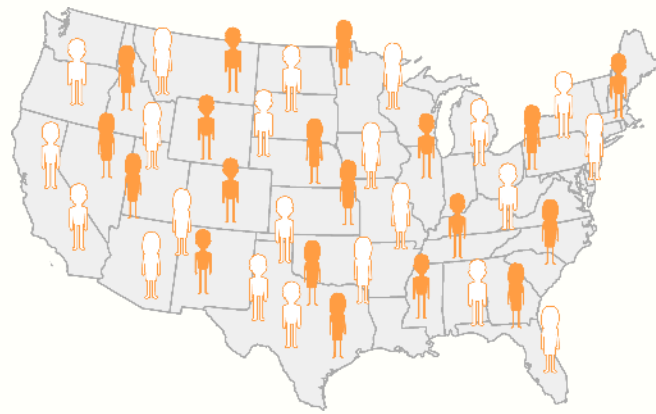


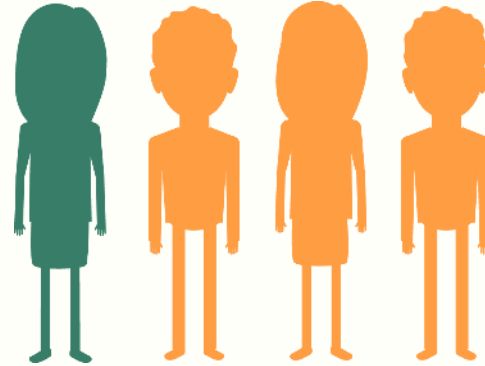
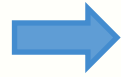


learntolive Program Overview

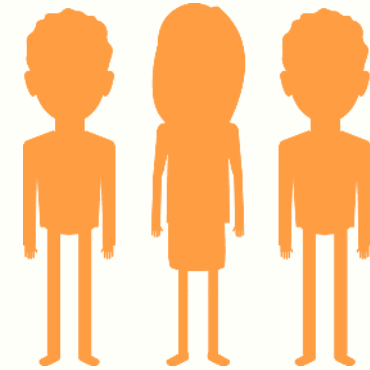
We support those who don't seek traditional therapy



150M suffer¹



3/4 will not seek in-person therapy²



114M gap: silent sufferers

Learn to Live overcomes access barriers

- Social stigma
- Accessibility: geographic limitations, limited access
- High costs: individuals, employers, insurers, and providers

1,2: Kessler, R. C., PhD. (2005). Prevalence and treatment of mental disorders. NEJM, 352(24), 2515-23.

Changing Minds to Change Lives

We help everyone learn to live better lives with an **end-to-end mental health solution**

Clinical assessments lead to custom care recommendations, while maintaining the option of personal choice:



Wellness, Mindfulness and Resilience

- Resilience CBT Program
- Weekly Mood Boosting Tips (Mindfulness Moments)
- Quick Breaks (Meditation; Present Awareness Exercises)
- Monthly Wellness Articles
- LeadWell Leadership Training Series



Mild to Moderate Clinical Severity

Clinically-Validated Self-Directed **Digital Cognitive Behavioral Therapy (CBT) Programs** for Ages 13+

- *Depression*
- *Stress, Anxiety & Worry*
- *Social Anxiety*
- *Panic*
- *Insomnia*
- *Substance Use*

24/7 Access to Masters Level **Clinician Coaches** via Text, Phone, or Email in English or Spanish

- ✓ Peer-to-Peer Support
- ✓ Clinician-Led Webinars
- ✓ Mental Health Toolkits



High Clinical Severity and Crisis Response

- ✓ Crisis Response Protocols
- ✓ Warm Handoffs / Referrals

Our services

Change your mind. Change your life.™

Digital CBT is very effective



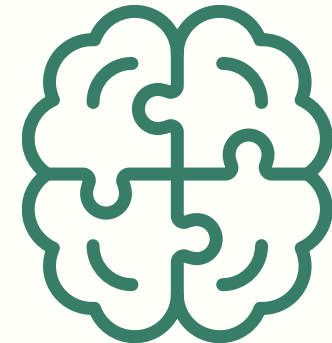
Validated by clinically proven methods

- 150+ gold-standard clinical studies over 20 years¹
- Used consistently for 20+ years
- Based on CBT

Our outcomes

- On par with clinical studies
- Published, peer-reviewed outcomes
- Compelling psychometric improvements:²

SPIN (-22%), PHQ-9 (-30%), GAD-7 (-29%), MOS-Sleep (-31%)



1. Anderson, G. (2017, October 13). Lifetime achievement address. Speech presented at ISRII Conference in Germany, Berlin.

2. Source: Internal Learn to Live Data, 2016-2019.

L2L services: Mindfulness Moments and Webinars

Mindfulness Moments

- Opt-in to text message
- Weekly text message
- Drives user back to L2L

Mindfulness Moment:

We all need warmth & kindness. Who do you wish to surround yourself with? Reach out to someone who lifts you up. Connect w/ them today.

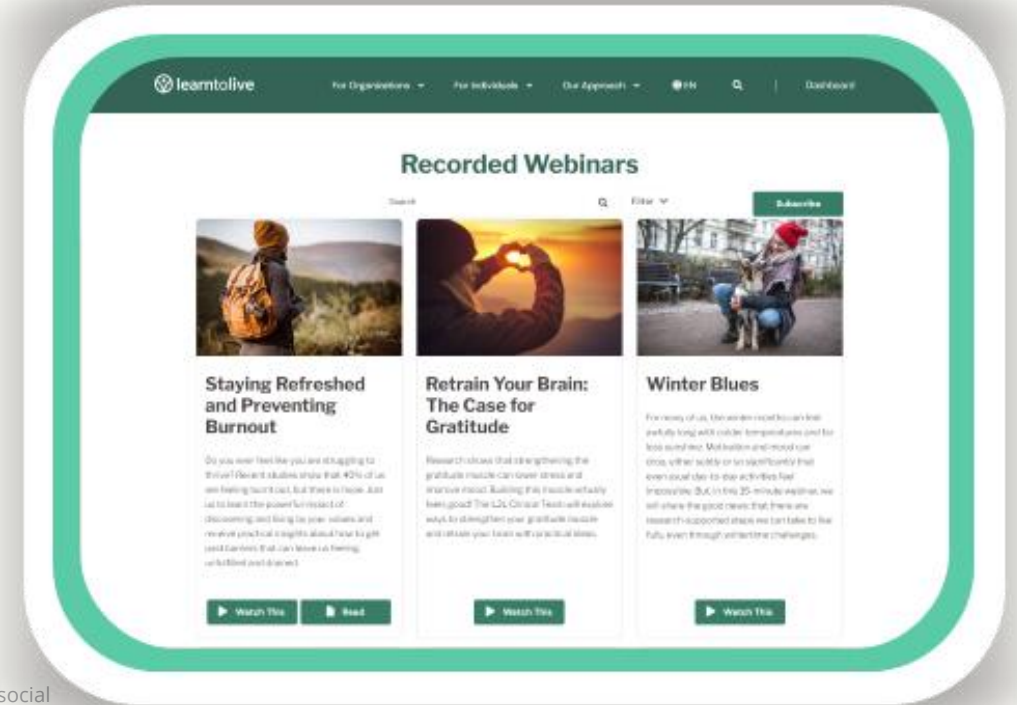
Mindfulness Moment: Drop stress as you eat. Enjoy your next meal slowly, taking time to notice texture & temperature. Crunchy? Hot? Feel food 3x this week.

Webinars

- Live & On-Demand
- Address a variety of topics
 - New webinars added quarterly

1 Brown, J., & Jones, E. (2022, July). Improving results for digital therapeutics with social support.

2 Brown, J., & Jones, E. (2022, May). Improving results for digital therapeutics



L2L services: Teammates and Coaching

Teammates

- Social connection and support
- Encouragement on their journey
- Up to two teammates at a time

Teammates

As with most things, we get better results when we have encouragement and support. Here you can identify one or two friends and family – your teammates – and a style of support you find most helpful to get you motivated and keep you accountable

+ Add Teammate #1

+ Add Teammate #2

Coaching

- Must enroll in the L2L program and complete coaching survey
 - Opt-in model
 - Dynamic coaching page

Coach Erika

Hi Mark, how have things been going this week? I see you made it through lesson 2- have you been able to get some practice in with the STEPP Model?



Mark, Member

Hey Coach Erika. Overall, this week has been going well. I actually started working on a STEPP Model the other day, but got stuck towards the end.



1 Brown, J., & Jones, E. (2022, July). Improving results for digital therapeutics with social support.

2 Brown, J., & Jones, E. (2022, May). Improving results for digital therapeutics

Our coaches play a key role for members

- All are full time employees
- Masters-level and higher: Social Work, Psychology
- Prior experience in clinical settings
- Highly trained in Learn to Live coaching protocols
- Able to coordinate with other care
- Members benefit from coaching
 - Access via text, email, or phone
 - 32% average psychometric score decrease
 - Greater lesson advancement
 - 10% of members use coaches

The screenshot shows the 'learn to live' website interface for a member in the 'DEPRESSION' program. The dashboard includes a navigation bar with 'LESSONS', 'MY PROGRESS', 'COACH', 'TEAMMATES', and 'RESOURCES'. A main section titled 'Get connected with a coach' explains the program's benefits and includes a 'GET STARTED' button. A graph titled 'The Coaching Difference' shows that members with a coach have a 44% higher average improvement in program advancement compared to those without a coach. Below the graph are three icons representing 'Personalized Experience', 'Support—On Your Terms', and 'Helpful Guidance', each with a brief description of the benefit.

learn to live Welcome, ENNA CONTACT US ACCOUNT LOG OFF EN

SELECTED PROGRAM: DEPRESSION LESSONS MY PROGRESS COACH TEAMMATES RESOURCES

Get connected with a coach

At Learn to Live, we believe journeys are better when traveled together. So we created a coaching program that provides support every step of the way.

The process is really simple: We'll match you with an experienced coach who's ready to guide you forward—at no cost to you. Your coach can provide support, encouragement, and answers to all your questions via weekly email, text or phone call.

GET STARTED

The Coaching Difference

Members who are coached do **44% better** than those who are not.

Average Improvement

Program Advancement

44% Improved outcome working with a coach

Personalized Experience
We know one size doesn't fit all. Your coach is here to help you identify and apply the strategies that can lead to the freedom you are looking for.

Support—On Your Terms
Contact your coach directly via email, phone or text when you need them or in your weekly session.

Helpful Guidance
Your coach will help you master the fundamentals of Cognitive Behavioral Therapy (CBT) to help you reach your goals and build new habits.

L2L Services: Focused Toolkits

Boosting Women's Mental Health and Resilience Throughout A Lifetime

Many women find it challenging to overcome different forms of mental health issues at different stages of life. Resilience and recovery are key to success.

Learn how to boost your mental health and resilience through a lifetime.

Boosting Women's Mental Health and Resilience Throughout A Lifetime: Teenage Girls

Cognitive behavioral therapy (CBT) can provide teenage girls with the tools and skills to overcome mental health challenges and build resilience early in life.

Boosting Women's Mental Health and Resilience Throughout A Lifetime: Young Adult Women

Cognitive behavioral therapy (CBT) can help young adult women manage the challenges of transitioning from adolescence to adulthood, including managing stress, building self-esteem, and setting boundaries. It can also help them develop skills to improve their overall health and well-being.

Boosting Women's Mental Health and Resilience Throughout A Lifetime: Pregnant Women

Cognitive behavioral therapy (CBT) can help pregnant women manage stress, anxiety, and depression, which can improve their overall health and well-being.

Boosting Women's Mental Health and Resilience Throughout A Lifetime: Adult Women

Cognitive behavioral therapy (CBT) can help adult women manage stress, anxiety, and depression, which can improve their overall health and well-being.

Boosting Women's Mental Health and Resilience Throughout A Lifetime: Middle-aged Women

Cognitive behavioral therapy (CBT) can help middle-aged women manage stress, anxiety, and depression, which can improve their overall health and well-being.

Boosting Women's Mental Health and Resilience Throughout A Lifetime: Senior Women

Cognitive behavioral therapy (CBT) can help senior women manage stress, anxiety, and depression, which can improve their overall health and well-being.

Common Symptoms in Senior Women

- Feeling isolated alone
- Feeling sad or down
- Feeling nervous or jittery
- Feeling like you're not yourself
- Feeling like you're not in control
- Feeling like you're not in control
- Feeling like you're not in control

Benefits of CBT for Senior Women

- ✓ Improves mood
- ✓ Reduces anxiety
- ✓ Improves sleep
- ✓ Improves overall health and well-being
- ✓ Improves self-esteem
- ✓ Improves relationships
- ✓ Improves coping skills
- ✓ Improves resilience
- ✓ Improves overall health and well-being

Resource

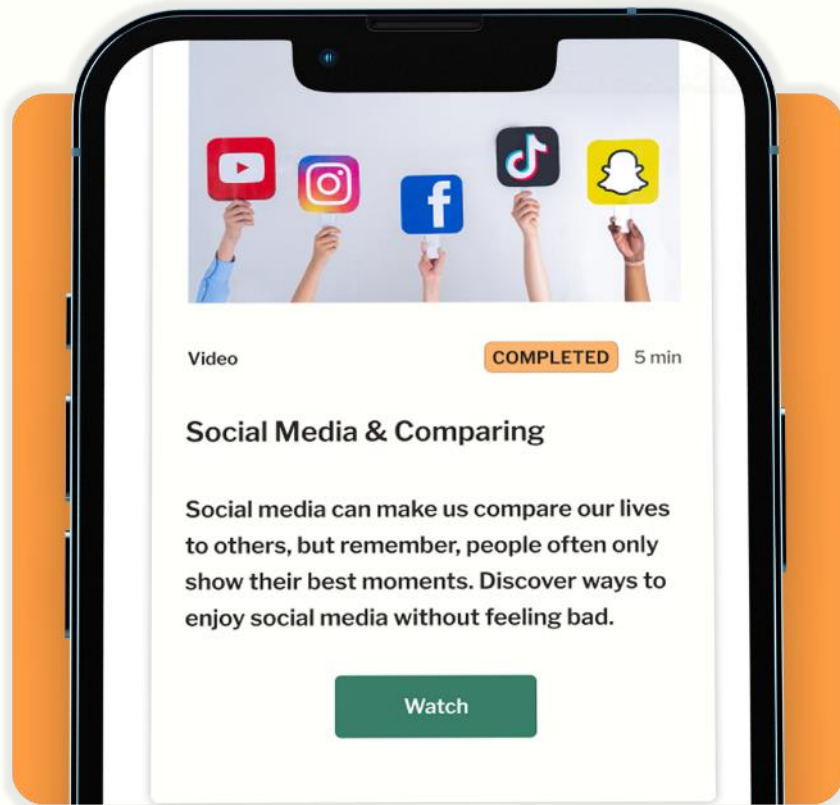
Learn about the importance of social connections.

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Topics Include:

- Coping with Loss: Healing from Grief and Providing Support to Others
- Suicide Awareness and Prevention: Recognizing the Signs and Finding Help
- Trauma Recovery
- Boosting Women's Mental Health and Resilience Throughout A Lifetime

Quick Breaks Content



- **Clinical Quick Breaks**

- Provides multiple engagement methods, including short form video and audio in addition to writing prompts
- Less than 5-minute exercises
- Backed by CBT Principles
- Subscribe for notifications

Prompt 4 min

Confidence Builder

Discover ways to build your confidence and feel more self-assured. Confidence can make a big difference in how you approach life.

Read

Audio 4 min

Difficult Discussions

Find out how to handle tough talks and make your conversations easier. Learn tips to communicate better and understand others.

Listen

Audio 3 min

Practicing Acceptance to Reduce Worry

Free yourself from worry and dwelling on the same old stuff as you learn to mindfully pay attention to your inner voice. Follow along with the guided audio to notice your physical sensations, emotions, and thoughts and accept them as they are - just let them come and go.

Listen

Audio **NEW** 2 min

Uplifting Your Day with a Meaningful Reflection

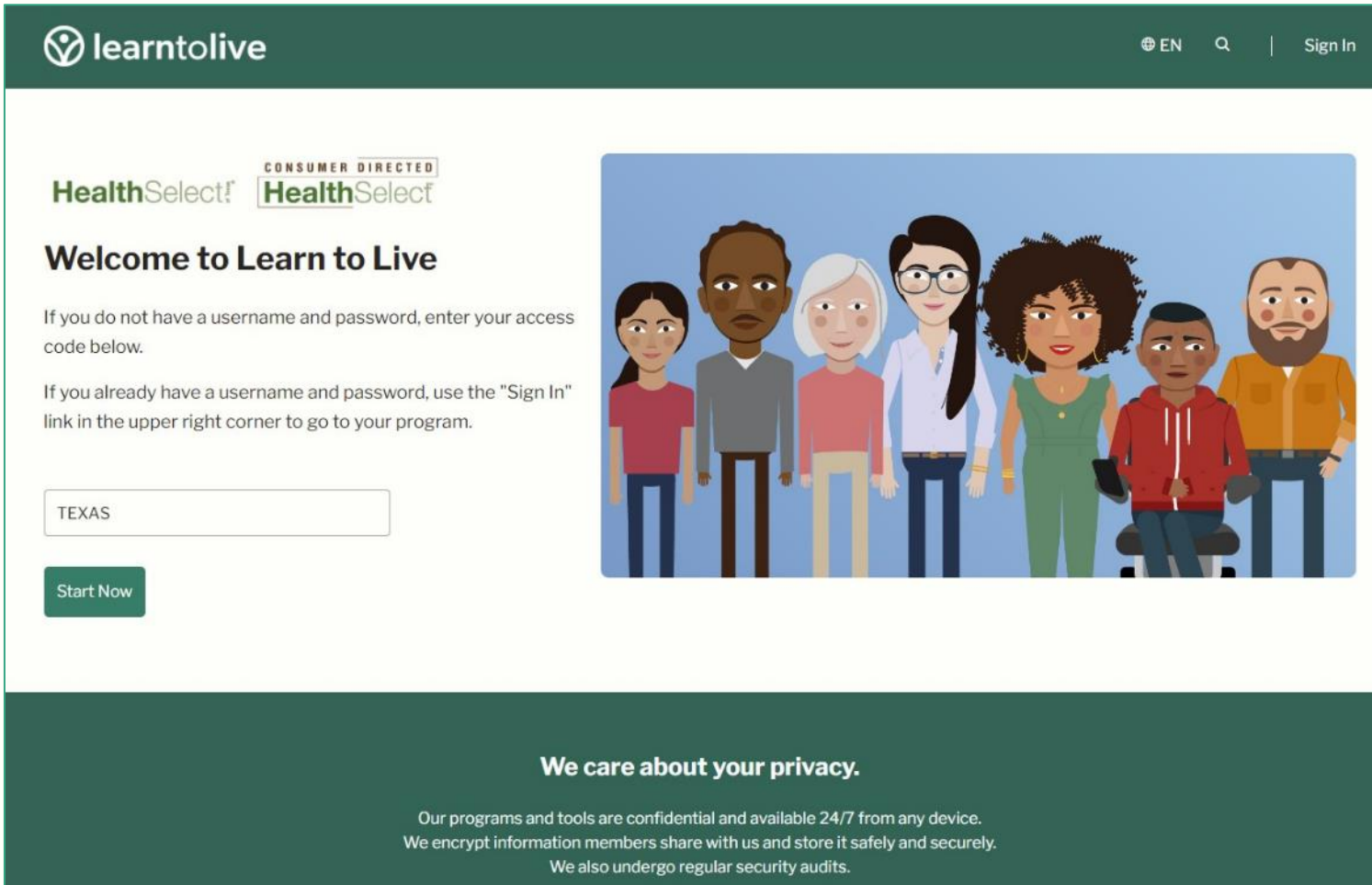
Are you frequently feeling down or stressed? Allow this audio, inspired by Harvard's Jennifer McCree to guide you through a reflection that may be surprisingly encouraging. Warning: Some people enjoy this so much they repeat it every day.

Listen

How to access Learn to Live

learntolive.com/welcome/healthselect

Access Code: TEXAS



The screenshot shows the 'learntolive' website interface. At the top left is the 'learntolive' logo. In the top right corner, there are links for 'EN', a search icon, and 'Sign In'. The main content area features the 'HealthSelect! CONSUMER DIRECTED HealthSelect' logo. Below the logo is the heading 'Welcome to Learn to Live'. Two paragraphs of text provide instructions: 'If you do not have a username and password, enter your access code below.' and 'If you already have a username and password, use the "Sign In" link in the upper right corner to go to your program.' A text input field contains the word 'TEXAS', and a green 'Start Now' button is positioned below it. To the right of the text is an illustration of a diverse group of seven people. At the bottom of the page, a dark green banner contains the text 'We care about your privacy.' followed by three lines of smaller text: 'Our programs and tools are confidential and available 24/7 from any device.', 'We encrypt information members share with us and store it safely and securely.', and 'We also undergo regular security audits.'



All Learn to Live services are available at no additional cost for all HealthSelectSM health plan members

Demonstration

learntolive For Organizations For Individuals Approach About Us Sign In Get Started

Your Trusted Digital Mental Health Partner

Learn to Live improves mental health at scale with self-paced, online cognitive behavioral therapy (CBT) programs and services.

Request a Demo

Trusted by Leading Organizations

girls inc. LAND O LAKES GUSTAVUS ADOLPHUS COLLEGE TORO THE TORO COMPANY Caribou COFFEE

Comprehensive Mental Health Support

We provide 24/7 access to online mental health programs and services that are as effective as face-to-face therapy, so that the millions of people who suffer silently without help due to barriers like cost, access, and stigma, can get what they need and live richer lives.

We offer:

- 7 mental health programs based on the clinically proven principles of cognitive behavioral therapy
- Live clinician coaching via phone, email, and text
- Multiple evidence-based monthly webinars on clinically relevant mental health topics to enhance knowledge and skills
- Marketing toolkits to spread awareness and promote engagement

Disclosures

Learn To Live, Inc. is an independent company that has contracted with Blue Cross and Blue Shield of Texas to provide online tools and programs for behavioral health support.

Blue Cross and Blue Shield of Texas is the third-party administrator for HealthSelect of Texas[®] and Consumer Directed HealthSelectSM

Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation,
a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association