity Health Hub that reinforces core messaging and supports client education and awareness.

Unity Health Hub: Common FAQs

1 My account is interested in Unity. When will pre-sale savings be available?

A pre-sales savings report can be requested via Product Central.

2 Can we see the milestone / unit cost by vendor?

Rather than sharing detailed milestone / unit cost by vendor, we are guiding accounts towards annualize projected cost estimates based on expected utilization. If an account pushes for unit cost estimates we can provide directional estimates, but the primary goal is to anchor on outcomes & savings first not unit pricing.

3 Can I see a demo?

Yes, we have included a demo on the Unity Product Central page. Included is a recorded demonstration of Unity Health Hub and a demo that can be used with clients.

4 What does this mean for our productized vendors? My account likes working with Hinge, Omada, etc. Is Unity replacing these vendors?

Unity is not replacing PSVs. For 1/1/2027, accounts can maintain current PSV experience (e.g., Hinge), if preferred. Accounts will also have flexibility to adopt a hybrid model by retain select PSV-supported condition categories, while leveraging Unity for others.

5 Will our Strategic PSVs (e.g., Hinge, Omada, Teladoc, etc.) migrate over to Unity Health Hub?

Migration of our BCBS PSVs is not planned for 1/1/2027 and is currently expected closer to 1/1/2028.

6 My account has a preferred vendor not part of the standard network. Can they add this vendor as a custom network?

The approach and timeline for adding client-preferred vendors that sit outside the standard Unity network is still being assessed. This remains a priority, with expected availability post 1/1/2027 standard network launch. More details will be shared later in Q2.

7 Are there plans to extend Unity Health Hub to Luminare accounts?

1/1/2027 MVP is currently focused on full-service accounts. Expansion to Luminare is being assessed with additional timing details forthcoming.

8 Can Unity Health Hub support accounts that have split carrier arrangements?

Unity Health Hub will not be able to support split carrier accounts at 1/1/2027 launch; this capability is on the roadmap and closer to 1/1/2028.

9 Are all “Point Solution Vendors” a good fit for Unity Health Hub?

Unity Health Hub is best suited for digital first, condition-focused digital solutions that enable clinical outcomes. Vendors that are primarily administrative, broad benefit tools, not digital first, or brick-and-mortar like delivery are not a strong fit.

UNITYSM HEALTH HUB

Market Segment Pairing Matrix

The Unity Health Hub Product Offering will be available across the Large Group, ENA and BBF markets for 1/1/2027 and 2028, with scope under evaluation for expansion in 2028

MARKET SEGMENT	2027	Unity Health Hub Availability			2028
Large Group / Enterprise National Accounts (ASO)	●				●
Small Group / Mid Market Blue Balance Funded (BBF-ASO)	●				●
Mid Market / Large Group Standard Plans (Fully Insured)*	N/A				TBD
Large Group Custom Plans (Fully Insured)*	N/A				TBD
Small Group (Fully Insured)*	N/A				TBD
Retail	N/A				N/A
Labor	N/A				N/A
Fep	N/A				N/A
Collective Health	N/A				N/A
Luminare 151+*	TBD				TBD
Multiple Employer Welfare Arrangement	N/A				N/A
Student Health	N/A				N/A
Medicaid	N/A				N/A
Medicare	N/A				N/A

UNITYSM HEALTH HUB

Product Availability

The Unity Health Hub will be paired with the SG/MM BBF product starting in 2027, and as a buy-up for the Total Health Management and Guided Health Plan products

Product	Key Features	SG/ MM		TOTAL HEALTH MANAGEMENT											
		BBF/ BASO		Enable		Empower +		Health Advocacy		Configurable Care Management		Consultant Products (MHA, CCMU)		Benefit Value Advisor	
		2027	2028	2027	2028	2027	2028	2027	2028	2027	2028	2027	2028	2027	2028
Unity Health Hub	4 Condition Categories**	●	●												
	7 Condition Categories*			Buy Up	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up

Product	Key Features	GUIDED HEALTH PLANS					
		Easify Essential	Easify Essential	Easify Edge	Easify Edge	Easify Pro	Easify Pro
		2027	2028	2027	2028	2027	2028
Unity Health Hub	7 Condition Categories*	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up	Buy Up

OTHER CONSIDERATIONS

- Network Availability: Broad based PPO
- Unity’s Condition Categories would replace existing Strategic Business Partners that overlap in the same category
- The roadmap for Unity is still being developed for 2028+. This matrix is subject to change.

More detail on the overlapping condition category scenarios on the next slide

● Available for this Product

UNITYSM HEALTH HUB

1/1/2027 Availability Overview

A single, integrated offering available across all five plan states for Large Group, Enterprise National Accounts, and eligible Small Group / Mid-Market employers

	Core Offering	Unity Health Hub includes 20+ digital health programs delivered through one contract, a unified member experience , and milestone-based billing — simplifying administration and engagement in a single solution
	Available Market Segments	Available across all five plan states for Large Group and Enterprise National Accounts , as well as Small Group / Mid-Market employers through eligible plan options
	Funding Types	Available through ASO arrangements and embed into level-funded plan options , depending on employer segment and product configuration
	Benefit / Plan Requirements	Available with PPO medical plans and positioned as an integral part of the employer's overall medical benefits strategy — not a standalone add-on
	Fee Structure	\$2 PEPM platform fee + milestone-driven claims payments tied to engagement and outcomes . Year 1 (2027) will receive a full credit back of the \$2 PEPM for the 12-month period of their renewal.