



BlueCross BlueShield
of Illinois



Collective Health
Powering healthcare. Empowering you.™



Enhancing the Health Care Experience for Employers and Employees

Blue Cross and Blue Shield of Illinois, in collaboration with Collective Health, offers the first integrated solution that allows self-funded employers to administer plans, manage costs and take care of their employees — **all in one place.**

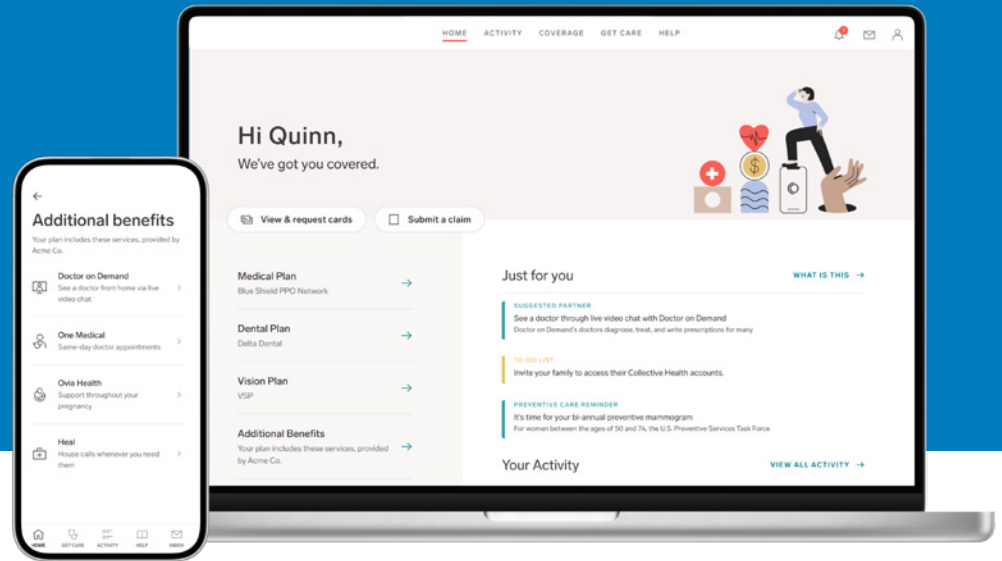
The strong network of BCBSIL, combined with Collective Health's powerful technology, delivers a single digital platform that eases benefits administration for employers and guides employees on how to make the most of their benefits.

How Does it Work?

BCBSIL and the Collective Health platform:

- Combines medical, dental, vision and pharmacy benefits; programs like Diabetes Management by Teladoc Health, Hinge Health, or Omada; and even banking partners like HSA Bank and HealthEquity into one user-friendly platform
- Streamlines claims adjudication, eligibility, billing, reporting and payments for employers
- Offers advanced analytics across medical, pharmacy, dental and program partners to guide business decisions
- Provides employees with simplified access to benefits

BCBSIL can provide curated programs and connected administration for employers, along with an easy-to-use smartphone app for employees to engage with their benefits on the Collective Health platform.



Empowering Employers with Clear Insights

For employers, BCBSIL with Collective Health technology can simplify day-to-day benefits administration and support long-term strategy. Integrated reports and live dashboards bring all the pieces together — claims, utilization, benefits operations, program engagement and member touchpoints. Instead of searching for information, you can spend time putting insights into action.

Using Collective Compass®, employers can easily manage health plans and benefits including claims adjudication, eligibility, billing and payments. The results?

- **Measurable financial savings** with the Care Navigation care management program*
- Members engaged with Care Navigation are **40% more likely to obtain high quality primary care**
- Net Promoter Score® of **70***
- Member satisfaction rates of nearly **90%***

Helping Employees Understand Their Plans

Employees need to understand their health care plan options to use them effectively. The My Collective® app helps them do that. When employees have questions about their plan, need to submit or review claims, find a provider or manage costs, they can do it here, in one connected experience. Members can use the app to review their benefits anytime, anywhere.

Technology is paired with the human touch of Member Advocates, who are available to personally answer member questions and provide help. This patented technology also proactively identifies gaps in care and other health needs (such as a new high-risk diagnosis or select chronic condition management). The Care Navigation team of nurses, social workers, pharmacists and dietitians reaches out to members, guiding them to the right care.

One Solution, Better Experience

BCBSIL makes it easy to add Collective Health to your company's benefits program. You'll keep the same network, and work with your account representative and team.

Ready to streamline managing your health care benefits? Blue Cross and Blue Shield of Illinois and Collective Health are here to help.



Contact your account representative for a demonstration and more information.

* Source: 2025 annual NPS and CSAT scores.

Teladoc Health, Omada, and Hinge Health are independent companies that have contracted with Blue Cross and Blue Shield of Illinois to provide chronic disease prevention and management solutions for members with coverage through BCBSIL.

HSA Bank and Health Equity are independent companies that are solely responsible for administration of the HSA plan. The HSA account is a separate account established by the member in accordance with an agreement with an independent third-party bank.

My Collective is a member platform. Care Navigation is a care management program. Collective Compass is an administrative platform for employers. All are owned and operated by Collective Health. Collective Health is solely responsible for the products and services they provide.

Collective Health is a separate company that has contracted with Blue Cross and Blue Shield of Illinois to provide technology and customer service for members with coverage through BCBSIL. BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.