



PROACTIVE HEALTH MANAGEMENT PLAN



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- American Health Data Institute (AHDI) prides itself in having created a unique product that lowers major medical plan healthcare expenditures for the workforce and improves the employers' financial bottom-line.
- AHDI has been awarded 3 US Patents in regard to engagement, protocols and data analytics centered around disease management and population health improvement with decades of proven results.
- The Proactive Health Management Plan (PHMP) includes a limited benefit health insurance plan designed to provide preventive, diagnostic and maintenance services for all employees.
- The PHMP begins with the election of a section 125 (cafeteria plan) which reduces taxable income, creating payroll tax savings for employers and employees.
- Utilization of benefits provided through the PHMP qualifies participants for a fully insured fixed benefit payment. The PHMP is underwritten by Companion Life Insurance Company (A+ Superior rated)

Healthy Business—Healthy Employees—Increased Productivity

A NEW WAY TO IMPROVED HEALTH



**ENGAGE
EMPLOYEES
TOWARDS
BETTER HEALTH**

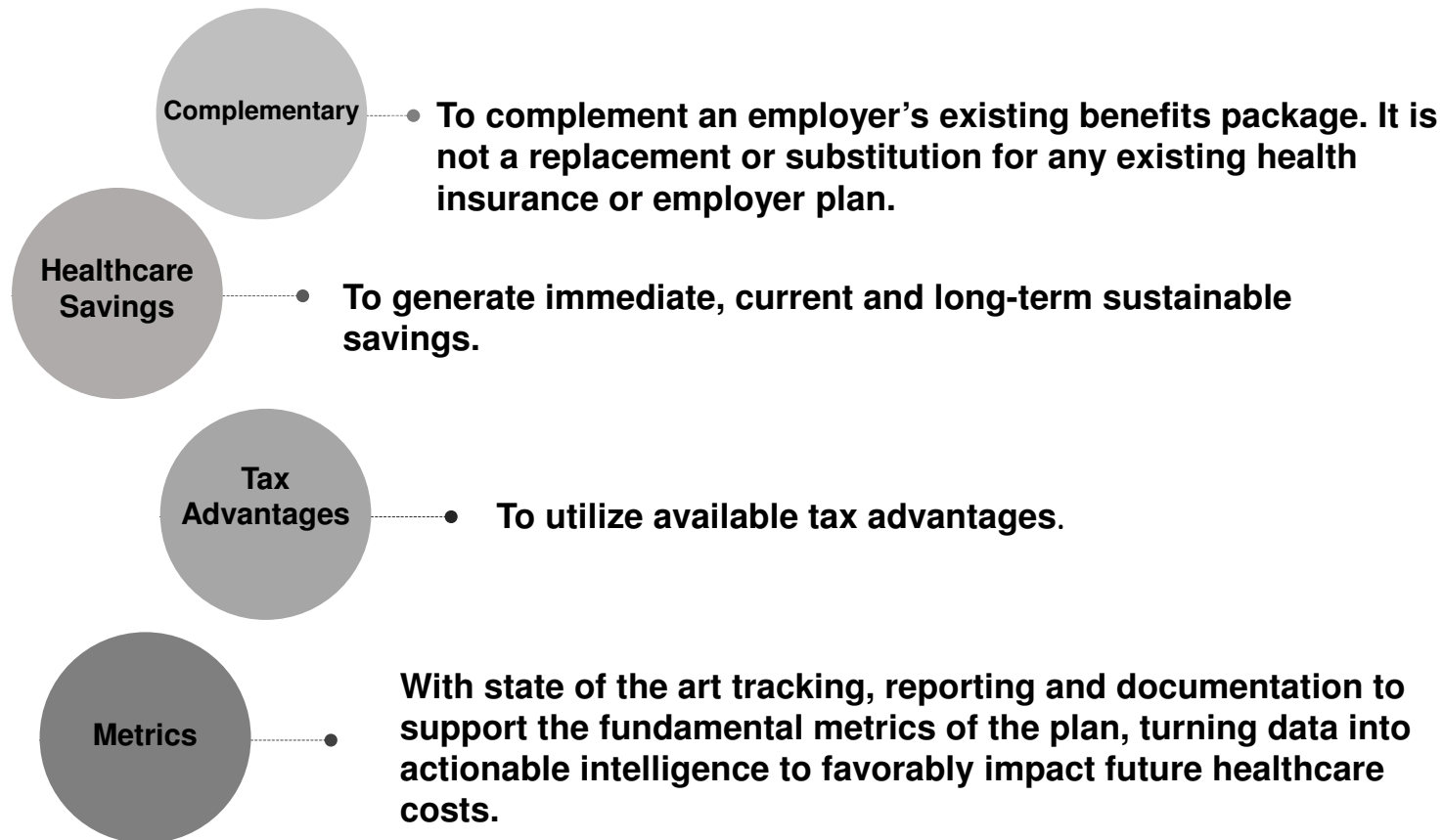


**STRONG
FINANCIAL
INCENTIVES FOR
EMPLOYEES**



**REDUCE
HEALTHCARE
COSTS**

PHMP IS DESIGNED WITH THE FOUR FOLLOWING OBJECTIVES



WELLNESS STRATIFICATION

Healthy Well

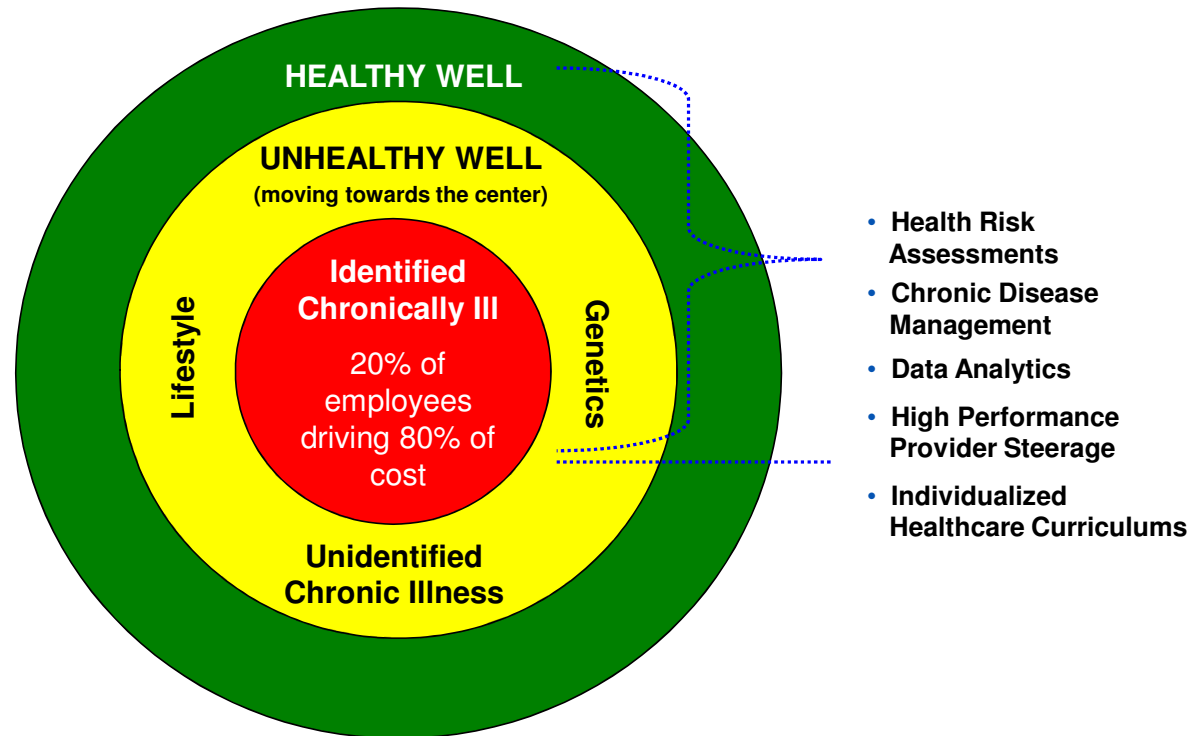
- Eat Right
- Healthy Lifestyle
- Few Claims

Unhealthy Well

- Unhealthy Diet
 - Unhealthy Lifestyle
 - More Claims
- 35% of population
generates 18% of cost

Chronically Ill

- Identified Illness
 - Require Attention for Compliance
 - Highest Cost
- 20% of population
generates 80% of cost



SHORT AND LONG TERM RESULTS OF THE PHMP

Three Key Employer Benefits:

- Immediate FICA savings: annual net savings of \$336 per employee.
- Control long-term employer healthcare costs—data shows preventive care actions should translate into lower future premiums¹.
- Control short-term savings.
 - Each telemedicine call may reduce employer and employee healthcare costs and minimizes lost productivity caused by time away from work. There are no charges to employers and no employee co-pays for this benefit.
- Employee has an opportunity to utilize the PHMP to create a healthier lifestyle and may lower overall healthcare costs.
- In most cases, there is no reduction in an employee's take-home income.
- Access to many healthcare screenings and other services with no co-pays or deductibles.
- The PHMP is not intended to be a replacement or substitute of any underlying major medical plans.

Savings—Controlled Healthcare Costs—Increased Benefits

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

¹"Financial Savings & Return on Investment with the Health Care Nurse Navigator" 2015 American Health Data Institute.

PHMP AT WORK: INDEMNITY BENEFITS OF THE PHMP

PHMP at Work: Monthly Fully Insured Indemnity Benefits of the PHMP Include	PHMP Additional Per Day Fully Insured Indemnity Benefit Categories
<p>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.</p>	<p>Hospital Daily Indemnity Benefit</p> <ul style="list-style-type: none"> • \$100 Per Day for 5/31 Days Per Year if you are an inpatient in a Hospital
<p>Telephonic Health Coaching Professionals – tailored training, prevention and dietary programs after an HRA has been completed by employee to address the health needs and goals for each employee.</p>	<p>\$50 Per Day for up to 5 Days per Year for the Following Tests:</p> <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)
<p>Telemedicine – 24/7 access to top-quality, cost-effective medical care plus immediate telephonic medical advice when entering emergency care facilities.</p>	
<p>Telephonic Professional Lifestyle Counseling – tailored counseling to meet the member’s needs</p>	
<p>Biometric Screening – identifies risk factors for illnesses such as diabetes and cardiovascular disease up to 10 years before full onset.</p>	
<p>Online Health Program Coaching – online lessons triggering professional training.</p>	
<p>DNA Screening –provides information pertaining to your diet, nutrition and exercise; data generated from testing generic markers in a number of genes can be used to understand how to modify your lifestyle and behaviors for optimum wellness.</p>	

PHMP: SMART SHOPPING DRIVES DOWN HEALTHCARE COSTS



Medical Procedure,
Pricing and Quality
Comparison Engine



RealTimeChoices
Quality

Reduce health care costs by
selecting fair-priced facilities
for medical procedures



24/7 Access to
Cost Saving Rx
Price Comparison
Engine



RealTimeTelemed

Telemed services provide
an average savings of \$517
per call*

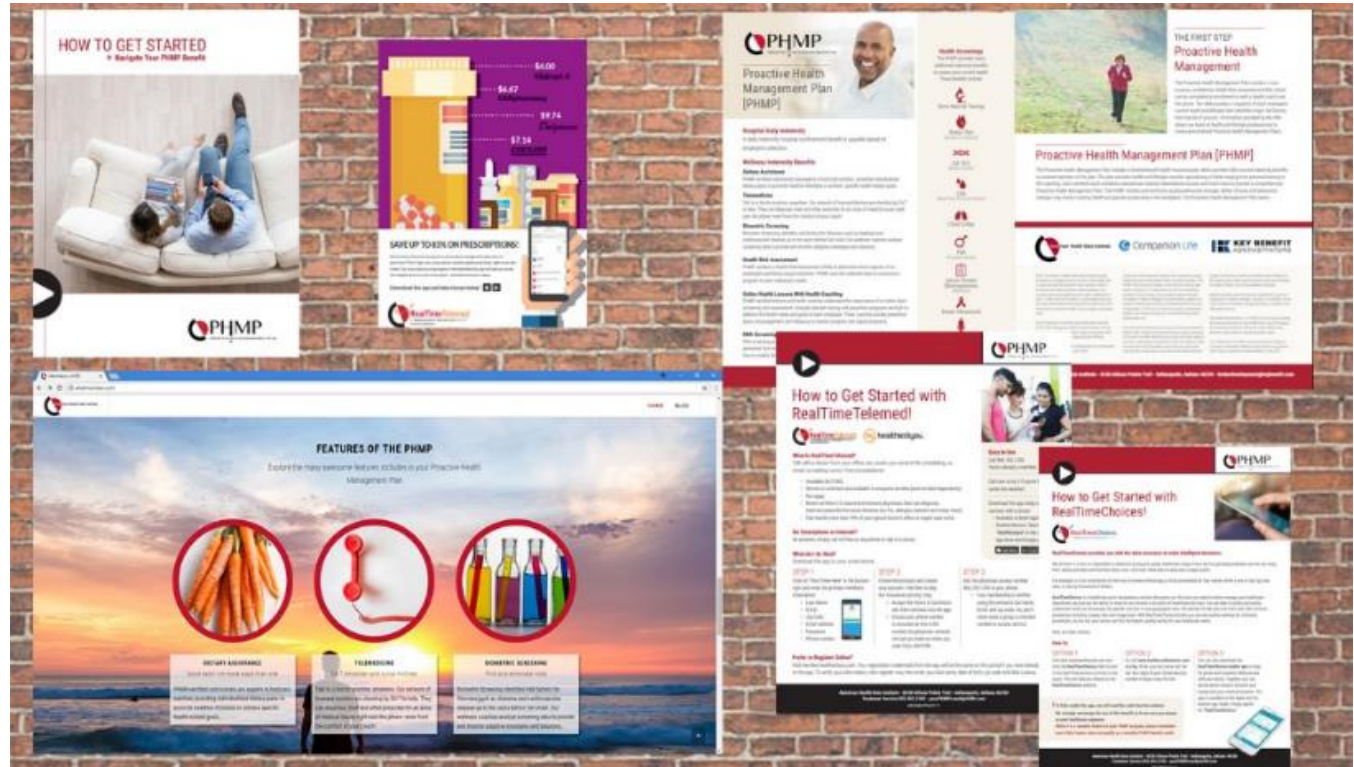
No dollar benefit will be paid for the use of these comparison engines

These benefits are included to add an element of price transparency assisting members
in becoming better healthcare consumers

PHMP INDEMNITY BENEFIT ENGAGEMENT CAMPAIGNS

Major PHMP communication campaigns will be utilized to help employees reach participation goals and receive monthly benefits.

- Email
- Text message
- Mailers
- Telephonic outreach
- Consumer services reminders



PHMP

THE REVOLUTIONARY SOLUTION

- The PHMP begins with the employee electing to pay for the PHMP premium and services through Section 125 payroll deduction (Pre-Tax).
- The monthly premium is \$755.

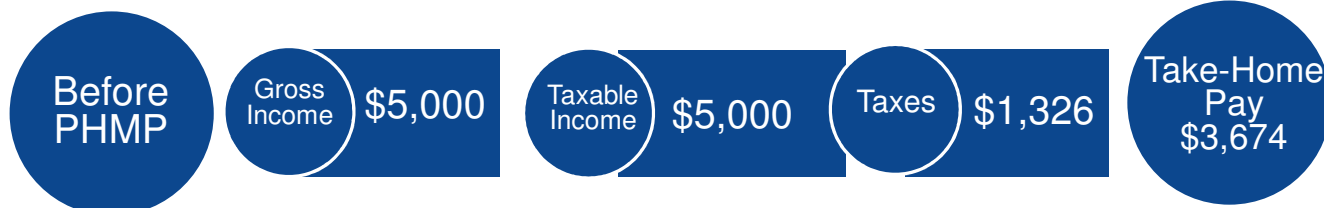
WAIT A MINUTE

There's a Happy Ending to This!

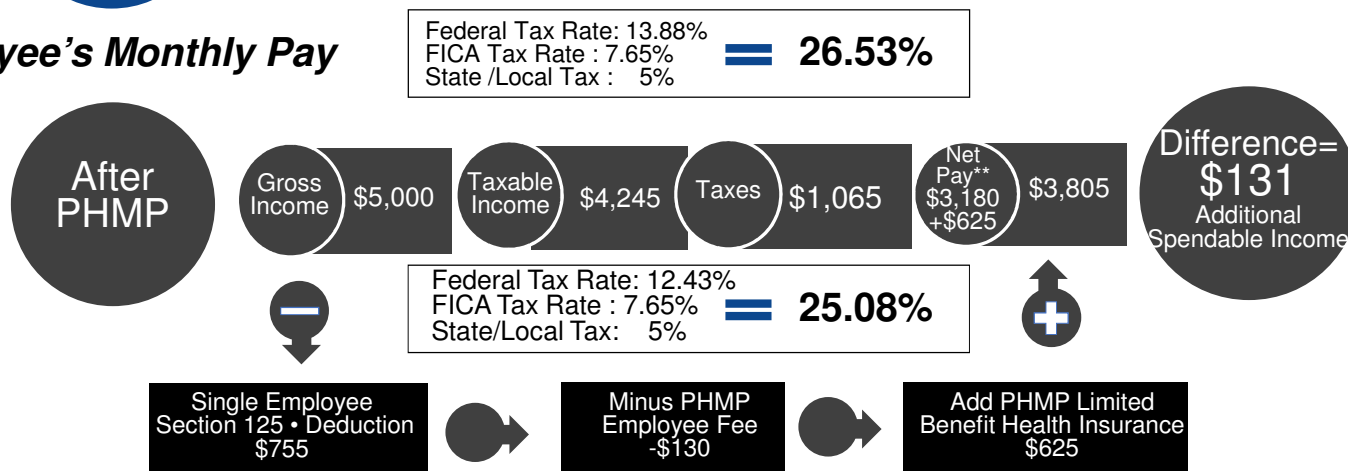
PHMP EMPLOYEE CASH FLOW*/EMPLOYEE @ \$60,000/YR

\$625 PER MONTH INDEMNITY BENEFIT FOR PARTICIPATION FILING SINGLE

Employee's Monthly Pay



Employee's Monthly Pay



*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.

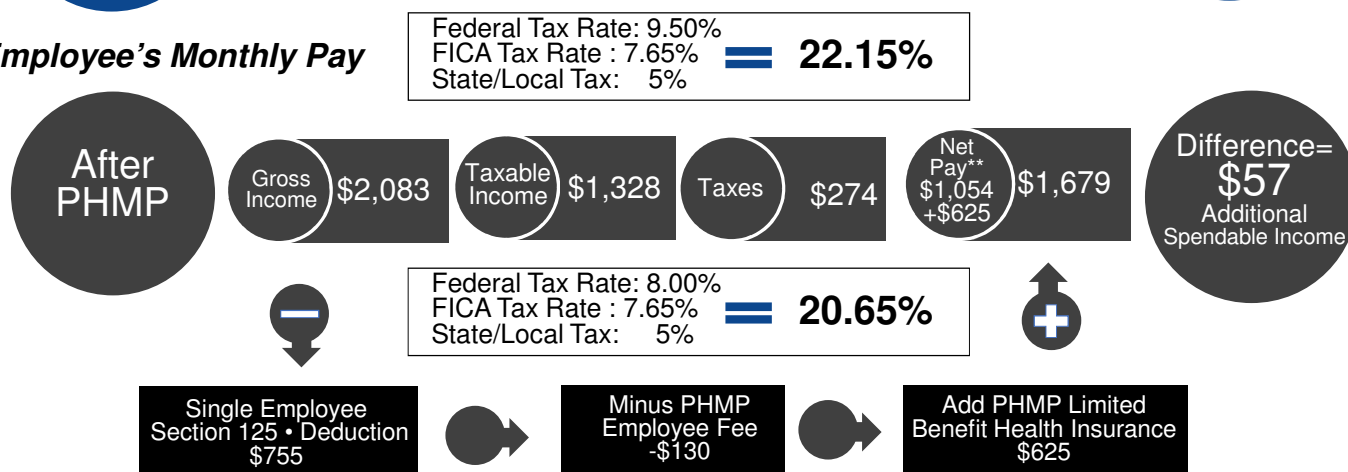
PHMP EMPLOYEE CASH FLOW* EMPLOYEE @ \$25,000/YR

\$625 PER MONTH INDEMNITY BENEFIT FOR PARTICIPATION FILING SINGLE

Employee's Monthly Pay



Employee's Monthly Pay



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**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 ^{*} FOR EMPLOYEE MAKING \$60,000 / YR

Before PHMP	Employee's Taxable Income Monthly \$5,000	Employee's Taxable Income Monthly \$4,245	After PHMP
	Employer's Monthly FICA Tax Obligation \$383	Employer's Monthly FICA Tax Obligation \$325	
	Employer's Annual FICA Tax Obligation \$4,596	Employer's Annual FICA Tax Obligation \$3,900	
Monthly Employer Savings \$58			
Annual Employer Savings \$696			
Annual Employer Fee \$360			
NET ANNUAL EMPLOYER SAVINGS* \$336			

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

PHMP ADVANTAGES

Employer	Employee
Immediate ROI – Payroll tax savings	Immediate increase in spendable income (2-5% average)
Long-term savings- Reduce medical spend	Incentivize employees to make positive lifestyle changes
Enhanced benefit offerings	Improve health long-term
Promote a healthier workforce	Reduce out-of-pocket expenses (deductibles/co-pays/coinsurance)
Potentially reduce WC claims	
Reduce absenteeism	
Detailed reporting on collective health of workforce – Actionable Intelligence to make informed future benefit decisions	

FAQ's

➤ What if I don't get a service done in a month?

- You have a grace period. If you do not complete a participatory service for any two months, within the benefit year, your plan will be canceled. This does not have to be a consecutive 2 month period. However, please note that PHMP Participation Specialists will proactively contact you to remind you to complete your monthly service and may also offer ways to complete your service over the phone.

➤ I don't want to enroll, now what?

- You can choose to opt out. You may go online through the link that you were emailed and click the Opt Out Button to receive Opt Out Instructions. **To complete the Opt Out process you MUST call a PHMP Representative at 866-673-2140.**

➤ What if I enroll and I change my mind?

- If after enrollment, you change your mind, you would need to contact your HR department for instructions. You have from the date you enroll until the 12th day of the following month to "Opt Out". Please be advised: If you do not complete your required monthly participation activity, your plan will automatically cancel after 2 months.

PHMP COMPREHENSIVE REPORTING INCLUDES

- Employer Aggregate Biometric Report
- Participant Biometric Report
- Sample DNA Report
- Sample Employer Health Management Report on PHMP



KEY BENEFIT
ADMINISTRATORS



American Health Data Institute