

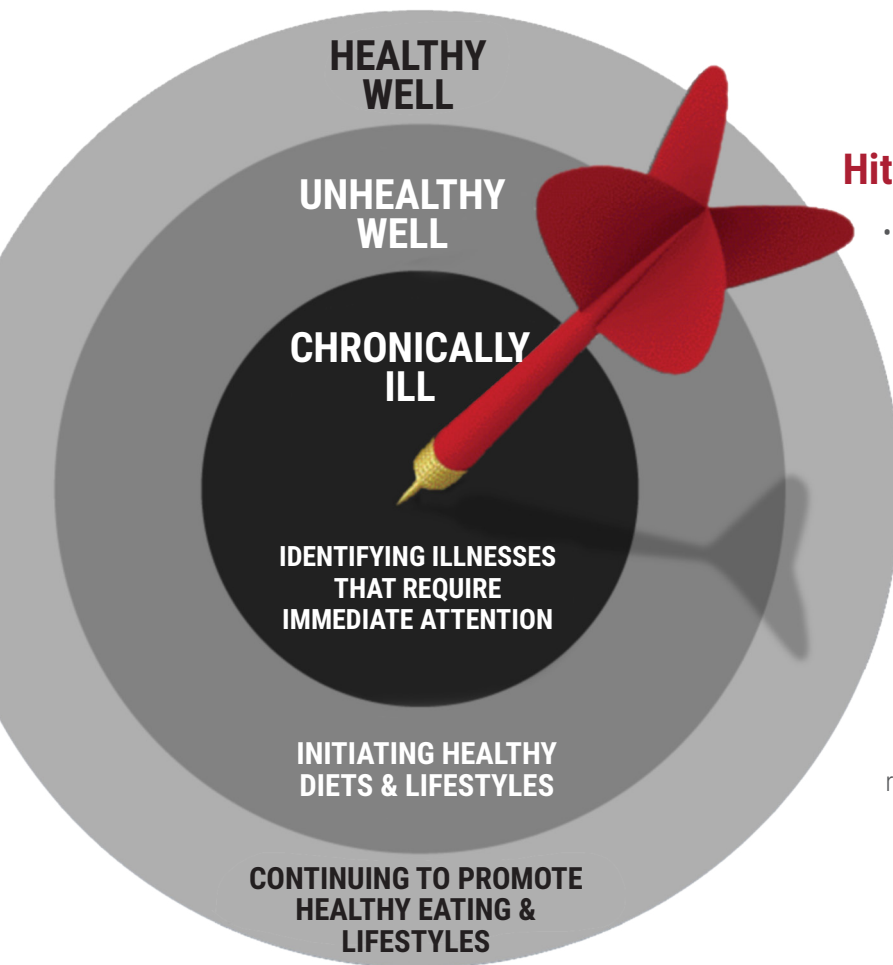


Program Highlights

PROACTIVE HEALTH MANAGEMENT PLAN

Proactive Health Management Plan [PHMP]

TARGETED RISK MANAGEMENT



Hit the target!

- The success achieved by utilizing the AHDl patented processes in the middle circle can be applied to the outer circles with the "Unhealthy Well" and the "Healthy Well"
- The "Unhealthy Well" represents members who are staying out of the healthcare system due to high deductibles, higher out-of-pockets and unhealthy lifestyles.
- Slow the growth of the middle circle.
- If we apply the same inner circle methods to the outer circles then we can achieve significant results at NO cost...Really!!!



Savings



Controlled
Healthcare Costs












Improved
Benefits



Increased Employee
Appreciation

PHMP AT WORK

PHMP At Work: Monthly	PHMP Additional Per Day
Fully Insured Indemnity Benefits of the PHMP Include:	Fully Insured Indemnity Benefit Categories:
Health Risk Assessment (HRA) – helps determine which aspects of an employee's well-being requires attention; customized programs for each individual's needs will be developed by a healthcare professional	Hospital Daily Indemnity Benefit <ul style="list-style-type: none"> \$100 per day for 5/31 days per year if you are an inpatient in a hospital
Telephonic Health Coaching Professionals – tailored training, prevention and dietary programs after an HRA has been completed by the employee to address the health needs and goals	\$50 per day for up to 5 days per year for the following tests: <ul style="list-style-type: none">  Bone Marrow Testing  CA 15-3 (Breast Cancer)  Chest X-Ray  Stress Test (Bicycle or Treadmill)  Serum Protein Electrophoresis (Myeloma)  Breast Ultrasound  CEA (Blood Test for Colon Cancer)  PSA (Prostate Cancer)  Thermography (Infrared Photo)
Telemedicine – 24/7 access to top-quality, cost-effective medical care, plus immediate telephonic medical advice when entering emergency care facilities	
Telephonic Professional Lifestyle Counseling – tailored counseling to meet the member's needs	
Biometric Screening – identifies risk factors for illnesses such as diabetes and cardiovascular disease years before full onset	
Online Health Program Coaching – online lessons triggering professional training	
DNA Screening – provides information pertaining to diet, nutrition and exercise; data generated from testing genetic markers in a number of genes can be used to understand how to modify lifestyle and behaviors for optimum wellness	

PHMP is working for your employee's well-being.



PHMP EMPLOYEE CASH FLOW* MAKING \$25,000/YEAR FILING SINGLE

\$625 per month

Indemnity Benefit for
Participants

Total PHMP paycheck reduction - \$755 per month

	Before	After	Difference
Regular Pay	\$2,083	\$2,083	
Sec 125 PHMP Deduction	\$0	(\$755) PHMP Plan Cost	(\$755)
Taxable Income	\$2,083	\$1,328	(\$755)
Federal, State and FICA Tax	(\$461)**	(\$274)**	\$187
Indemnity Claim	\$0	\$625*** Indemnity Claim Payment	\$625
Net Pay Check	\$1,622	\$1,679	\$57
Employee Monthly Increase in Spendable Income			\$57
Employee Annual Increase in Spendable Income			\$684

**Before PHMP / Tax Rates are Federal 9.50%, State 5% and FICA 7.65%
After PHMP / Tax Rates are Federal 8.00%, State 5% and FICA 7.65%

*The information contained in this promotional material is for illustrative purposes only and is subject to change. Statements, figures, calculations, plans and representations are indicative only to the specific figures in the example given above using the current calculations utilized at the present time. ***This amount is a paid claim for the wellness screening fully insured indemnity benefit and is not guaranteed unless the insured utilizes the wellness screening benefits to generate a claim. Benefits paid under this program may be taxable income. Participants should consult with their tax professional.

PHMP EMPLOYER SAVINGS CASH FLOW*

BEFORE PHMP	Employee's Taxable Income	Employee's Taxable Income	AFTER PHMP
	\$2,083	\$1,328	
	Employer's Monthly FICA Tax Obligation	Employer's Monthly FICA Tax Obligation	
	\$159	\$102	
	Employer's Annual FICA Tax Obligation	Employer's Annual FICA Tax Obligation	
	\$1,908	\$1,224	
Monthly Employer Savings \$58			
Annual Employer Savings \$696			
Annual Employer Fee \$372			
NET ANNUAL EMPLOYER SAVINGS *\$324			

*Actual savings may vary due to enrollment requirements and associated fees.

PHMP EMPLOYEE CASH FLOW* MAKING \$60,000/YEAR FILING SINGLE

\$625 per month

Indemnity Benefit for
Participants

Total PHMP paycheck reduction - \$755 per month

	Before	After	Difference
Regular Pay	\$5,000	\$5,000	
Sec 125 PHMP Deduction	\$0	(\$755) PHMP Plan Cost	(\$755)
Taxable Income	\$5,000	\$4,245	(\$755)
Federal, State and FICA Tax	(\$1,326)**	(\$1,065)**	\$261
Indemnity Claim	\$0	\$625*** Indemnity Claim Payment	\$625
Net Pay Check	\$3,674	\$3,805	\$131
Employee Monthly Increase in Spendable Income			\$131
Employee Annual Increase in Spendable Income			\$1,572

**Before PHMP / Tax Rates are Federal 13.88%, State 5% and FICA 7.65%
After PHMP / Tax Rates are Federal 12.43%, State 5% and FICA 7.65%

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PHMP EMPLOYER SAVINGS CASH FLOW*

BEFORE PHMP	Employee's Taxable Income	Employee's Taxable Income	AFTER PHMP
	\$5,000	\$4,245	
	Employer's Monthly FICA Tax Obligation	Employer's Monthly FICA Tax Obligation	
	\$383	\$325	
	Employer's Annual FICA Tax Obligation	Employer's Annual FICA Tax Obligation	
	\$4,596	\$3,900	
Monthly Employer Savings \$58			
Annual Employer Savings \$696			
Annual Employer Fee \$372			
NET ANNUAL EMPLOYER SAVINGS *\$324			

*Actual savings may vary due to enrollment requirements and associated fees.

The PHMP's limited benefit health insurance plan allows for a complete solution that provides FICA savings today and, by providing proactive health measures, can reverse declining employee health, which may reduce medical spending and allow employers to enhance benefit offerings at a surprisingly affordable cost to employees and employers – virtually zero. These long-term impacts can allow both self-insured and fully insured groups to see a reduction in claims utilization etc.

SAVING TODAY. A Lifetime of Health

Today

EMPLOYER SAVINGS

Employers may realize an annual average savings of up to \$324* per employee participating in the PHMP through reduction in payroll tax liability.

ATTRACT BETTER CANDIDATES, RETAIN CURRENT TALENT

Whether you are looking to attract better candidates with a robust selection of healthcare options or retain current talent, a more comprehensive benefit package sets you apart from other employers.

INCREASED BENEFITS AT SURPRISINGLY NO COST

PHMP increases your current benefit offering. Better benefits and better health may add up to better business.

Tomorrow

FEWER HIGH-COST MEDICAL VISITS

Our telemedicine program provides a nurse hotline and physician consultation that can decrease physician visits, urgent care visits and trips to the emergency room—all of which may reduce medical costs.

INCREASE YOUR BENEFIT OFFERING

The additional services provided by the PHMP may enhance your current employee benefit offering.

REDUCE POTENTIAL EXPENSES

Based on data compiled by our Health Risk Assessment (HRA) and health coaches, American Health Data Institute's PHMP health consultants can identify and safeguard your high-risk employees.

REDUCED CLAIM UTILIZATION

As your employees see improvements in their health and lifestyles, you may see a reduction in employee-filed claims, stabilizing the benefits and costs of your core medical plan offerings.

Looking to the future

PREDICTING YOUR RISKS

AHDI's PHMP can help you prepare for the future by analyzing current and potential health risks afflicting your staff.

CUSTOMIZE FUTURE MEDICAL PLANS


By leveraging data collected through employee interactions, AHDI can customize future medical coverages to maximize coverage and minimize expenses from your current core benefit partner.



Professional Tax Advice at No Additional Cost

From BMD Gateway to answer questions about the PHMP indemnity claim payment and more.

*Actual savings may vary due to enrollment requirements and associated fees.



Customized programs
for each individual's needs
will be developed by a
healthcare professional.



American Health Data Institute



AHDI: The American Health Data Institute (AHDI) assists employers in managing the cost and risk of their health plan in a way that optimizes benefits to the members. AHDI is the largest and oldest population health database in the country, warehousing healthcare information collected from over 1.5 million lives in 48 states. Our data analytic tools are time and results tested and the data demonstrates that AHDI interventions improve the health of the population and reduce costs.

POLICY BENEFITS, FEATURES AND RATES MAY VARY BY STATE. Plan offerings are subject to state limitation. Not all benefits are available in all states. Please consult your AHDI representative with questions regarding plan offerings.

This document represents a summary of products and services offered under the above mentioned insurance policy. Particulars of this plan may differ depending upon group size, plan category and other underwriting considerations which are subject to state insurance laws and the benefits and provisions as described may vary due to said statutes. All products described, herein are subject to the terms, conditions, exceptions and limitations of the specific policy. Please see the specific policy and certificate for details. Policies may not be available in all states.

Benefits provided under this plan are a supplement, and not a substitute for medical coverage. This plan, or its benefits, do not meet minimum essential coverage standards as outlined in the Affordable Care Act.

Key Benefit Administrators, Inc. (KBA) is the company providing the total administration for the PHMP. KBA is one of the largest third party administrators (TPA) in the United States and is licensed in every state as required by certain states.

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