

EXPRESS SCRIPTS®
PHARMACY BENEFIT SERVICES

Member Experience

Supporting members by simplifying their health care journey and improving access to care and medications they need.





Member Experience Journey Guide

This guide offers a high-level view of the Evernorth® Health Services member experience, highlighting how Evernorth capabilities, tools, and programs work together to create more connected, supportive experiences for members over time.

Throughout the guide, you'll see how different Evernorth business units and capabilities contribute across key stages of the member journey, including optional programs that plans may choose to offer.

For deeper exploration, each section of the journey provides a closer look at how these solutions show up in real, meaningful ways across the moments that matter the most to members.

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Throughout this guide, specifics are representative and subject to change.

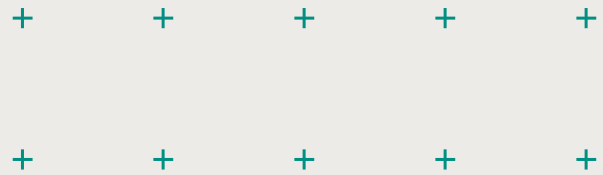
With decades of industry expertise, Evernorth® delivers a holistic member experience that puts knowledge and control in members' hands from day one. Grounded in a deep understanding of the health care landscape, we help enable an experience that members deserve and expect—one centered on their entire health care journey.



Every touchpoint shapes a member's health care journey



Designed around what members need most



EASE OF USE & ACCESS

Making it easier for members to find what they need, take action, and move through their health care journey with less friction.



COST TRANSPARENCY

Helping members better understand their benefits, costs, and care options, so they can make more informed, confident decisions.



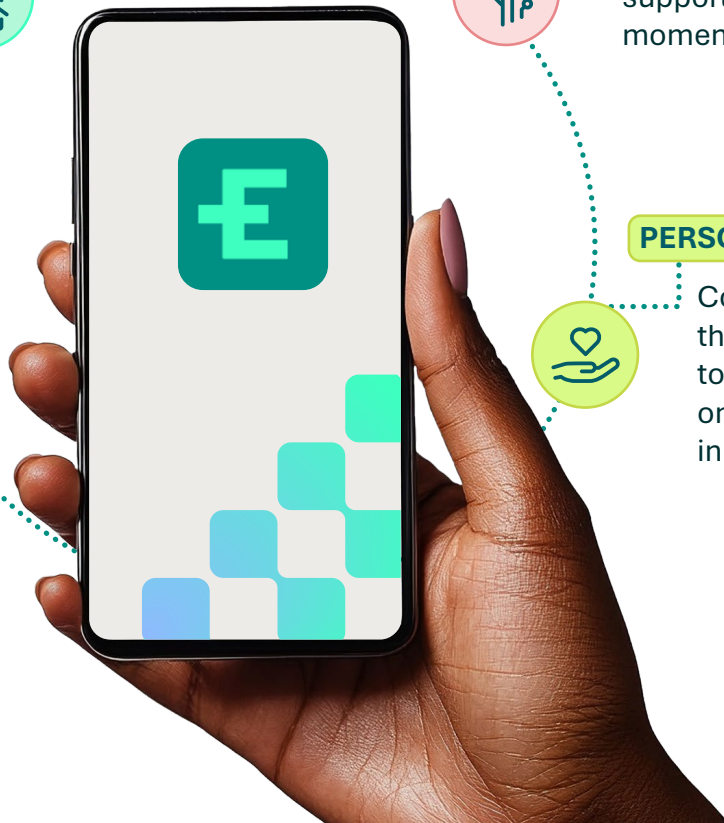
INTEGRATED EXPERIENCES

Bringing together the care ecosystem to create connected experiences that support members across key moments in their journey.



PERSONALIZED GUIDANCE

Connecting members to the right information, tools and support based on their individual needs in moments that matter.



Across Evernorth, the member experience is anchored in these core focus areas—addressing where health care most often falls short and guiding how we deliver a more connected, member-first experience.



Express Scripts® Pharmacy Benefit Services

Advocating for your members.
Building a better pharmacy
benefit experience for all.



A Look Inside

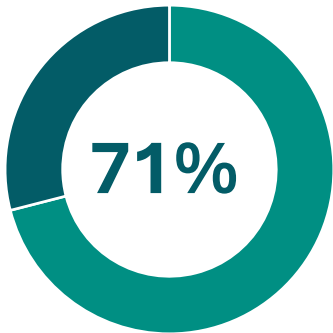
This section provides an overview of how **Express Scripts® Pharmacy Benefit Services** supports the member experience across the full pharmacy journey. You'll find examples of how we engage members early, guide them through key moments of care, and deliver clear, timely information that helps them make confident decisions.

The pages ahead highlight current experiences, recent enhancements, and areas of continued focus—all designed to create a more connected, transparent, and supportive pharmacy benefit experience for your members.

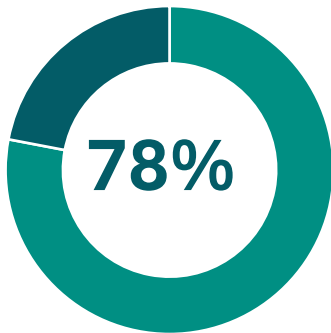
For an even closer look at the Express Scripts member experience enhancements featured in this section, visit pages [32](#) and [33](#).

Guided by insights, focused on impact

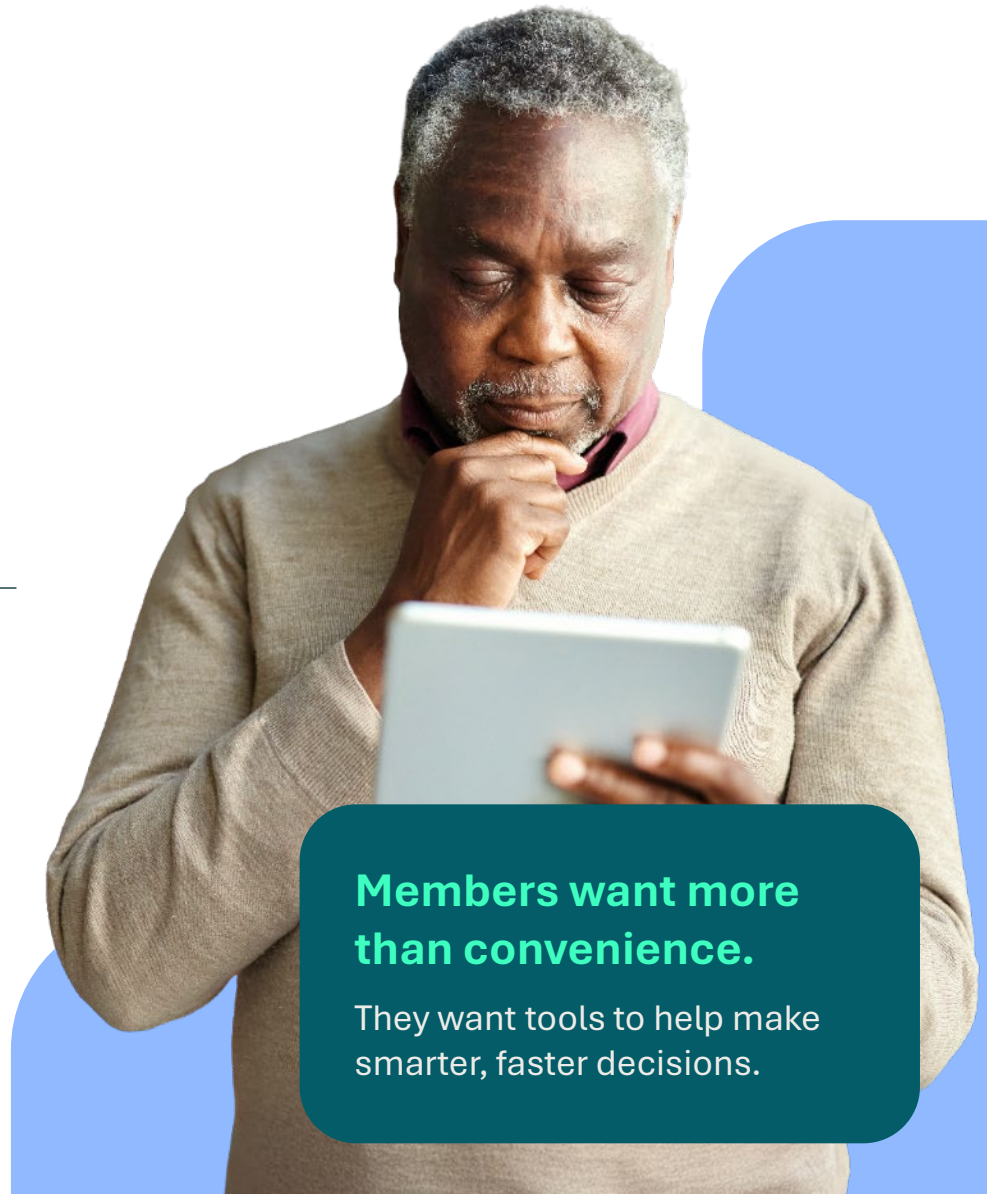
 Want to know more? [See page 35.](#)



would find it helpful to have **educational tools** that explain their pharmacy benefits and medication costs¹



expect to **see out-of-pocket** prescription costs before visiting the pharmacy¹



Members want more than convenience.

They want tools to help make smarter, faster decisions.

30%

of PBS maintenance and acute users have **registered for an online account**¹

80%

want to keep track of all medication **information in one place**¹

42%

feel their employer **offers benefits that save them money**¹

1. YouGov survey of 3K insured Americans, polled in Q2 2025 2. Data in review to reflect most current adoption rate

With your members, every step of the way



Specifics are representative and subject to change.

Every touchpoint shapes a member's health care journey

 Easier access to care

 Personalized guidance

 Cost transparency

 Integrated experiences

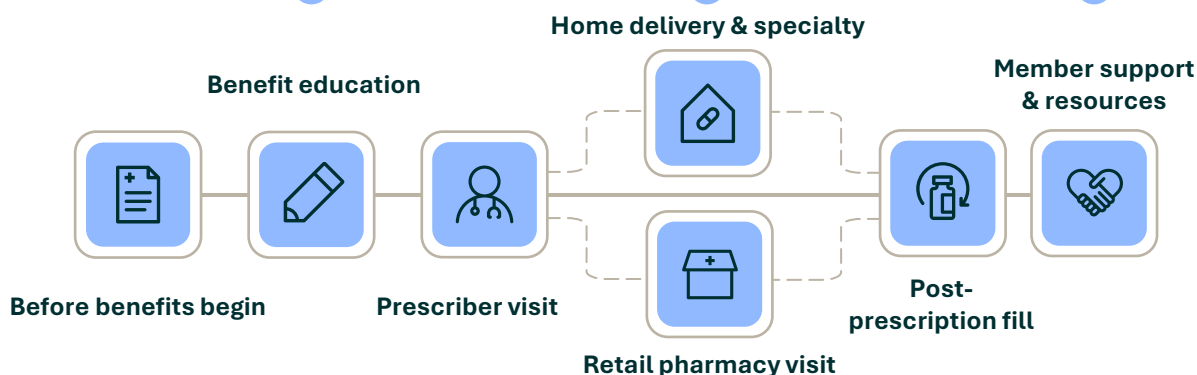
Prescription benefits are explained in plain language—helping members understand coverage, costs, & their plan design before they need care.



Convenient home delivery & specialty pharmacy options make it easier to access medications safely, affordably, & on schedule.



Express Scripts provides continued support and advocacy—connecting members to tools, experts, & resources across every stage of their benefit journey.



From open enrollment to plan year changes, members receive clear, connected communications so they know what to expect & how to use their benefits.



 Want to know more about the pre-benefit timeline? See [Access on page 39](#).

Members are supported with information helping them have more informed conversations at the point of care, including coverage considerations & options.



Clear guidance helps members know where to fill, what's covered, & how to avoid unexpected costs at the pharmacy counter.

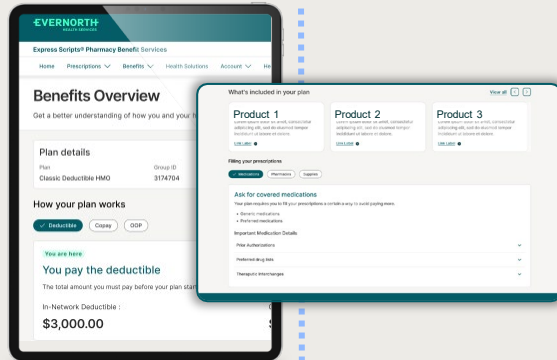


Ongoing support helps members manage refills, understand savings recommendations, & stay on track after a prescription is filled.

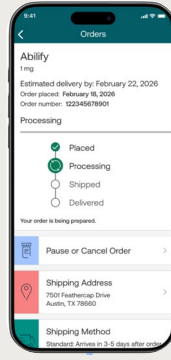


Every touchpoint shapes a member's health care journey

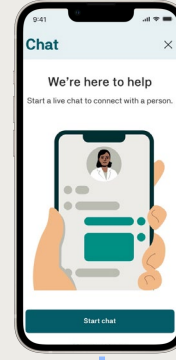
Clear explanations of benefit coverage & costs before care.



Easy access to maintenance medications, delivered safely & on time.



Assistance & advocacy throughout the benefit journey.

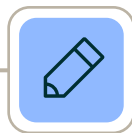


Home delivery & specialty

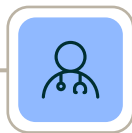
Benefit education



Before benefits begin



Prescriber visit



Retail pharmacy visit

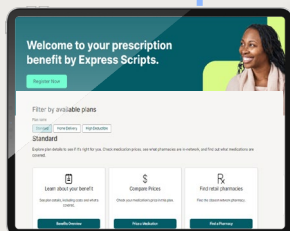
Member support & resources



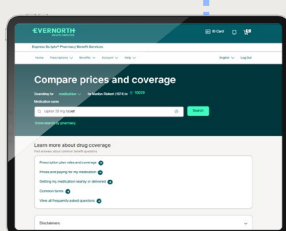
Post-prescription fill



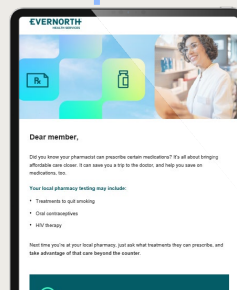
Want to know more about the pre-benefit timeline?
[See Access on page 39.](#)



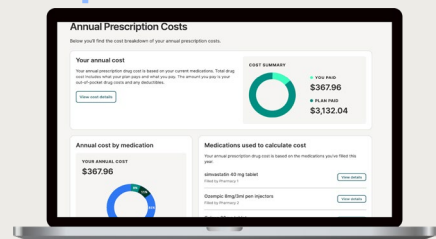
Open enrollment & clear communications supporting members from day one.



Pricing & coverage tools that support informed care conversations.



Guidance on where to fill, what's covered, & costs.



Ongoing support for refills, savings, discounts, & next steps.



Before benefits begin

Members receive support prior to a new plan year starting through multiple touchpoints: open enrollment, welcome information, tips for getting the most out of the benefit and 24/7 access to their benefits via their ID cards.

 Easier access to care • Timely engagements

 Personalized guidance • Guided plan recommendations

 Icon indicates a linked visual if viewing digitally. Click the visual or see page [36](#) for the Member Experiences Communication library.



 Want to know more about the pre-benefit timeline? See [Access on page 39](#).

Digital solutions to help members understand their upcoming plan through open enrollment and custom landing pages

Seamless onboarding through welcome communications that introduce plan design

Clear, easy-to-understand education that helps members navigate pharmacy benefits

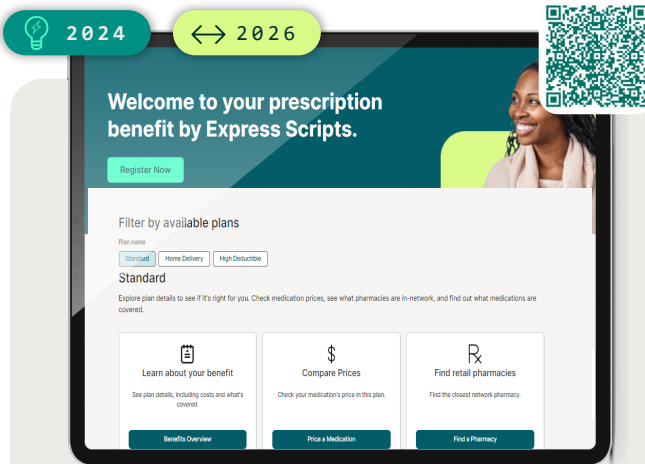
Proactive communications on changes to network and prescription coverage

Timely benefit education from the start

Want to know more about the pre-benefit timeline?
See [Access on page 39](#).

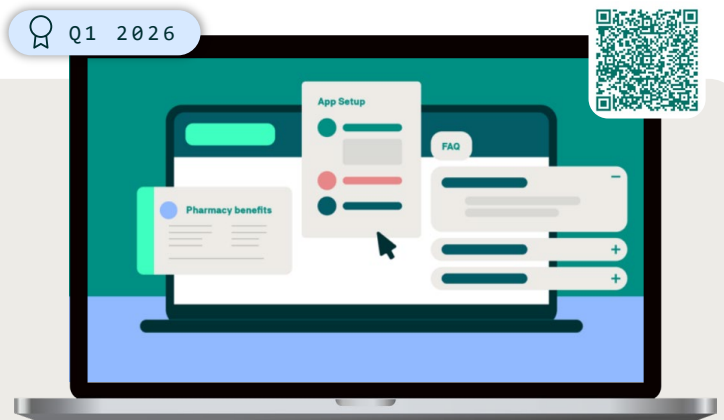


NEW | ENHANCED | EXPANDING

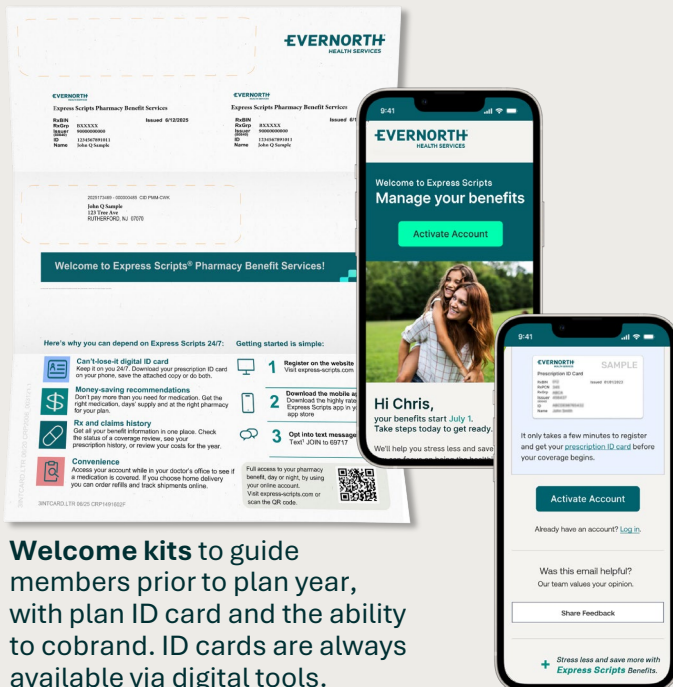


Open enrollment tools help members understand their options to find the best plan for the upcoming year.

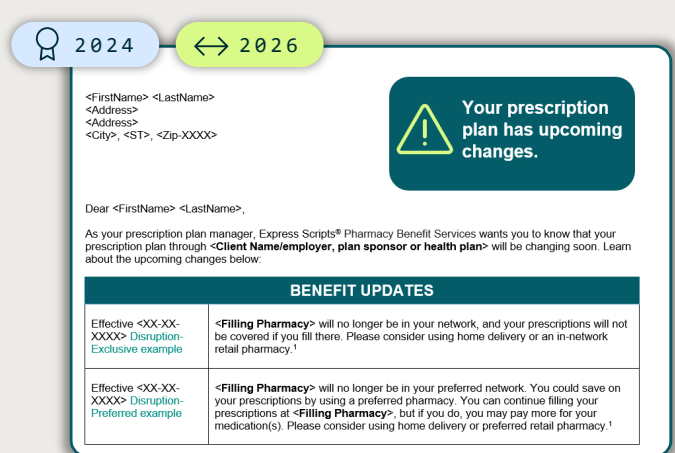
Scan QR code above to watch the Pre-Benefit Prep video or see [page 33](#) to access the member video hub



Educational video teaching members how they can **master their member benefits**, self-serve with digital tools, and better understand elements of their benefit.



Welcome kits to guide members prior to plan year, with plan ID card and the ability to cobrand. ID cards are always available via digital tools.



Comprehensive experiences that connect communications to alert members to upcoming changes in the plan year, including preferred networks, EncircleRxSM, Price Assure, and pharmacy and drug disruptions. Includes letters and emails to members.

Add-on options*:

- + Custom landing page to connect Open Enrollment & other experiences

Other Evernorth experiences:

- + Accredo[®] Specialty Pharmacy welcome experience
- + Home delivery (Express Scripts[®] Pharmacy and Evernorth EnGuideSM Pharmacy) welcome experience
- + Transition of home delivery prescriptions, seamlessly

*Add-on options may come at an additional cost or plan-design requirement.

Benefit education

Members receive real-time benefit reminders through various communications (letters, emails, texts, notifications, outbound calls) and recommendations on our member website and app.

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✓ Cost transparency • Member visibility

👤 Personalized guidance • Guided plan recommendations

🔗 Icon indicates a linked visual if viewing digitally. Click the visual or see page [36](#) for the Member Experiences Communication library.

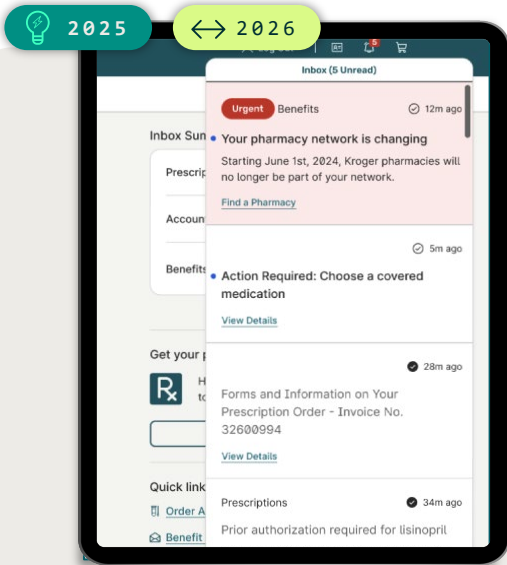


Coverage and clarity when members need it



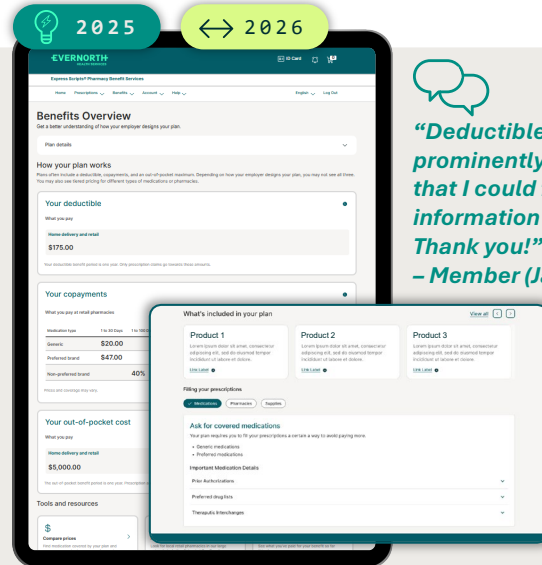
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Targeted inbox messaging allows plans to customize messages to members, with analytics to track engagement on message.

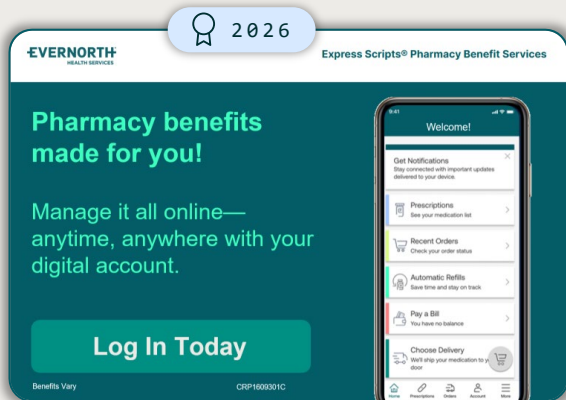
See how to submit. [See page 36](#)



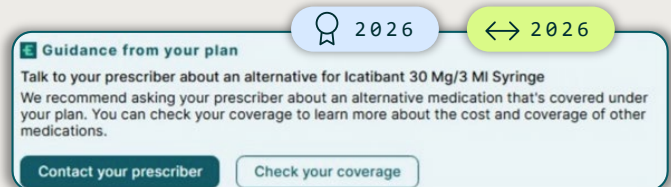
Benefits Overview page shows members how their plan works, from copays & deductibles to the services their plan is enrolled in, all-in-one place.

Custom on-page messaging can be added to the Benefits Overview page to provide more plan-specific details, that are led by client-driven messaging.

See how to submit. [See page 36](#)



USPS Informed Delivery interactive campaign provides members with a ride-along message to promote the use of their Express Scripts digital account.



Recommendation guide includes plan-guided opportunities to inform members of ways to make the most of their plan, including savings opportunities or changes required.

Add-on options*:

- + Academic Detailing
- + Digital Health Formulary

Other Evernorth experiences:

- + Accredo's Therapeutic Resource Centers (TRCs) support members of specific disease states

Benefit education | Standard coverage tools available for all

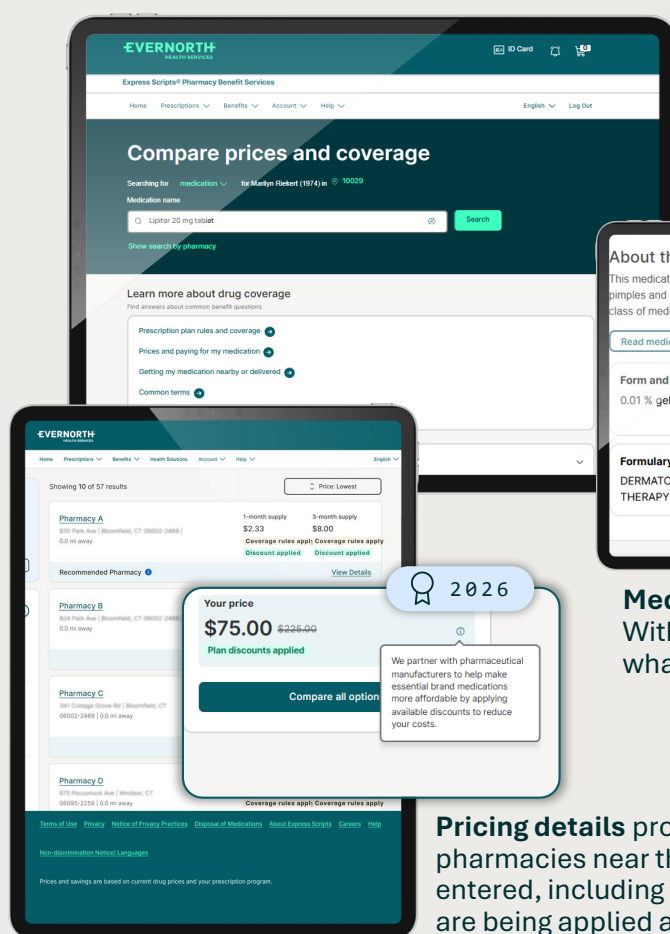
Self-serve tools members can access 24/7 to see information on what prescriptions are covered, details on pricing and even pharmacy services available.

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Cost transparency • Member visibility

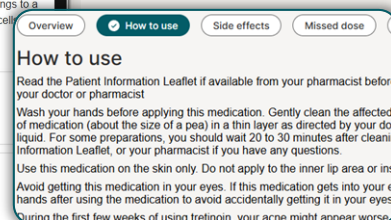
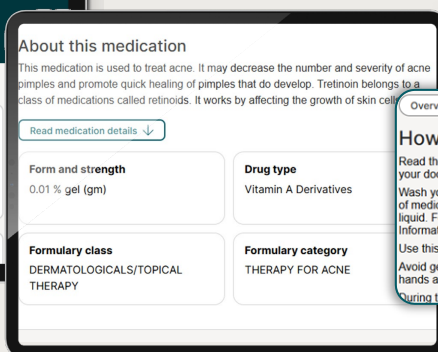
Personalized guidance • Guided plan recommendations

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2026 ↔ 2026

Check coverage tool allows members to search by medication name and NDC for coverage rules in their ZIP code.



Medication details provided for every medication. With information on how to use, side effects and even what to do when a member misses a dose.

Pricing details provided for pharmacies near the ZIP code entered, including if plan discounts are being applied at point-of-sale.[^]

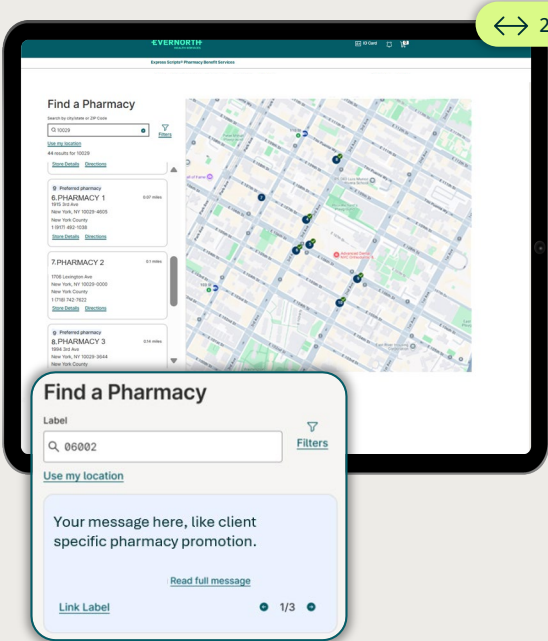
Custom on-page messaging can be added to the pricing details page to provide more plan-specific information.

See how to submit. [See page 36](#)

[^]Available for affordability products



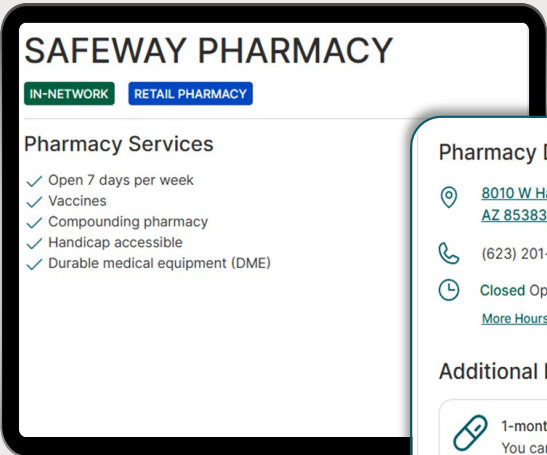
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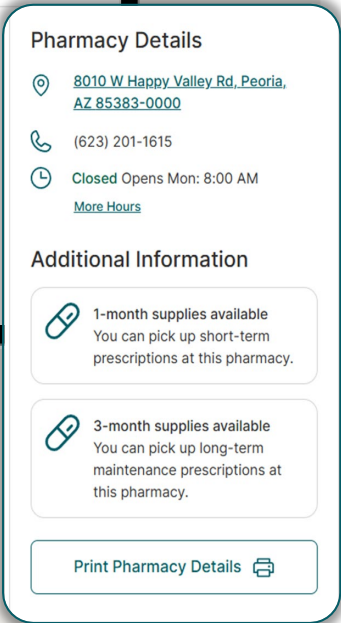
Find a Pharmacy tool allows members to search by ZIP code or exact geolocation to find pharmacies near them.

Custom on-page messaging can be added to the pharmacy list page to provide more plan-specific information.

See how to submit. [See page 36](#)



Pharmacy details give members details on services pharmacies offer as well as details on the coverage rules tied to that pharmacy.



"It answered a lot of questions for me, so I didn't have to call each individual pharmacy" – Member (Jan. 2026)

Pharmacy network fundamentals educational video to inform members what a pharmacy network is, how they can benefit by staying in-network, and how to use our tools to find the best pharmacy for them.

Prescriber visit

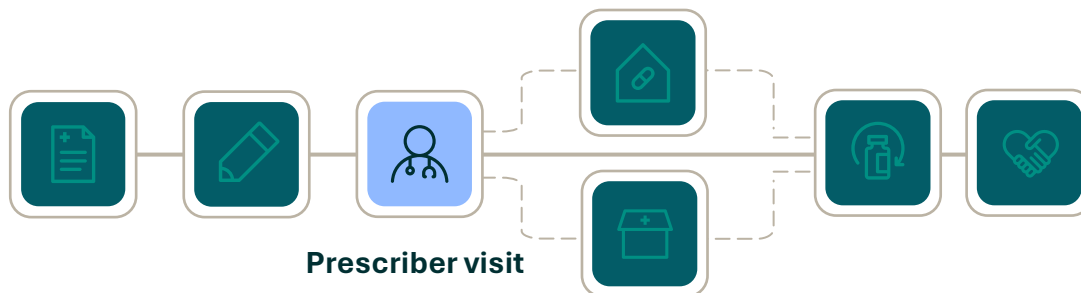
Prescribers are provided everything needed to match patients to the right drug, pharmacy and days' supply to help them safely get the most out of their prescription benefit.

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 Easier access to care • Status tracking

 Integrated experiences • Prescriber connections

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Email before prescriber visit informing members to check their coverage before they are prescribed a medication

Pricing and find pharmacy tools to use while in the prescriber's office

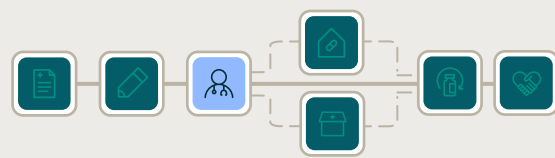
Physician messaging and access to prescribing tools (Real Time Prescription Benefit)

Prior authorization (PA) experience enhanced for ease-of-use for prescribers and members

Coverage insight at the point of care

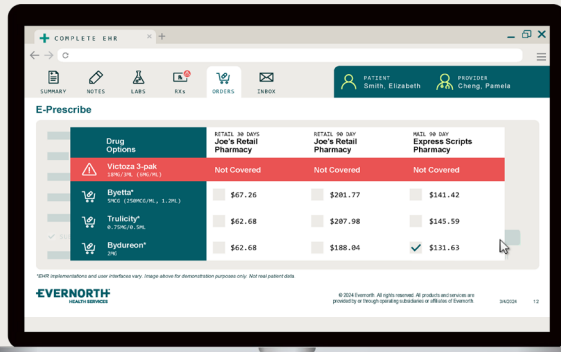


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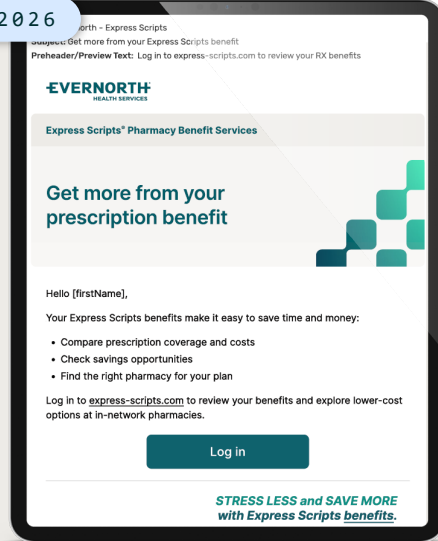
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2026



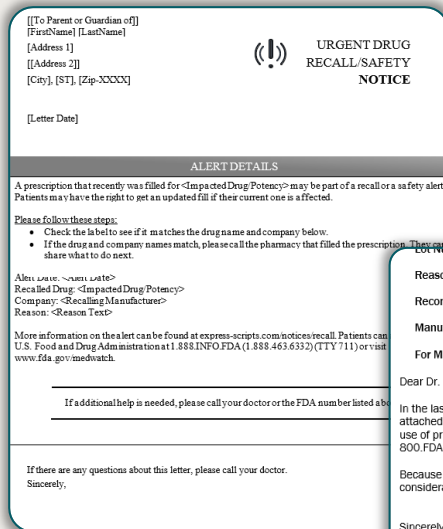
Physician messaging & access to prescribing tools connects EHR/EMR & pharmacy benefits so prescribers are informed of the member's plan design, including if a prior authorization is required.

Prescriber's EMR/EHR system must be connected with Surescripts to be receiving information from Express Scripts.

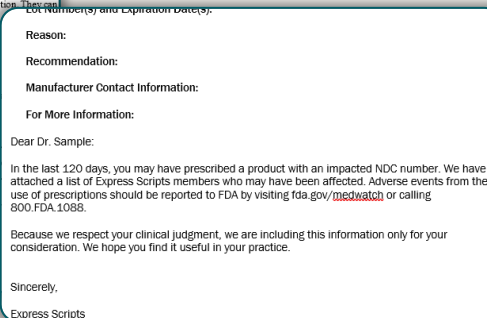


Email prior to a prescriber visit provides guided information on tools members can use at the point-of-care.

Email only experience. Clients are automatically enrolled in communication experience.



Drug Recall experiences guiding both the member & the prescriber when a medication is recalled.
*Left = member letter
Bottom = prescriber fax with member details provided*



Drug recall for retail is available as an optional add-on. For home delivery (HD) it is available at no cost.*

Add-on options*:

- + RationalMed
- + ScreenRx
- + Health Connect 360
- + Cancer care management
- + Therapy-specific programs

Other Evernorth experiences:

- + MD Live by Evernorth
- + Accredo prescriber portal

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HEALTH SERVICES

**Add-on options may come at an additional cost or plan-design requirement.*

Prescriber visit | Enhanced prior authorization support

Real-time support to navigate the prior authorization experience, helping members move forward with care.

Page 3/4

Easier access to care • Status tracking

Integrated experiences • Prescriber connections

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2026 ↔ 2026

Express Scripts® Pharmacy Benefit Services

Your prior authorization review is in process.

Hello [first name],

We have received a prior authorization request, also known as a PA, from your prescriber for the following medication:

Vanessa

[Trulicity SD PEN 0.5mg]
Case ID: [857386031234]
[Dr. last_name]

This means your medication is being reviewed to ensure it is safe, effective and covered by your plan.

We've started the coverage review. You'll get an email when it's complete, and you can check the status anytime in your Express Scripts account.

[Check status](#)

Prior authorization in 3 steps

Most take 1-3 days to complete.*

- Request received
- In review*
- Decision reached
(approved, denied, withdrawn, etc.)

2025 ↔ 2026

Original case

First appeal

Second appeal

Third appeal

- ✓ Appeal received
12/01/2025
- ✓ Appeal in review
- ✓ Decision reached
Denied on 12/01/2025

PA status tracker keeps members updated where their prior authorization is in the review process. Tracker can be utilized for externally managed PAs as well.

9:41

EVERNORTH

Prior authorizations > Details

Ozempic 0.25/0.55ml injection

Status: **In review**

- ✓ Request received
01/01/2026
- 2 In review
Estimated 1-3 business days
This can take up to 14 days if we're waiting on information to make a decision. If you don't hear back within 48 hours, call your prescriber to check the status.
- 3 Decision reached

Patient: Terry Smith (1968)
Case ID: OP0725847121
Prescriber: [Sanjay Rathi](#)

Prior authorization (PA) same-day “what to expect” email provides members with key information right when a PA is submitted, providing direct access to check real-time status.

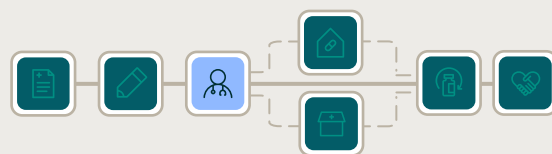
If PA is automatically approved, member will not receive communication.

Email only experience. Clients are automatically enrolled in communication experience.

Reducing friction in prior authorization



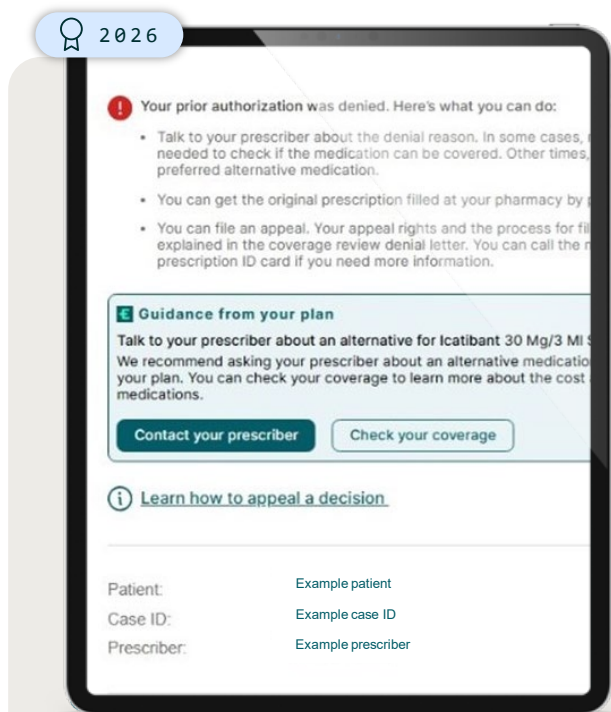
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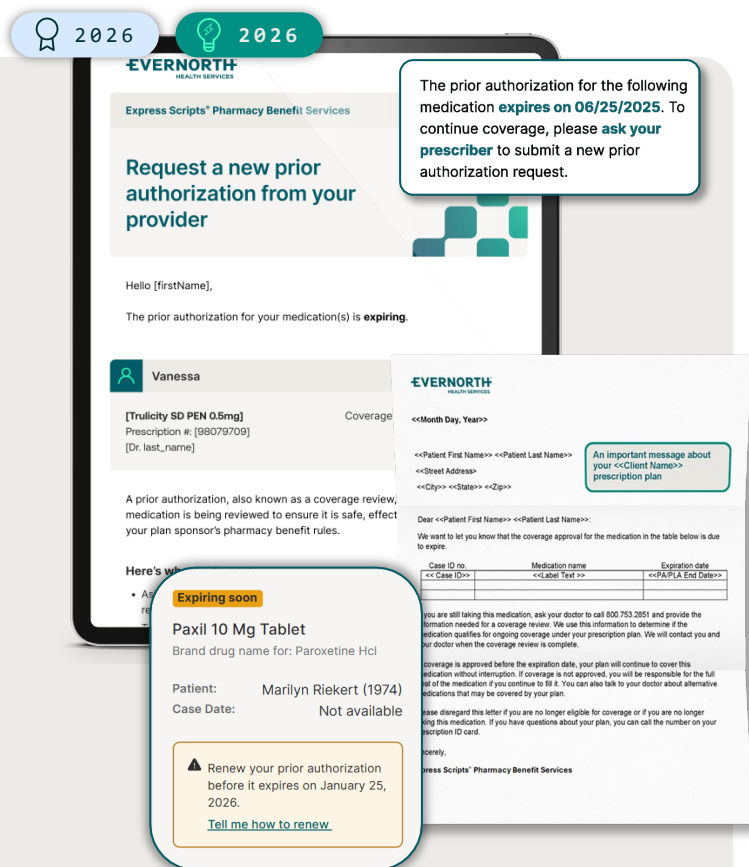
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EXPANDING



PA explanations help understand PAs, including what steps or changes are needed to get approval.



PA communications notify members of the status of their PA, including when it's been approved, denied and going to expire.



"I loved seeing the prior authorization video. I love anything that improves health literacy, and that is a great tool."
– Member (Feb. 2026)

PA educational video that explains to members what a PA is, why they may have one, what to expect, and how to navigate the process.

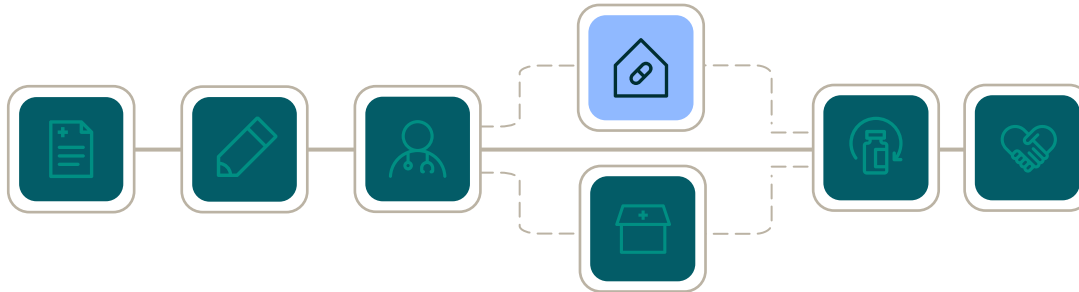
Home delivery and specialty pharmacies

Pharmacists receive information to keep members safe and help them find the most effective, low-cost medication through home delivery or Accreddo Specialty Pharmacy.

- Easier access to care • Timely engagements
- Personalized guidance • Guided plan recommendations
- Cost transparency • Member visibility
- Integrated experiences • Pharmacy experiences

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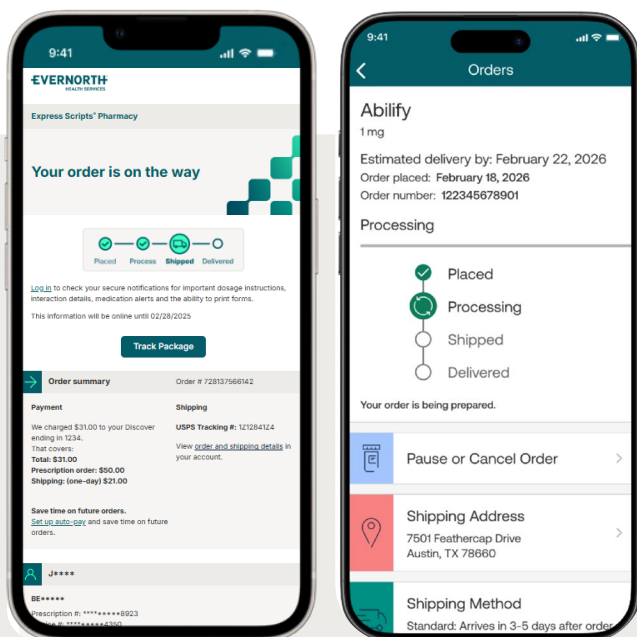
Home delivery & specialty



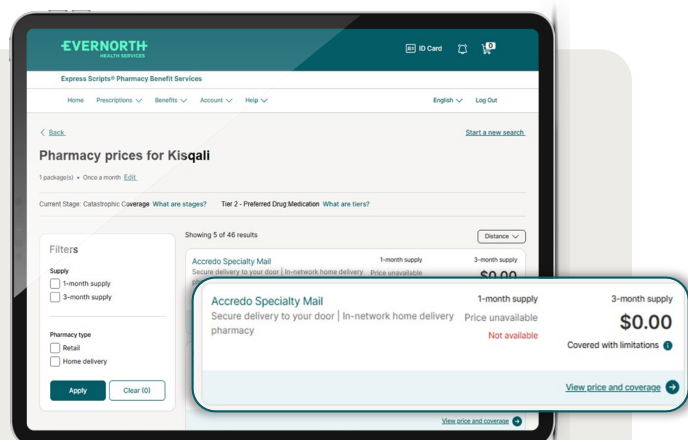
Easy home delivery and specialty support



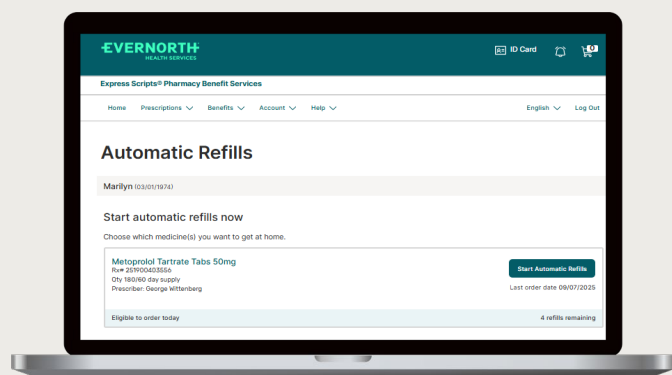
NEW | ENHANCED | EXPANDING



Real-time order tracking keeps members updated about when their home delivery medication will arrive and where it is in the process.

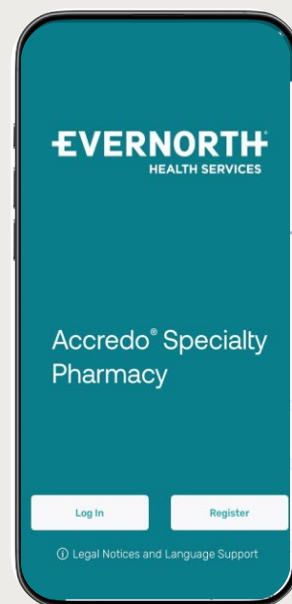


Specialty pharmacy PBS web integration allows members to check the coverage and price of their specialty medications.



Automatic refills give members peace of mind when their long-term medication is eligible. Members don't have to manually keep track of the timing of their refills.

Accredo Specialty Pharmacy mobile app provides 24/7 pharmacy care support for the most complex conditions right in the palms of members' hands.



Add-on options*:

- + SaveOnSP
- + EnReachRx

Other Evernorth experiences:

- + Home infusions
- + Extended payment options
- + Auto-refill experiences
- + Therapeutic Resource Centers (TRCs)

Specialty-specific

**Add-on options may come at an additional cost or plan-design requirement.*

Retail pharmacy visit

Pharmacists receive information to keep members safe and help them find the most effective, low-cost medication through retail pharmacies.

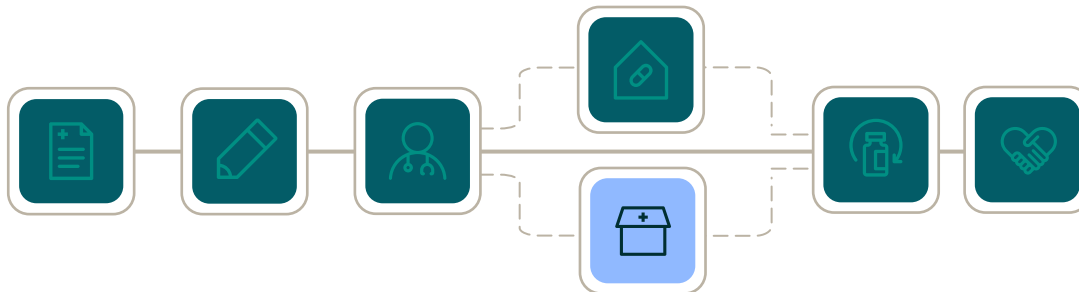
 Easier access to care • Timely engagements

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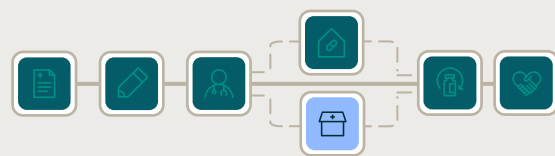
 Integrated experiences • Pharmacy experiences

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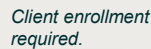


Retail pharmacy visit





↔ EXPANDING



The image shows a smartphone and a tablet displaying a patient feedback form for 'Rate ABC Pharmacy'. The smartphone screen on the left shows the top part of the form, including the pharmacy name, address, and a section for a star rating. The tablet screen on the right shows the bottom part of the form, including a section for a star rating and a section for a written comment. The form is titled 'Rate ABC Pharmacy' and includes the pharmacy's address: '675 Quononock Ave | Windsor, CT 06095-2259'. The form also includes a section for a star rating and a section for a written comment. The form is titled 'Rate ABC Pharmacy' and includes the pharmacy's address: '675 Quononock Ave | Windsor, CT 06095-2259'. The form also includes a section for a star rating and a section for a written comment.

 **Add-on options:***

- + Cash discounts or discount cards
- + MoreThanRx experiences
- + Network solutions
- + Medication cost predictability
- + Point-of-sale affordability solutions



 **Formularies 101 educational video** teaches members what a formulary is, how it works, and how they can use the online pricing tool to understand what's covered before a prescription is even written.

Post-prescription fill

Members receive plan benefit reminders, access to tools to monitor their medicine cabinet and savings tips based on prescription analysis to take full control of their care.

Page 1/4

Easier access to care • Timely engagements

Personalized guidance • Guided plan recommendations

Cost transparency • Member visibility

Icon indicates a linked visual if viewing digitally. Click the visual or see page [36](#) for the Member Experiences Communication library.



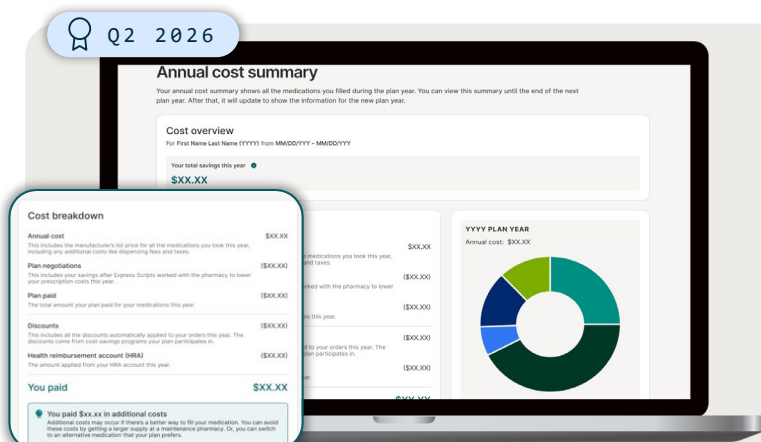
*Annual reports are not available for members of Medicare plans, who have exclusive access to Explanation of Benefits statements.

Personalized guidance after filling

Page 2/4

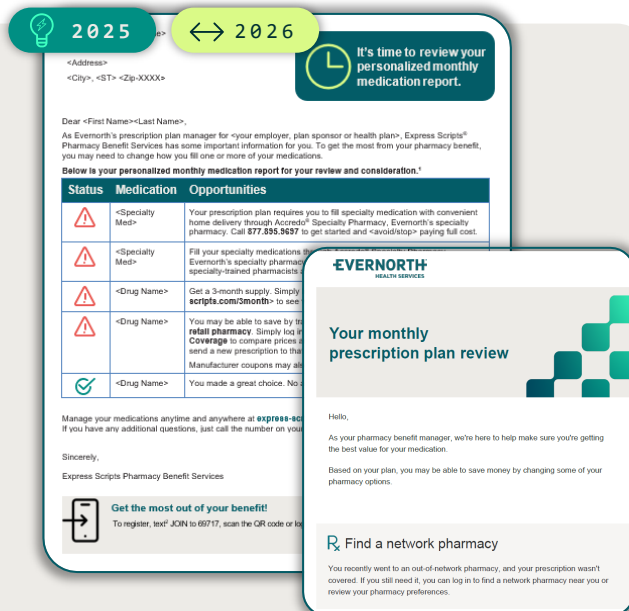


NEW | ENHANCED | EXPANDING



Annual summary report* provides members an industry-first annual cost summary of their medications including what the plan paid, what they paid, what they saved, and any discounts negotiated on their behalf.

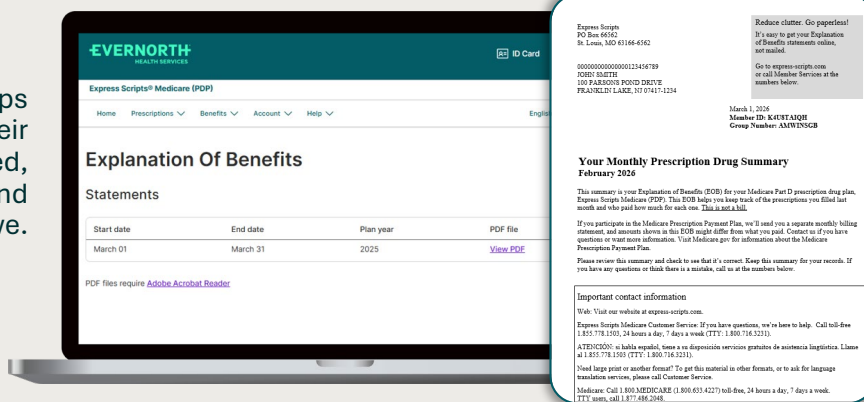
**Annual reports are not available for Medicare clients, who have exclusive access to Explanation of Benefits statements (see below)*



Comprehensive communications coordinate outreaches across the member's medicine cabinet to reduce message volume and deliver clearer, benefit-aligned actions.

Delivered through letters, emails, and texts. See [page 29](#) for details on the products included.

Explanation of Benefits (EOB) helps members understand how their prescription costs were processed, including what was covered and what they may owe.



Add-on options*:

- + Opioid management
- + Medication drug management

Other Evernorth experiences:

- + Evernorth Benefits Navigation (CareNav+)

**Add-on options may come at an additional cost or plan-design requirement.*

EVERNORTH
HEALTH SERVICES

Post-prescription fill | Personalized savings guidance

After filling a medication, members get personalized guidance, helping to explore lower-cost options and stay in control of their pharmacy spending through Savings Advisor.

Page 3/4

Easier access to care • Timely engagements

Personalized guidance • Guided plan recommendations

Cost transparency • Member visibility

Icon indicates a linked visual if viewing digitally. Click the visual or see page 36 for the Member Experiences Communication library.



2025

It's time to review your personalized monthly medication report.

Dear <First Name><Last Name>,

As your prescription benefit manager for your employer, plan sponsor or health plan, Express Scripts by Evernorth® wants to let you know about some important plan information that affects how you get your prescriptions. To potentially save time and money, you may need to fill some of your medications through a certain type of pharmacy.

Below is your personalized monthly medication report for your review and consideration.¹

Status	Medication	Opportunities
!	<Specialty Med> Exclusive Specialty example	Your prescription plan requires you to fill specialty medication with convenient home delivery through Accredo by Evernorth®, our specialty pharmacy. Call 877.996.6697 to get started and <avoidstop> paying full cost. Save <\$> per month by switching to home delivery from Accredo. To view and download a history of your prescription spending, simply log in at express-scripts.com and select Prescriptions, then Claims History.
!	<Brand Name> ESM00, ICSM00, L00/PCV example	Your prescription plan requires you to fill a 3-month supply of your long-term medication(s) at Express Scripts Pharmacy, Evernorth's home delivery pharmacy, or <participating retail pharmacy>. To choose a 3-month supply at our home delivery pharmacy and <avoidstop> paying more, log in or register at <express-scripts.com/90day> or call 877.779.2867, and we'll contact your doctor to get your new prescription. Save <\$> a month with home delivery from Express Scripts Pharmacy. To view and download a history of your prescription spending, simply log in at express-scripts.com and select Prescriptions, then Claims History.
!	<Brand Name> DAW0 Program example	Show your pharmacist this letter or call the pharmacy and ask to have your <Brand Name> prescription claim resubmitted with a Dispense as Written (DAW0) code of 0 to ensure you're paying the generic copay/coinsurance. Save <\$> a month by paying the generic copay/coinsurance. To view and download a history of your prescription spending, simply log in at express-scripts.com and select Prescriptions, then Claims History.
!	<Brand Name> SHD AC example	Your prescription plan requires you to make a choice of where you want to get your long-term medication(s). Express Scripts Pharmacy, Evernorth's home delivery pharmacy, is preferred by your plan and may be your best choice. But if you still want to go to a retail pharmacy, tell us that's what you want to do before your next refill. To get started at our home delivery pharmacy or to continue to fill at retail, call us at 877.779.2867 or visit express-scripts.com/Decide. Don't wait – save <\$> a month by making a choice. To view and download a history of your prescription spending, simply log in at

EVERNORTH[®]
HEALTH SERVICES

Please review your medication costs

View your prices

Hello Betsy,

Good news! Based on your plan, you may be able to save money by changing how you fill your prescriptions.

We'd like to help you avoid paying more than you need to, so please log in to start comparing prices.

STRESS LESS and SAVE MORE
with Express Scripts benefits.

9:41

+

+

+

Today 3:25 PM

Express Scripts:

There may be ways to save when you fill your prescriptions. View your choices at [esrx.com/options](#). STOP to end texts

Savings Advisor, a proprietary analytics hub, connects our product experiences to proactively, intuitively, and seamlessly generate recommendations for members that meet benefit rules and help to make members' lives simpler...so members can stress less and save more.

Personalized savings guidance is delivered through letters*, emails, and texts after a member fills a medication outside the plan's preferred options. Communications guide members to the website to take action on savings opportunities.

See page 29 for details on the products included.

*While the letter template supports multiple products & solutions, members typically see only 1 product message on average, with a max of 4.

Savings guidance within connected experiences

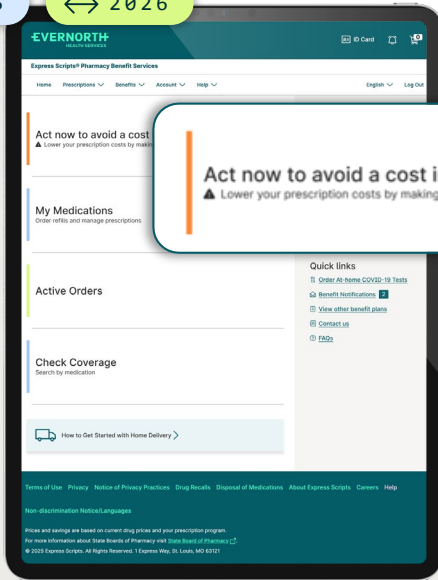


Page 4/4

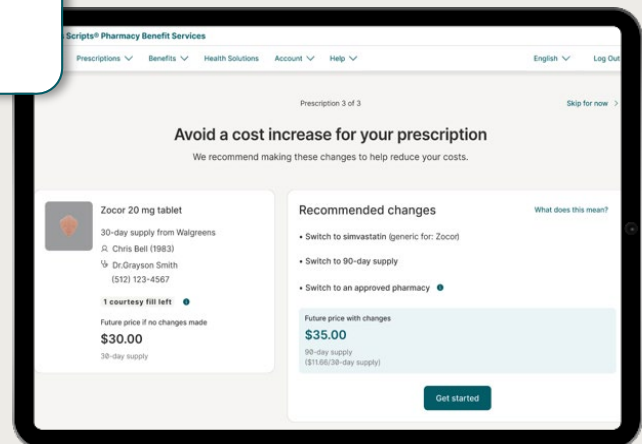
NEW | ENHANCED | EXPANDING

2025

2026



"I don't think it could be any easier."
– Member (Dec. 2025)



The website guides members to understand potential savings, with a **dashboard alert** highlighting savings opportunities.

The alert appears only when a savings opportunity is available.

Recommendations appear for medications with savings opportunities, providing clear guidance on the 3 steps members need to take to achieve savings.
(i.e., brand to generic, 3-month supply, and pharmacy switch)

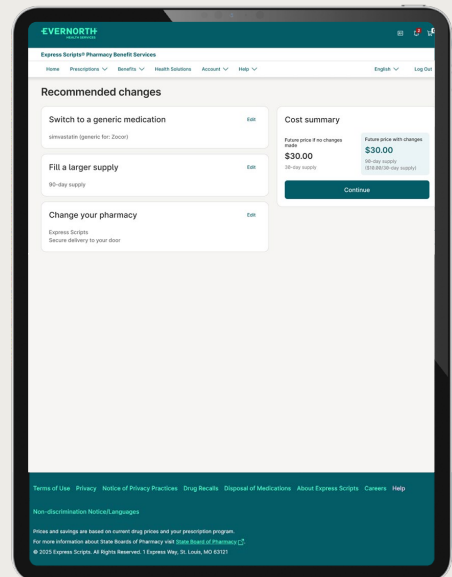
Products Included in the Savings Advisor Experience*

- + Specialty products (i.e., Exclusive Specialty)
- + Simply Save RxSM for medication switches: brand to generic or preferred formulary options
- + Home Delivery products (i.e., Exclusive, Select, and Voluntary)
- + Network products (i.e., Cash Wrap network, Consumer Connect Plan, MoreThanRxSM, Preferred networks, Smart90)
- + Affordability products (i.e., Price Assure and Patient Assurance Program[®])
- + Clinical programs (i.e., SafeGuardRx[®])



Scan QR code to watch the Savings Tools 101 video or see [page 33](#) to access the member video hub

Recommended changes highlight ways to save while giving members the choice of which action to take.



*Product experience is delivered through Savings Advisor for plans enrolled in the product(s).

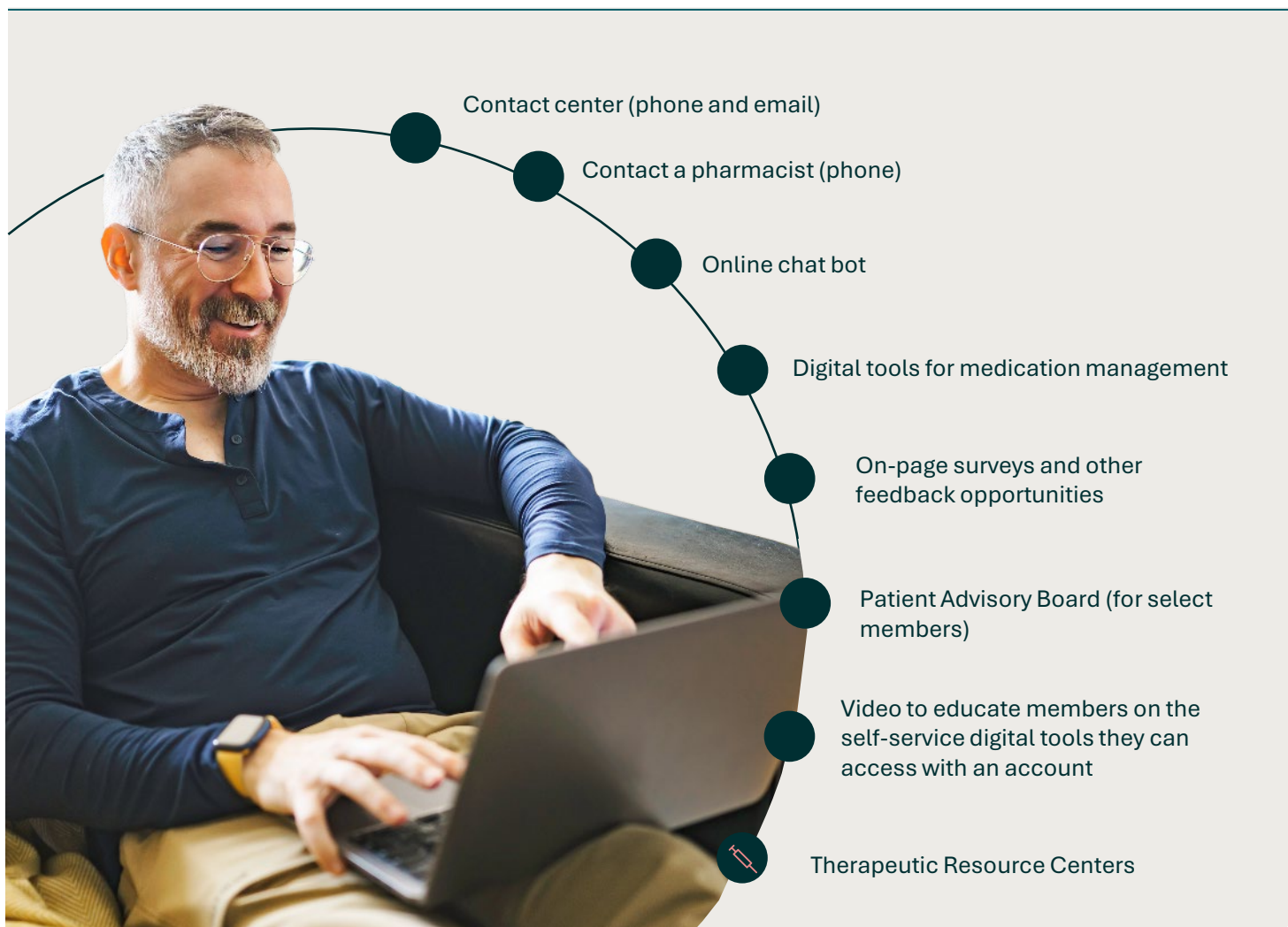
Member support and resources

Members have access to a wide range of tools and resources designed to support them at every step of their journey. These offerings work together to make the experience simpler, more connected and more personalized from start to finish.

Personalized guidance • Human support • AI-driven experiences

Integrated experiences • Ecosystem connections

Icon indicates a linked visual if viewing digitally. Click the visual or see page 36 for the Member Experiences Communication library.

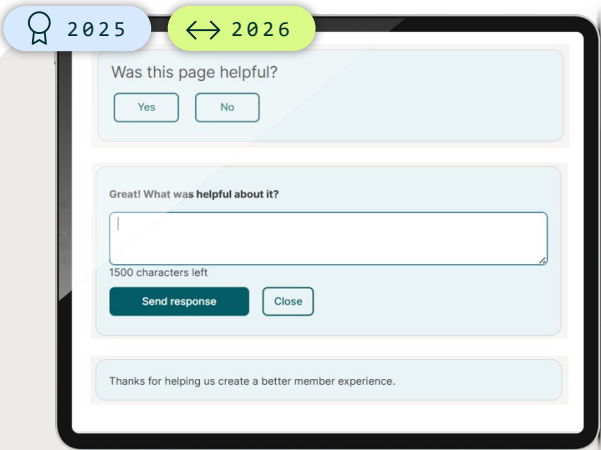


 Specialty-specific

Self-service tools and feedback loops

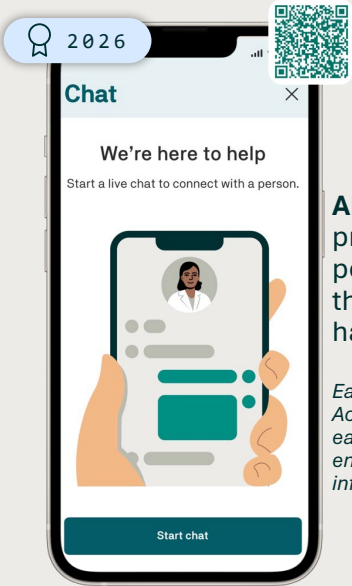


NEW | ENHANCED | EXPANDING



On-page surveys give members a direct opportunity to provide feedback on web & app pages they interact with. Information is also used to provide ongoing feedback on enhancements made or needed to experiences.

Want to know more? [See page 35](#)



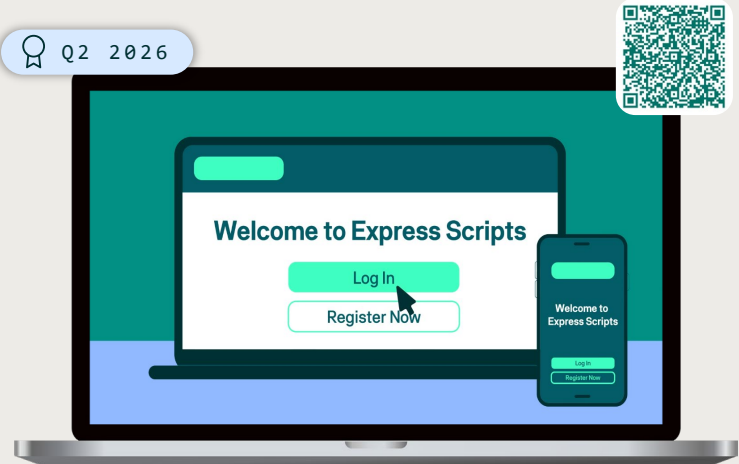
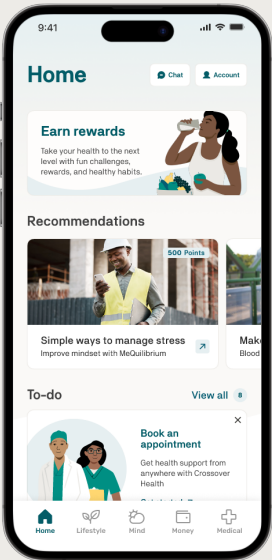
AI chat bot experience provides members quick, personalized help when they need answers, without having to search or wait.

Each chat experience within PBS, Accredo & Benefits Navigation build on each other as a technology stack to ensure members are getting the best information and quickly.

Benefits Navigation (CareNav+) provides members benefits information to one solution, simplifying the entire plan's unique ecosystem.

*Client enrollment required.
Must have 20K+ lives for 2026;
10K+ lives for 2027+.*

Want to know more? [See page 50](#)



Educational video teaching members how they can self-serve with digital tools to better understand elements of their benefit.

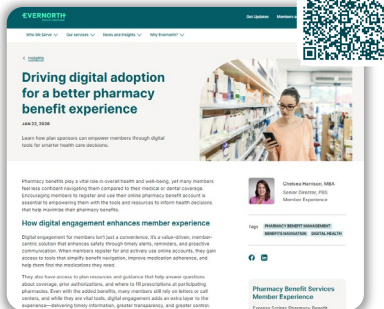
Add-on options*:

- + Dedicated Call Center
- + Cancer care management
- + Monitoring fraud, waste and abuse
- + Medication therapy management
- + Step therapy
- + Integrated clinical insights & engagement

**Add-on options may come at an additional cost or plan-design requirement.*

A milestone year to remember

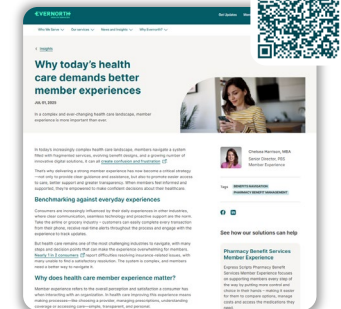
ARTICLES



Encouraging digital registration empowers members with real-time information, personalized guidance, and easier navigation of their pharmacy benefits.

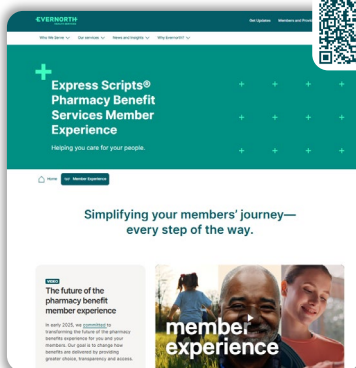


Shares insights and infographic from YouGov research showing how a modern, connected pharmacy benefit experience can improve employee trust, loyalty, and overall satisfaction.

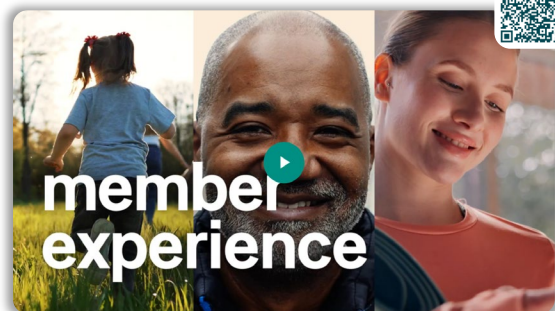


Explores why today's members expect simpler, more transparent health care experiences—and how improving experiences drives access and confidence.

WEBSITE & VIDEO



An overview on Evernorth.com of how Express Scripts is simplifying the pharmacy benefits journey with clearer cost visibility, proactive guidance, and more connected digital experiences for members.

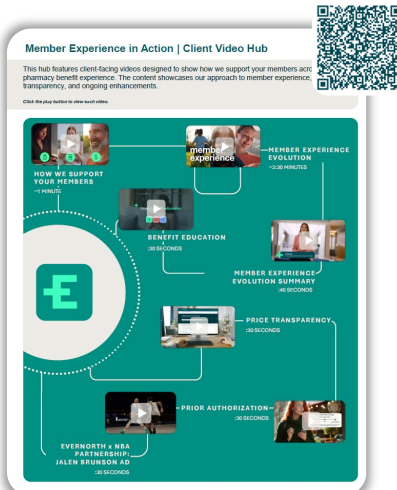


A short video highlighting how Express Scripts is evolving the member experience to be more intuitive, transparent, and personalized for members to feel more supported and empowered.

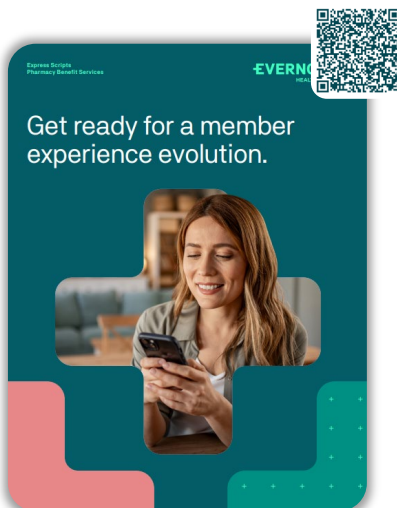
Resources and examples that bring the pharmacy benefit member experience to life across the broader Evernorth ecosystem.

Scan the QR codes or click on the images to open the resource.

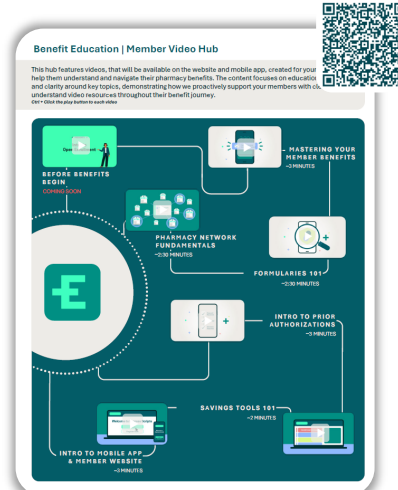
OTHER MATERIALS



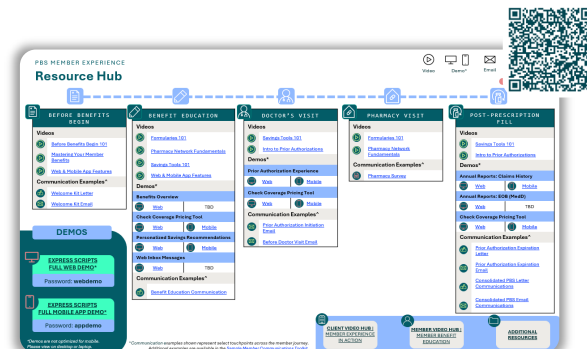
A curated set of short videos designed to explain the member experience evolution and how it delivers more clarity and value for members.



A high-level executive overview of the PBS Member Experience evolution, outlining the vision, core enhancements, and our commitments.



Member-friendly videos that simplify foundational and complex parts of the benefit journey—making it easier for members to understand terms, processes, costs, and tools available to make the most of their benefit.



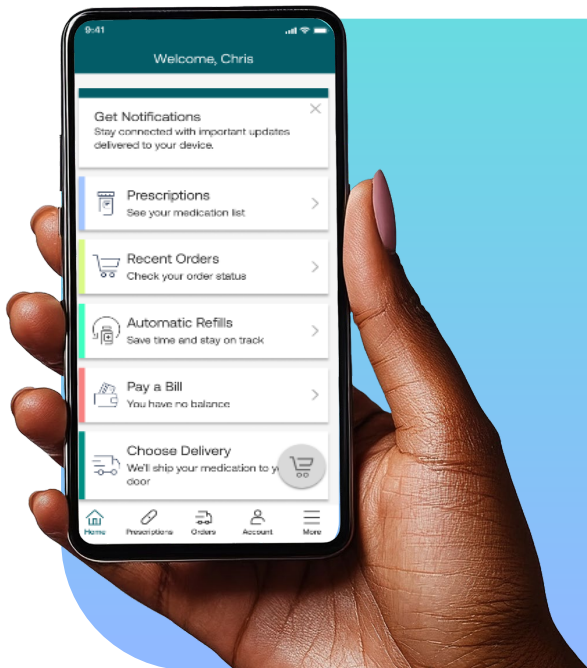
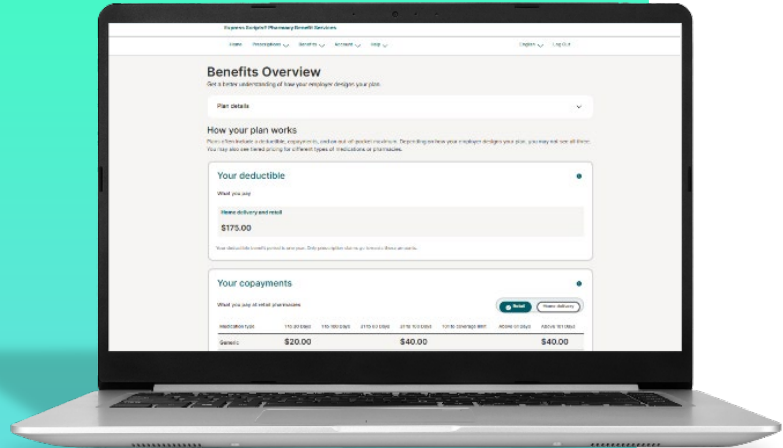
A centralized hub for resources featured throughout this guide, bringing together videos, demos, communication examples, and more.

Experience the Express Scripts® mobile app and website for yourself

Website Demo

Password: webdemo

*<https://thecignagroup.navattic.com/ESIWebDemo>



Mobile Demo

Password: appdemo

*<https://thecignagroup.navattic.com/ESIMobileDemo>

* Demos are not optimized for mobile. Please either click the link or type in the URL* to view on desktop or laptop.

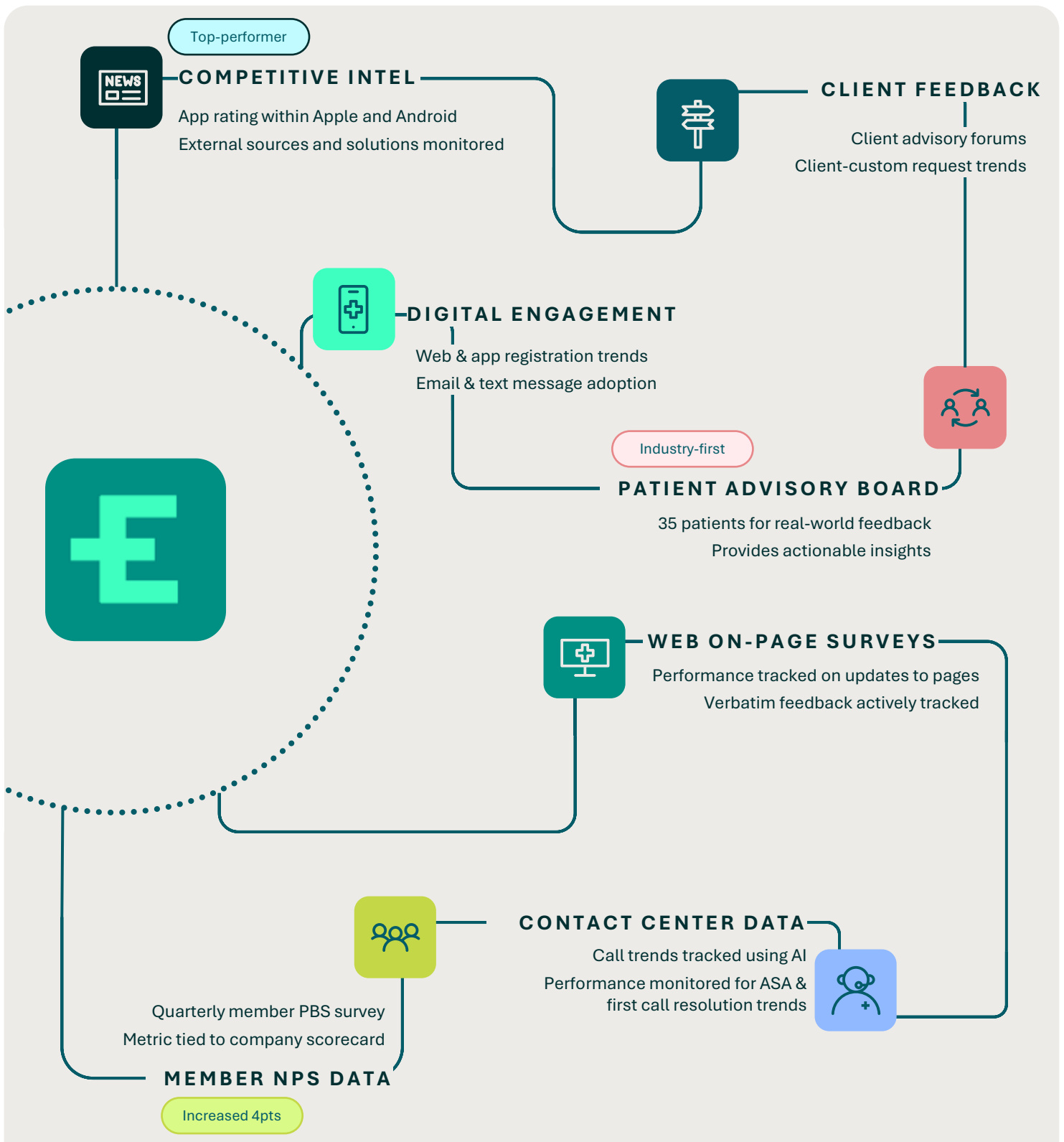
By accessing the demo through the link, the recipient acknowledges that the materials are confidential and may not be shared, reproduced, or distributed without prior written approval. Access is provided solely for evaluative purposes and remains subject to any existing nondisclosure agreement in place with Evernorth Health Services.

Built on feedback, designed for impact



"The fact that I'm a senior citizen that is not technically savvy, this was easy to use and understand"

– Member (Feb. 2026)



GREATER TRANSPARENCY • LOWER FRICTION • HIGHER ENGAGEMENT • CLEARER BENEFIT VALUE

Helping you support your members



Client Newsletter

Triannual update that helps keep you informed on the latest member experience enhancements, what's coming next, and optional opportunities to enroll in—bringing key updates in a more streamlined communication.



Evernorth Control Center | Member Experience Page

A dedicated, centralized page that helps you self-serve, stay informed, and provides resources associated with the PBS Member Experience.



Client Toolkits

Thoughtfully designed materials you can use to guide and support members.

- + [Member Experiences Communication Library](#)
- + [Digital Adoption](#)
- + [Product Promotion*](#)

**Product promotion toolkits are specific to individual products and may vary depending on enrollment. Product toolkits can be found within the [Member Experiences Communication Library](#).*



Inbox Messaging & On-Page Messaging

A built-in way for you to communicate directly with your members through the member website, helping share timely updates, reminders, or plan guidance in a place where they already visit.



Talk to your account representative or submit a request through our [Digital Alerts Request Form](#), or scan the QR code.

Member Experiences Communication Library

Supporting members through key moments across their health care journey:

- Pre-Screen
- Screening Education
- Medical Encounter

Member Experiences by Solution

Solution	Resources	Download	View
Pre-Screen	Pre-Screening Checklist	Download	View
Screening Education	Screening Education Checklist	Download	View
Medical Encounter	Medical Encounter Checklist	Download	View

Toolkit Resources

To help you reach your members we have two toolkits:

- Digital Adoption Toolkit (Pages 4-6)**
- Savings Advisor Toolkit (Pages 7-8)**

Helpful resources

Need help with the resources? Contact us at 1-800-453-4534, or visit our website at [evernorth.com](#).

Download kit (Digital) | **Download kit (Spanish)**

How to use it

Print to high quality common sizes: 8.5" x 11" or 11" x 17"

Details

8.5" x 11" for full different versions of messaging

11" x 17" for full different versions of messaging

Dimensions: 8.5" x 11"

Member engagement materials: Reproductive Health

Here is a list of all the available resources designed to promote reproductive health and family planning.

Download kit

Details

8.5" x 11" for full different versions of messaging

11" x 17" for full different versions of messaging

Dimensions: 8.5" x 11"

Member experiences communication library: a centralized library of sample member-facing communications that provides visibility into available solutions and illustrates how members experience them when enrolled.

Digital adoption toolkit: easy-to-share set of materials designed to help you drive adoption of digital tools that make benefits easier to use and help members save.

Product promotion toolkits*: member-ready assets packaged to introduce, promote, and build awareness of the product.

MoreThanRx product represented above.

Giving you what you need to support members with confidence and ease.



Client surveys

Ongoing feedback opportunities that help us understand your needs—using your insights to help shape future member experience enhancements and priorities.



Client Service Center

A specialized support channel that helps clients navigate complex situations quickly and smoothly, providing answers and guidance when additional support is needed.



Advisory Forums & Webinars

Collaborative sessions where you can share feedback, explore ideas, and engage in open dialogue.



Benefit & Wellness Fairs**

In-person and virtual events, plus reusable flyers, videos, and educational materials that can be shared year-round to help members better understand their pharmacy benefits.

**Benefit and wellness fair materials can be found within the [Member Experiences Communication Library](#) in the “Benefit Fairs” section.

3-in-1 flyer

EVERNORTH
HEALTH SERVICES

EXPRESS SCRIPTS® PHARMACY BENEFIT SERVICES

Get the most from your prescription benefits

Prescription benefits can feel complicated. Express Scripts® Pharmacy Benefit Services helps make them easier to understand, so you can feel more confident about your medications, know what's covered and avoid surprises at the pharmacy.

Just like your medical plan helps cover doctor visits, your pharmacy benefits help cover the cost of prescription medications. Express Scripts is there to help you understand your options and navigate your coverage before you need a prescription and along the way if you already have one—so you can make the choices that work for you. Learn more at [express-scripts.com](#).

Pharmacy benefits that benefit you.
Each icon represents a common question—and the answers are explained alongside.

- Understand What's Covered Before You Fill**
- Avoid Delays With Prior Authorization Updates**
- Save by Staying in Your Pharmacy Network**
- Getting Started Is Simple**

Is my medication covered by my plan?
A formulary is your plan's list of covered medications. With hundreds of options available, most conditions have treatments that are safe, effective and affordable. In many cases, a lower-cost generic may be available—generics are FDA-approved and just as safe and effective as brand-name medications.

Scan the QR code to watch this short video to learn how formulary work.

Will my prescription need approvals or reviews?
Some medications may need reviews and approval before they're covered. Understanding this also can help prevent delays.

Scan the QR code to watch to see what to expect when a coverage review, also called a prior authorization, is needed.

Home delivery flyer

EVERNORTH
HEALTH SERVICES

Get your prescription delivered to your door with Express Scripts® Pharmacy.

Create an online account to stress less and save more.

Step 1
Visit [express-scripts.com](#) and click the Register button at the top of the page to create an online account. Or simply scan the QR code on the right to get started.

Step 2
When visiting your doctor, request that they send your 90-day prescription to Express Scripts® Pharmacy for home delivery. Please allow 5 to 7 days from the time we receive your prescription until it arrives at your door.

Other Options

- Call us or click the Request on Us link on the dashboard in your personal account—we'll contact your doctor for you.
- Print a home delivery form by selecting Forms under Benefits, then follow the mailing instructions.

Step 3
Use your personal account to manage all aspects of your home delivery prescriptions.

- Check order status
- Refill and renew prescriptions
- Transfer existing prescriptions to home delivery
- Check prices and coverage
- View your prescription claims and balances
- Pay your balance using a variety of payment options

Need more help? Ask your HR representative for a detailed [express-scripts.com](#) user guide.

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Who We Are flyer

Express Scripts
Pharmacy Benefit Services

Who we are

Evernorth Health Services and Express Scripts
Express Scripts is dedicated to helping you get the right medication from recommended pharmacies in your plan for the lowest possible price. With a refreshed brand identity, Express Scripts® Pharmacy Benefit Services remains committed to delivering the services you know and trust.

Express Scripts' brand evolution
We are refreshing our branding to more closely link to Evernorth Health Services—a health services organization designed to make the system and people better. Express Scripts is Evernorth's pharmacy benefit service and will continue to help you stress less and save more on your prescription medications.

New look, same trusted service
The brand changes update our look and feel, including our logo and colors. While our branding is evolving, our commitment to serving you never wavers. These changes will not impact the exceptional care or service that you receive now or in the future. We will continue to deliver access to the very best care at the very best value to those we serve.

Ready to create your online account with Express Scripts?
Visit [express-scripts.com](#) or scan the QR code to learn more about pharmacy benefits you can depend on, for everyone who depends on you.

EVERNORTH
HEALTH SERVICES

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Contact your account representative with any questions or if you don't receive or have access to resources and would like to.



EXPRESS SCRIPTS®
PHARMACY BENEFIT SERVICES
MEMBER EXPERIENCE

Focused on the road ahead



Integrated and
personalized experience
to guide members



Proactive, individualized
support, ensuring we are
there at the right moment



Transparent, data-driven
guidance and AI-
supported experiences



Dynamic status tracking
and smart alerts to meet
members where they are

Specifics are representative and subject to change.

Discover what's next—where thoughtful design meets purposeful evolution

Strategic Roadmap



Explore

AI-Enhanced Chat



Learn

Additional Resources



Access

Specifics are representative and subject to change.

Plan customizations

Every client's vision is unique, and our approach is built around **partnership** and **adaptability**. We collaborate closely with you through flexible configurations that allow us to align with your goals and evolving needs, with **expanded customization available** as optional add-on services as your vision grows.

See plan customizations
in action on the next
pages >>>



Additional details on plan customizations

**Images are solely visual representations and examples.
 **Features are subject to change based on technological feasibility and capabilities.
 ***Plan customizations are based on client selection.*



+	+	+	+	+	+	+	+	+	+	+	+
+	+	+	+	+	+	+	+	+	+	+	+
+	+	+	+	+	+	+	+	+	+	+	+

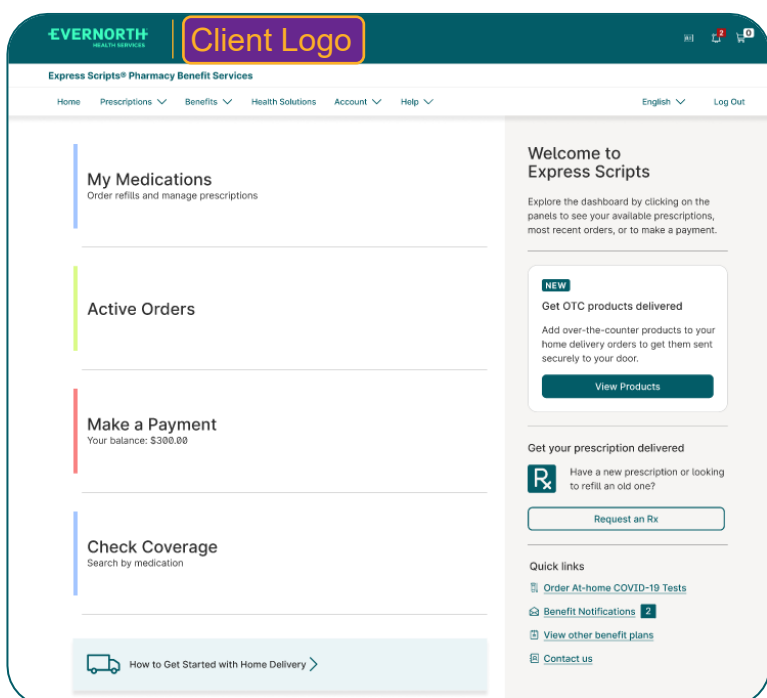
Plan customizations in action

Co-branding allows your logo to appear alongside ours across key touchpoints, including letters, emails, open enrollment, and the member website, creating a more familiar and consistent experience for your members.

Co-Branding



EVERNORTH
HEALTH SERVICES



Client Logo

EVERNORTH
HEALTH SERVICES

<FirstName> <LastName>
<Address>
<Address>
<City>, <ST> <Zip>XXXX

It's time to review your personalized monthly medication report.

Dear <First Name><Last Name>.

As Evernorth's prescription plan manager for <your employer, plan sponsor or health plan>, Express Scripts® Pharmacy Benefit Services has some important information about how you get your prescriptions. To get the most from your pharmacy benefit, you may need to fill some of your medications through a certain type of pharmacy.

Below is your personalized monthly medication report for your review and consideration.¹

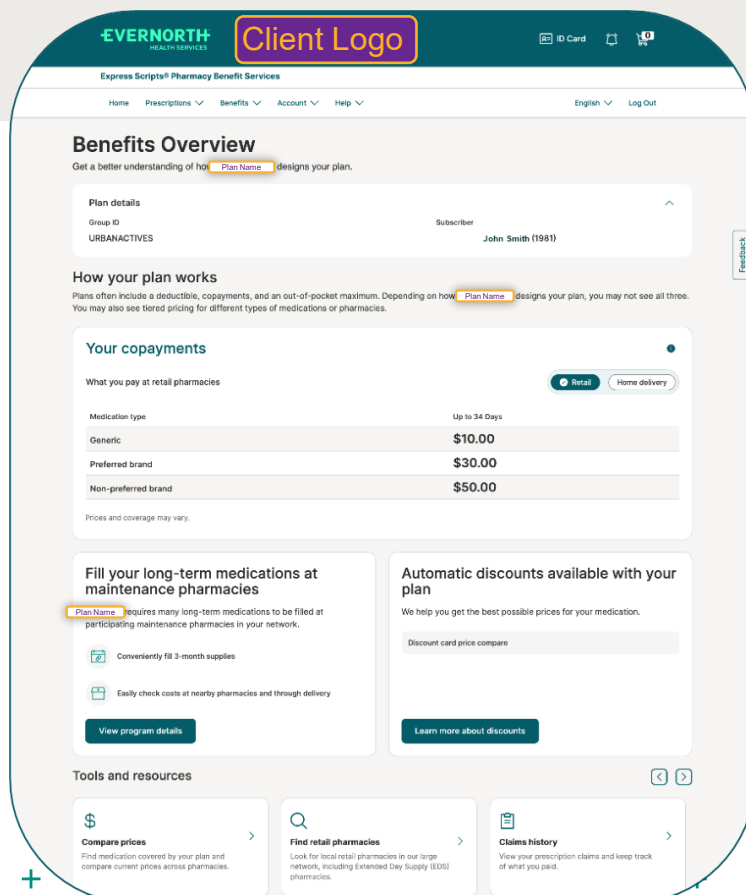
Status	Medication	Opportunities
⚠	<Specialty Med> Exclusive Specialty example	Your prescription plan requires you to fill specialty medication with convenient home delivery through Accredo® Specialty Pharmacy, Evernorth's specialty pharmacy. Call 877.895.9697 to get started and <avoid/stop> paying full cost.
⚠	<Drug Name> Member Choice Product example	You need to choose your preferred retail pharmacy. Log in at express-scripts.com or call 877.863.6785 to tell us your choice. To find out if your current pharmacy is in network or to find a participating pharmacy near you, log in at express-scripts.com/pharmacies .
⚠	<Specialty Med> Select Specialty HIV example	Your prescription plan requires you to make a choice of where you want to get your specialty medication(s). Convenient home delivery through Accredo® Specialty Pharmacy, Evernorth's specialty pharmacy, is preferred by your plan and may be your best choice. But if you still want to go to a retail pharmacy, tell us that's what you want to do before your next refill. To get started at our specialty pharmacy or to continue to fill at retail, call us at 877.895.9698.
⚠	<Specialty Med> Select Specialty example	Your prescription plan requires you to make a choice of where you want to get your specialty medication(s). Convenient home delivery through Accredo® Specialty Pharmacy, Evernorth's specialty pharmacy, is preferred by your plan and may be your best choice. But if you still want to go to a retail pharmacy, tell us that's what you want to do before your next refill. To get started at our specialty pharmacy or to continue to fill at retail, call us at 877.895.9698.
⚠	<Drug Name> ESMB0, ICSM90 DCV/PCV example	Your prescription plan requires you to fill a 3-month supply of your long-term medication(s) at a participating retail pharmacy. To <avoid/stop> paying more, log in or register at express-scripts.com/90day . Save <\$> a month with 3-month supplies from a participating retail pharmacy.
⚠	<Drug Name> DAW9 Program example	Show your pharmacist this letter or call the pharmacy and ask to have your <Drug Name> prescription claim resubmitted with a Dispense as Written (DAW) code of 9 to ensure you're paying the generic copay/coinsurance. Save <\$> a month by paying the generic copay/coinsurance. To view and download a history of your prescription spending, simply log in at express-scripts.com and select Prescriptions, then Claims History.

EVERNORTH
HEALTH SERVICES

Plan customizations in action

Plan name visibility ensures members clearly see their specific plan name throughout their experience, helping reinforce recognition across communication and digital interactions.

Plan Name Visibility



Dear <First Name><Last Name>,
As Evernorth's prescription plan manager for **Plan Name**, Express Scripts® Pharmacy Benefit Services has some important information about how you get your prescriptions. To get the most from your pharmacy benefit, you may need to fill some of your medications through a certain type of pharmacy.

Below is your personalized monthly medication report for your review and consideration.¹

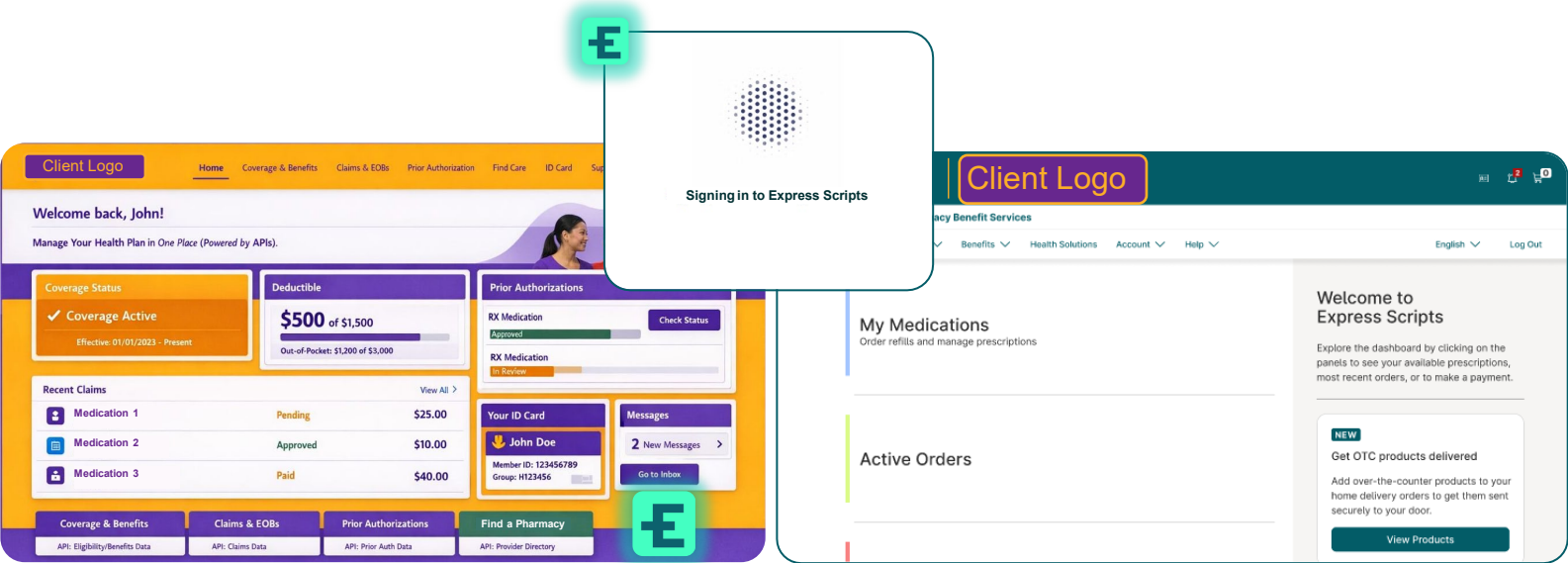
Status	Medication	Opportunities
	<Specialty Med> Exclusive Specialty example	Plan Name requires you to fill specialty medication with convenient Accredo® Specialty Pharmacy, Evernorth's specialty pharmacy. Call 877.895.9697 to get started and <avoid/stop> paying full cost.
	<Drug Name> Member Choice Product example	You need to choose your preferred retail pharmacy. Log in at express-scripts.com or call 877.663.6765 to tell us your choice. To find out if your current pharmacy is in network or to find a participating pharmacy near you, log in at express-scripts.com/pharmacies .
	<Specialty Med> Select Specialty HIV example	Plan Name requires you to make a choice of where you want to get your specialty medication(s). Convenient home delivery through Accredo® Specialty Pharmacy, Evernorth's specialty pharmacy, is preferred by your plan and may be your best choice. But if you still want to go to a retail pharmacy, tell us that's what you want to do before your next refill. To get started at our specialty pharmacy or to continue to fill at retail, call us at 877.895.9698.

**Images are solely visual representations and examples.*
***Features are subject to change based on technological feasibility and capabilities.*
****Plan customizations are based on client selection.*

Plan customizations in action

Single Sign On (SSO) enables a seamless transition between your platforms and our website, allowing members to access their pharmacy benefits with fewer logins and less friction.

Single Sign On (SSO)
Functionality



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Plan customizations in action

API integrations allow select member actions and web flows to connect directly with your existing platforms, supporting a more streamlined and connected digital experience.



The screenshot shows the Evernorth Health Services Express Scripts® Pharmacy Benefit Services interface. The header includes the Evernorth Health Services logo and the text "Express Scripts® Pharmacy Benefit Services". Below the header is a navigation bar with links for Home, Prescriptions, Benefits, and Health. A dropdown menu is open under the Prescriptions link, showing options: My Medications, Order History, Claims History, Price a Medication, Check Coverage, Automatic Refills, Find a Pharmacy, Pharmacy Options, Prior Authorizations, and Request an Rx. The interface is designed with a clean, modern look using teal and white colors.

The screenshot shows the Evernorth Health Services member dashboard. The header includes a Client Logo and a navigation bar with links for Home, Coverage & Benefits, Claims & EOBs, Prior Authorization, Find Care, ID Card, Support, Welcome, John, and Log Out. The main content area displays a welcome message "Welcome back, John!" and "Manage Your Health Plan in One Place (Powered by APIs)". Below this are several sections: Coverage Status (Coverage Active, Effective: 01/01/2023 - Present), Deductible (\$500 of \$1,500, Out-of-Pocket: \$1,200 of \$3,000), Prior Authorizations (RX Medication Approved, RX Medication In Review), Recent Claims (Medication 1 Pending \$25.00, Medication 2 Approved \$10.00, Medication 3 Paid \$40.00), Your ID Card (John Doe, Member ID: 123456789, Group: H123456), and Messages (2 New Messages). The dashboard is designed with a clean, modern look using orange and purple colors.

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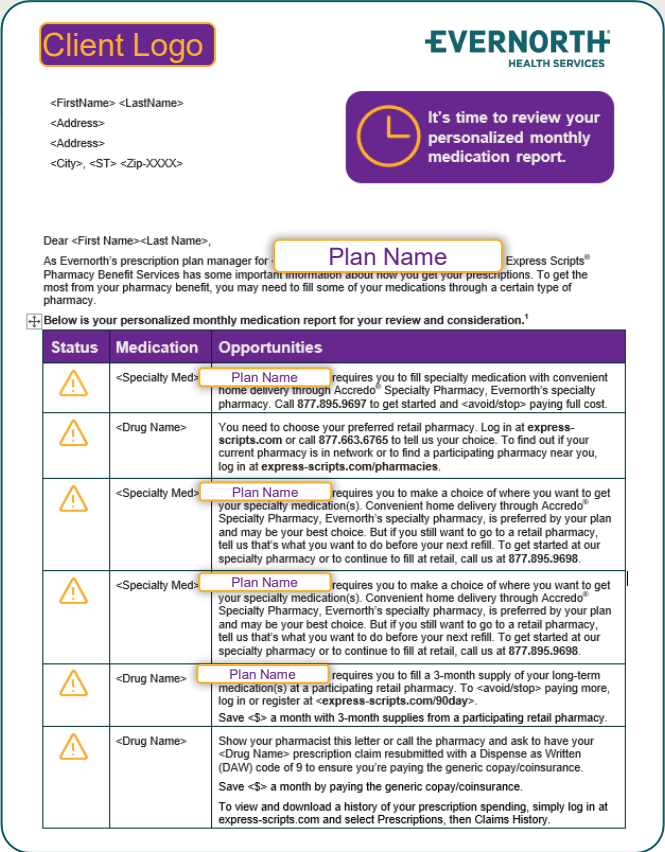
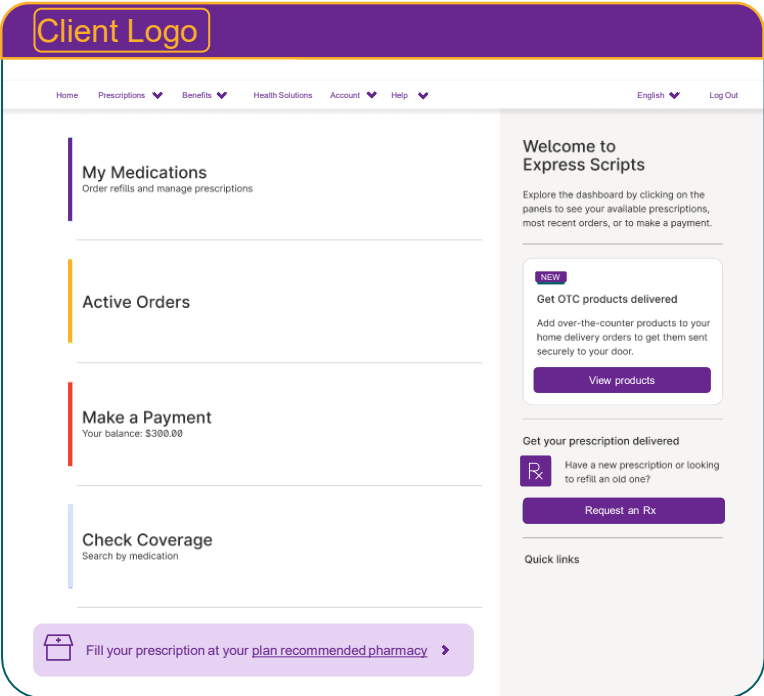
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Plan customizations in action

Custom brand colors bring your visual identity into the communication and digital member experiences to create a more familiar and cohesive look and feel.



Client Custom Brand Colors



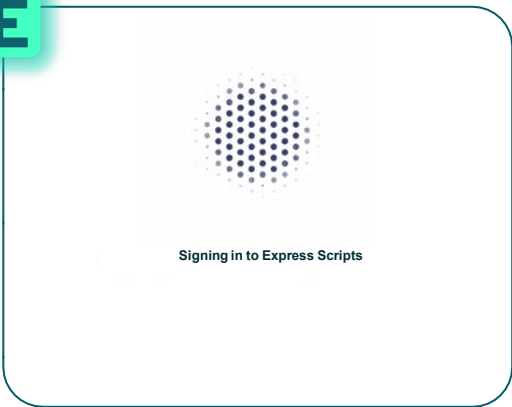
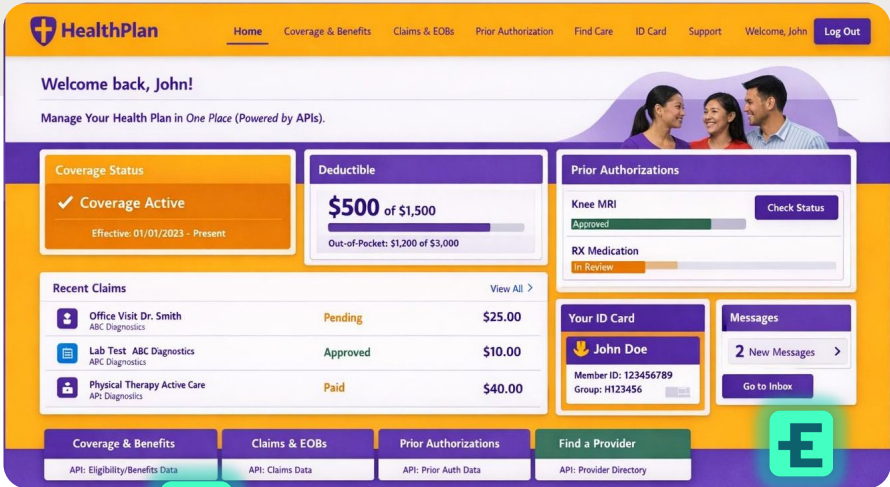
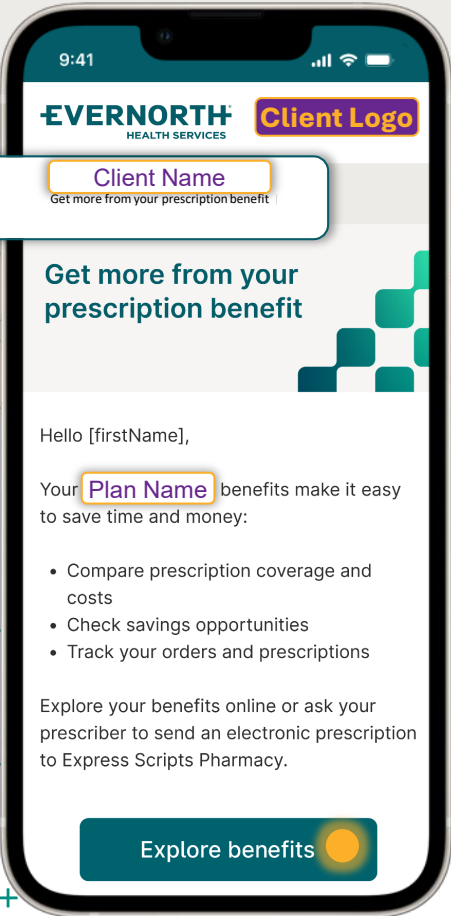
***Images are solely visual representations and examples.
**Features are subject to change based on technological feasibility and capabilities
***Plan customizations are based on client selection.*

Plan customizations in action

Client-specific email configuration allows email communications to reflect your brand across how emails are presented, logos, and messaging, helping emails feel more familiar and relevant to members.



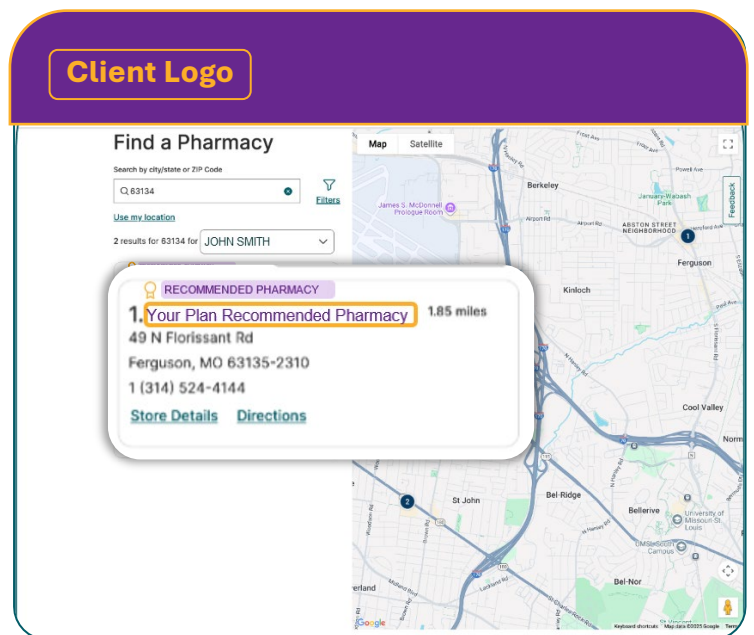
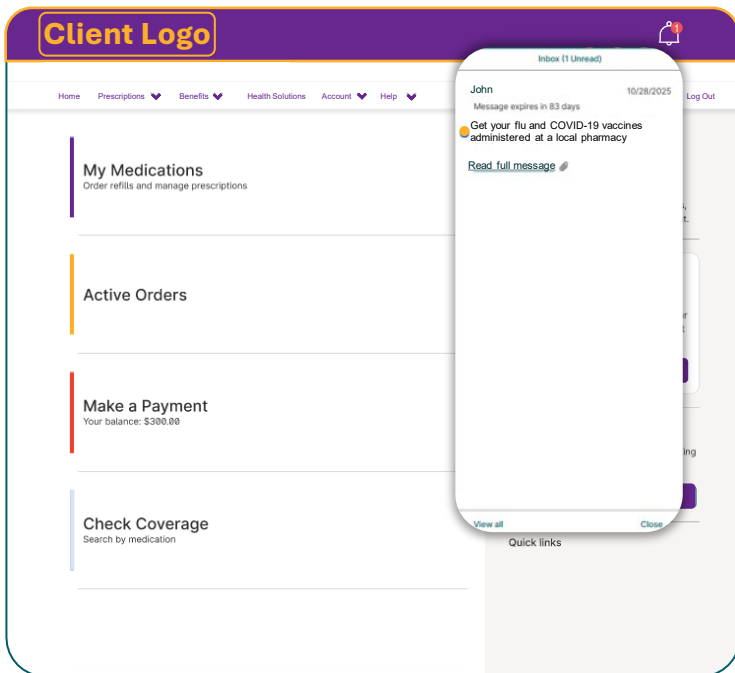
Client-Specific Email Configuration



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Plan customizations in action

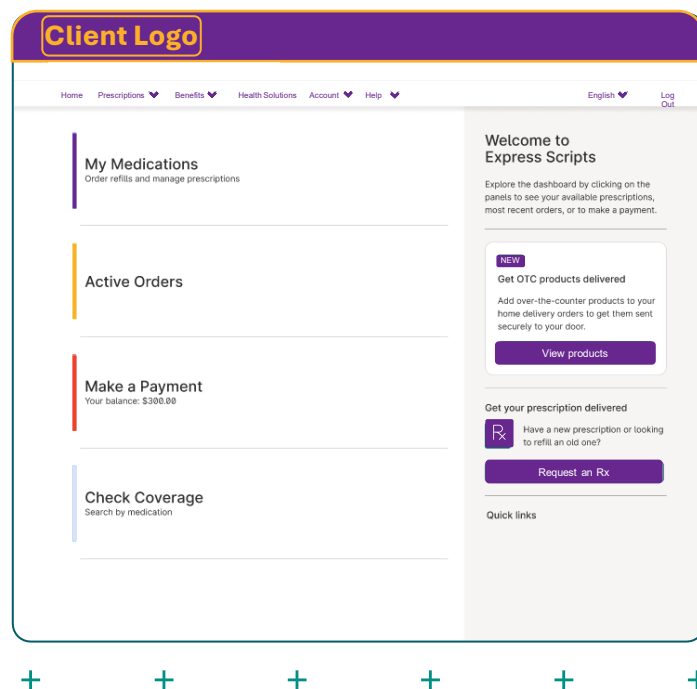
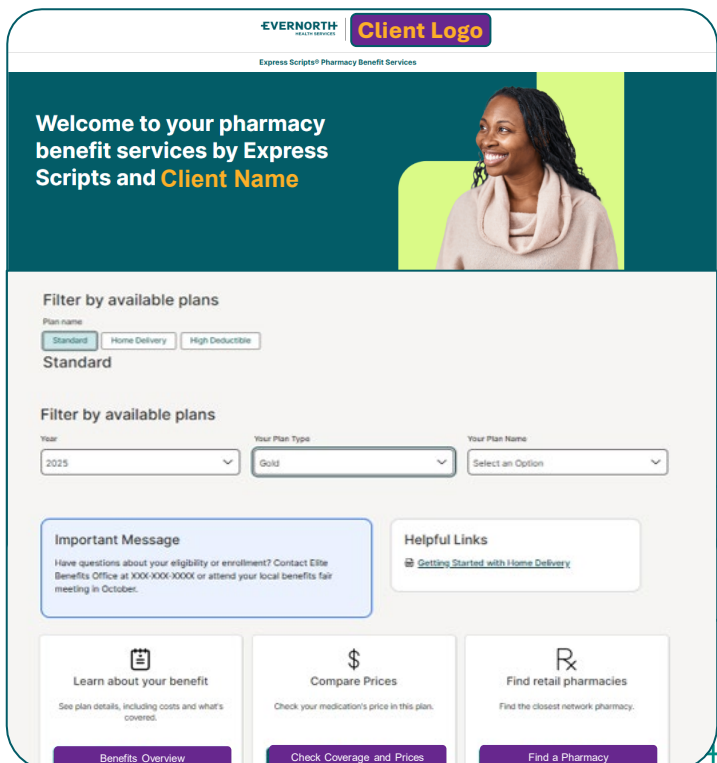
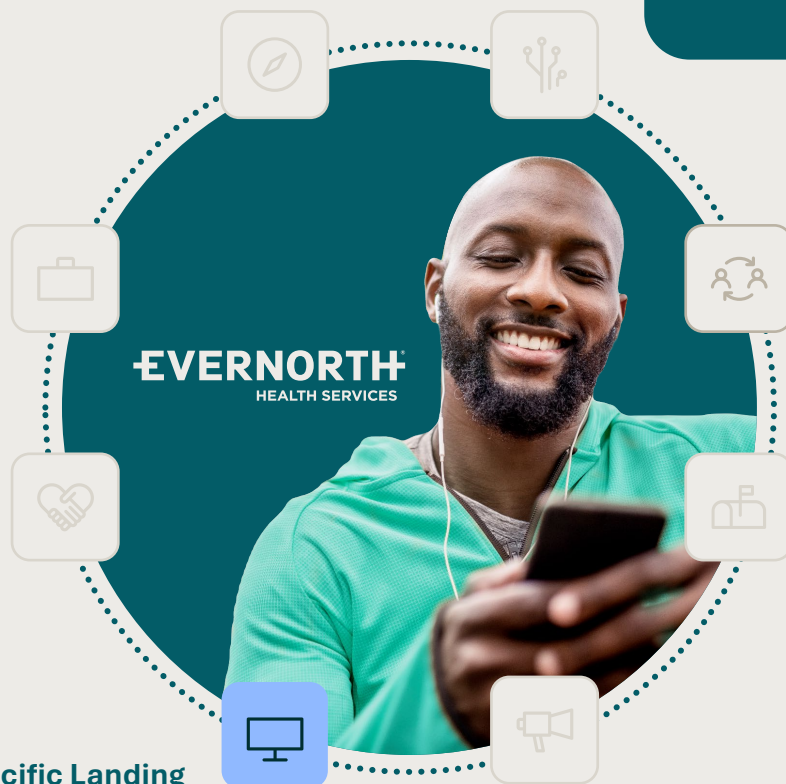
Tailored content and messaging enables targeted updates within the member experience through digital alerts and plan-preferred pharmacy promotion, allowing important plan information to be presented that aligns with your communication strategy.



Plan customizations in action

Plan-specific landing pages provide a customized entry point that connect members to open enrollment sites, the member website, and ongoing plan resources, creating a more intuitive guided experience.

Plan-Specific Landing Page Connecting to Open Enrollment Sites & Member Web



EVERNORTH
HEALTH SERVICES

Evernorth Benefits Navigation (CareNav+)

Transforming the way members
access and experience care



A Look Inside

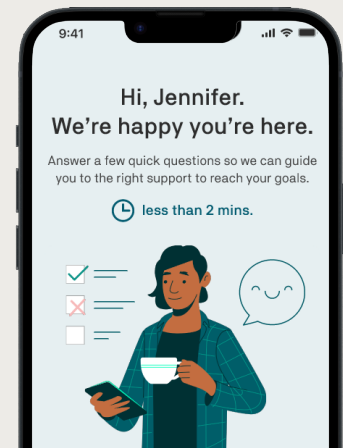
This section highlights how **Evernorth Benefits Navigation (CareNav+)** unifies the entire benefits ecosystem together into one easy-to-use navigation experience—making it simpler for members to find, access, and engage with high-quality care and support. Explore Benefits Navigation features and see how they work together to improve the overall experience.

Content on the following pages reflects where the experience is today and where focus continues—advancing a more connected care and benefits journey for your members.

Benefits Navigation can support a wide range of employer needs, with adoption most common among larger employers (plans must have 10K+ lives). Connect with your account representative to explore whether enrollment aligns with your strategic and financial goals.

Welcome to a better way to benefit

Evernorth Benefits Navigation (CareNav+) provides compassionate human support powered by a digital-first benefits platform



We can help change the way you and your members feel about the complexity of your benefits, vendor relationships, and access to care.

We recognize that guiding members to relevant benefits and care is a growing pain point for employers. Evernorth Benefits Navigation bridges employer solutions, pharmacy, specialty, virtual care, behavioral, and medical together while delivering game-changing value to our clients and their members. Our platform helps simplify administration, implementation, member utilization, and more.

We understand the challenges members face when trying to access care and that a lack of understanding of available benefits and confusing experiences can lead to disengagement. Evernorth Health Services' ability to leverage data and insights from our own, as well as your plan, ecosystem of clinical and non-clinical solutions allows us to guide and support members through a hyper-personalized health care experience.

This document will help your plan evaluate market solutions by sharing current Benefits Navigation capabilities and planned enhancements that will drive added value. We'll outline how Benefits Navigation can support your key goals and our vision for its continued evolution to address future challenges.

About Evernorth Health Services

Evernorth Health Services creates pharmacy, care, and benefits solutions to improve health and increase vitality. We relentlessly innovate to make the prediction, prevention, and treatment of illness and disease more accessible to millions of people. Evernorth capabilities are powered by our businesses, including Express Scripts Pharmacy Benefit Services, Express Scripts® Pharmacy, Accredo® Specialty Pharmacy, EviCore, and MD Live, along with holistic Evernorth platforms and solutions that move people and organizations forward. All Evernorth solutions are serviced and provided by or through operating affiliates of Evernorth Health, a wholly owned subsidiary of The Cigna Group (NYSE: CI), or third-party partners. Learn more at evernorth.com.

Benefits Navigation turns your entire benefits ecosystem into one easy-to-use navigation solution, reducing your benefits management workload and boosting benefit utilization by:



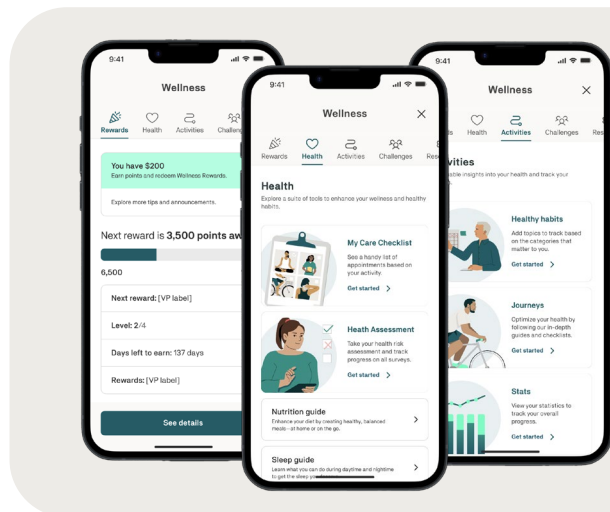
Working across multiple health plans and your existing vendor relationships in one platform



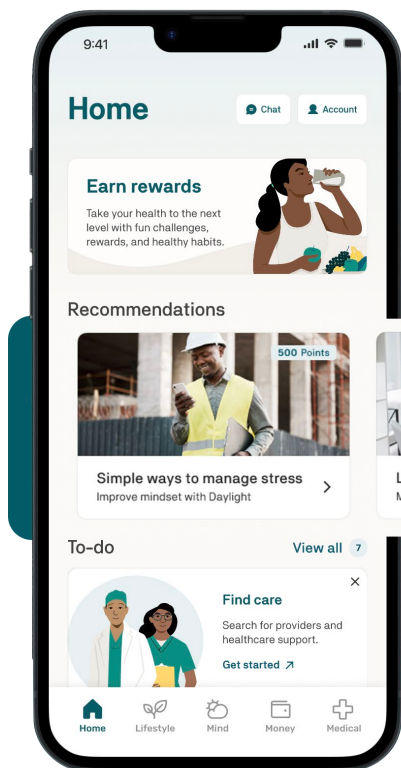
Delivering your members to high-quality care



Providing actionable reporting across your benefits and vendor relationships



Simplifying your members' journeys. Streamlining yours.



You can bring everything together with Benefits Navigation

- + One seamless digital front door provides access to all available benefits, tools, and programs
- + Experience tailored for each member based on relevant data
- + Intuitive app plus accessible human guidance makes it easy to find care and take action

We use data to curate the best tailored experience for members

From the home screen, members have direct access to an immersive wellness experience powered by our partner, Personify Health. This experience, combined with actionable, personalized recommendations, allows members to participate in activities that contribute to a healthy lifestyle.



Vendor performance management

- + Creating an all-in-one ecosystem specifically for your members' needs, including lifestyle, mind, money, and medical benefits
- + Effectively evaluating, curating, and maximizing value for your entire benefit vendor ecosystem



Meaningful data integration

- + Triggering data-driven personalized recommendations and proactive care suggestions for members
- + Mining insights from your entire ecosystem to deliver on-demand reporting that illustrates the impact of each health benefit program

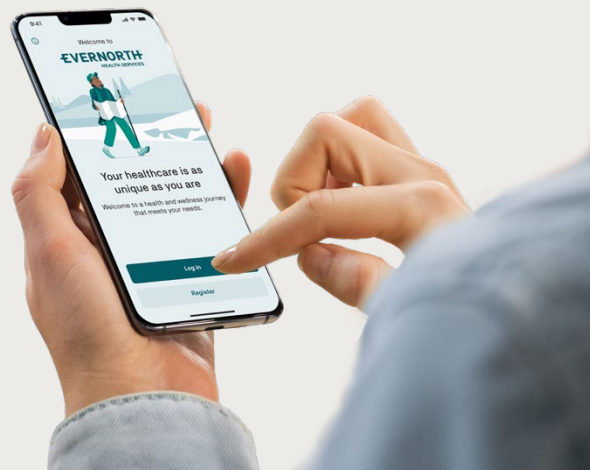


Hyper-personalized member experiences

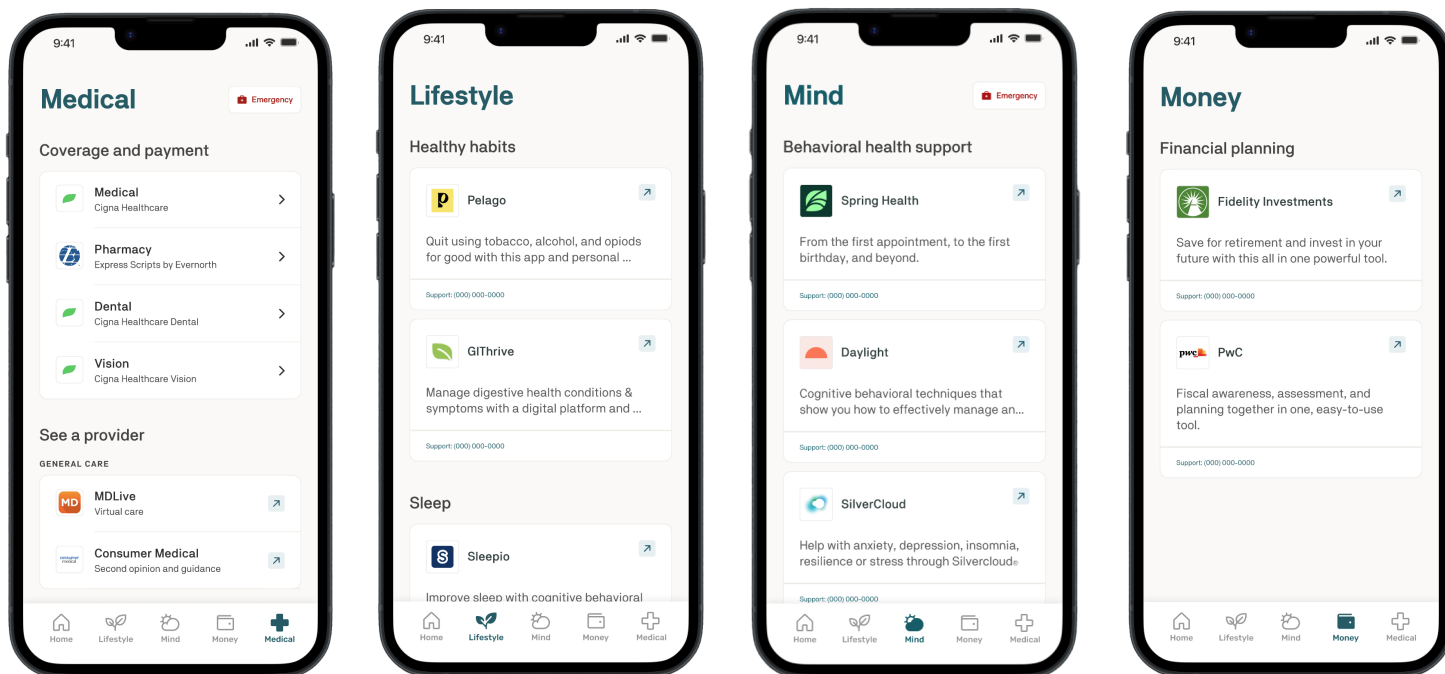
- + Incentivizing and rewarding members for healthy activities automatically in the app
- + Bringing together out-of-pocket deductible balances, medical and Rx ID cards
- + Providing live support through our Care Guides to help with complex issues

Built for employers, by employers

A convenient home for the benefits within
your ecosystem, making it easy for your
members to access what is important to them



Benefits Navigation categorizes your benefits into intuitive tabs, which
include **Medical, Lifestyle, Mind, and Money**



Creating hyper-personalized member experiences

Our proprietary Augmented Intelligence Engine operates
behind the scenes, synthesizing data to curate personalized
and actionable recommendations for each member:

- + Claims – medical, pharmacy, dental, vision, and more
- + Self-reported
- + Vendor claims and engagement
- + Financial – HRA, HSA, FSA, and more

Members have several opportunities to tell us what is
important to them, including a short assessment where they
can indicate areas of physical and mental health, lifestyle,
and finance that they may find challenging.

CareNav+ features

Member experience

- + Easy registration and secure login
- + Core pharmacy capabilities (Express Scripts Pharmacy), including prescription refill and renewal
- + Integration with wearable health devices
- + Wellness platform with rewards, incentives, and customizable challenges
- + Preferred name, communication preferences, shipping and purchase information
- + Family access and multi-user support
- + App nudges and reminders for care and screening
- + Member engagement toolkit with templated multi-channel outreach opportunities (email, push, chat, phone)
- + Care Guides offer empathetic human support via telephone or via in-app chat
- + Bilingual mobile app and website (English/Spanish)
- + Language translation support via phone
- + Provider search and matching for in-person and virtual care options
- + Prescription savings opportunities for eligible members

Benefits information

- + Benefits navigation for active U.S. population
- + Access to carrier ID card info (all major carriers supported)
- + Health, dependent care, claims, and accumulator data

Hyper-personalization

We showcase recommendations and action lists informed by data and specific to each member, making it easy to engage in meaningful activities that lead to long term vitality.

- + Relevant health opportunities identified
- + Personalized recommendations from assessments, pharmacy, clinical, and lifestyle data
- + Email and push notifications for guidance and milestones
- + Ability to “snooze” recommendations

Vendor/carrier ecosystem

- + Navigation with deep connections to vendors, carriers, and partners to activate the benefits ecosystem
- + Ability to connect to client's preferred partners or a curated group of high-quality partners



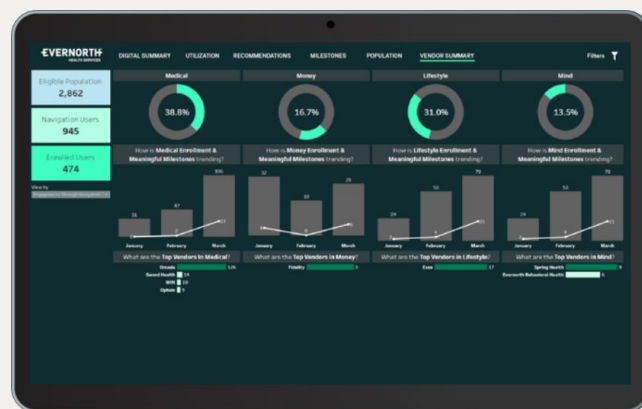
The power of data



Benefits Navigation emerged from an innovative partnership with one of our largest clients who sought to build a better health care experience for their members.

Using an outside-in approach and leaning into the voice of the customer, we built Benefits Navigation as a scalable solution that focuses on four value drivers:

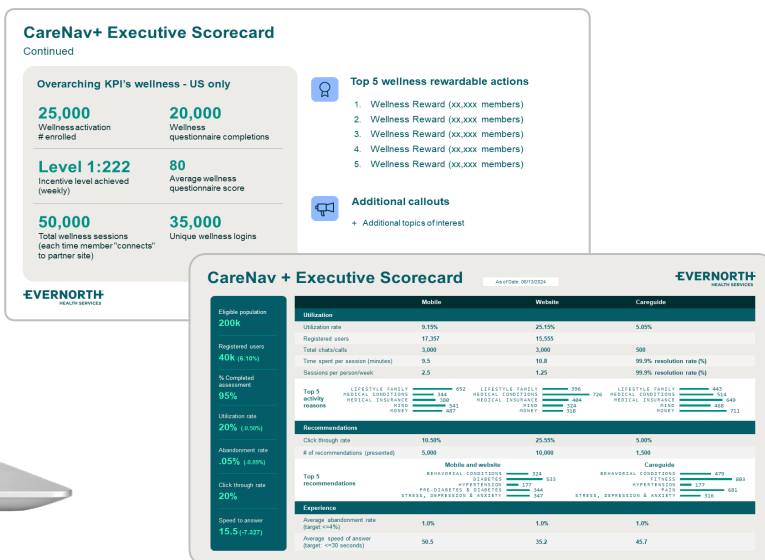
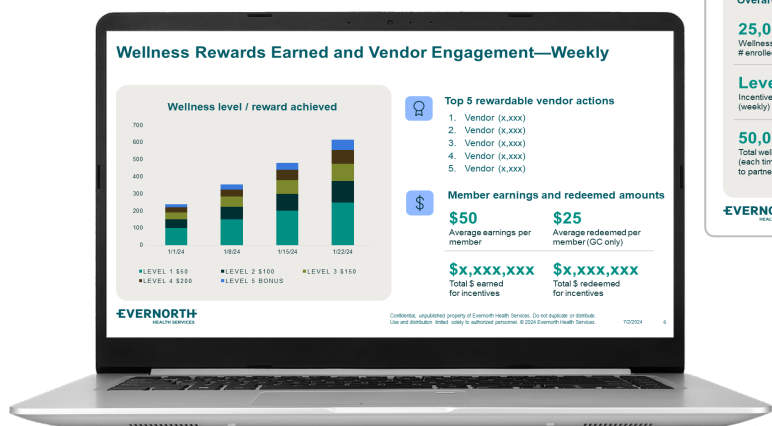
- Improving **health outcomes**
- Driving better **value** from your vendor ecosystem
- Transforming the **member experience**
- Enhancing **health equity**



Metrics that matter

Benefits Navigation showcases our vision for the future of the member health care experience and our ability to use predictive analytics to power meaningful engagement.

Our insights dashboard provides you with actionable real-time reporting across your benefits and vendor relationships, enabling multi-vendor accountability, and more efficient management of your ecosystem.



Robust reporting allows you to maximize clinical usage and value and track improved outcomes.

This results in cost reductions through avoidable spend and identifies areas where you can optimize your benefits and reduce administrative burden.

The future of Benefits Navigation 2026 and beyond

Benefits Navigation continues to drive deeper personalization that will increase member engagement, improve member health outcomes, and deliver integrated data insights resulting in enhanced cost-efficiency and value. The summary below highlights just a few of our exciting innovations but is not exhaustive.

+ We continue to refine and enhance delivered features and capabilities



Recommendations

Interactive recommendations that allow a member to be an active participant in their journey



Ecosystem

Gain efficiencies in vendor data integration to maximize client ecosystems
Standardized data frameworks to reduce integration complexities



User experience

Personalized member dashboard with faster access to your activities, rewards, and journeys
Site search function and AI-Chat support for 24x7 answers to common questions



Reporting & outcomes

Continue to drive gaps in care transparency and population health trends

Expand on meaningful milestones and outcomes



Innovation

Provider search enhancement to include brick and mortar locations and easier access to behavioral providers

Refined member engagement activities and approaches, audience segmentation enhancements
CareNav Light Offering available

