

Anthem Balanced Funding provides predictability and cost savings, all in one health plan

Anthem Balanced Funding (ABF) provides you with financial security, value, and flexibility all in one health plan. With ABF, you can earn money back if your claims are lower than expected, and you're protected if claims are higher. It's healthcare reimaged.

Your business may qualify for a



**lower fixed
monthly cost**

than what you are currently paying.

Your monthly payment is



all-inclusive

and covers administrative
services, stop loss insurance,
and claims liability.

If the amount of your claims is
more than what you have paid,



**you do not
owe more.**



Proactive solutions for affordable, simpler, and cost-effective care



Bundled-plan savings

With Anthem Balanced Funding plans you also have the option to receive discounts and save even more by adding other types of coverage, such as dental, vision, life, and disability.



Choice and simplicity

You have access to a large suite of plans and health provider choices as well as high-quality doctors and hospitals close to home — and across the country — through the BlueCard® program. You can also have secure access to online tools to enroll your employees and make changes to their accounts in real time.



Insights on monthly costs

Monthly claims reports show if you are on track to receive money back at the end of the year. You can identify opportunities where you can be more cost-effective, while providing your employees with smarter care programs to help prevent and intervene, such as SydneySM Health, MyHealth Advantage, and FindCare.

Receive your money back faster



If your annual claims are lower than expected, you will receive the surplus on the first billing statement after 90 days. That is sooner than other similar plans.



No additional liability after cancellation. Claims incurred prior to cancellation are covered.

Feel covered, protected, and confident whether your claims are higher or lower than expected

Save when you have lower-than-expected claims
Many businesses like yours receive end-of-year savings.

You're covered even when you have higher-than-expected claims
Stop loss protection takes care of these costs.

Anthem



Offer a health plan with end-of-year savings potential

Contact your broker or Anthem Sales representative about Anthem Balanced Funding.

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

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