



Company Executives & Entrepreneurs

WellNet Health Plans Overview

Level-Funded & Self-Funded Health Plans with Integrated Wellness Administration

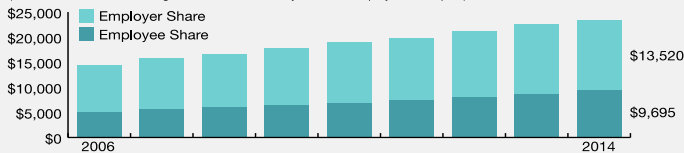
1 Healthcare Industry Challenges Businesses are Facing

Cost

- Healthcare cost increases continue to be the problem that will not go away
- Standard solutions include cost shifting, reducing benefits, narrow networks
- Many businesses may be paying for more insurance than needed
- Additional layer of expense due to ACA requirements
- Limited incentive for large insurance companies to manage your company plan
- Opportunities to save money traditionally identified after the fact... too late

Health Care Costs, 2006-2014

(Data: Milliman, shows average health costs for family of four in employer health plan)



Access to Information

- Lack of data / Information from the carrier to make informed decisions

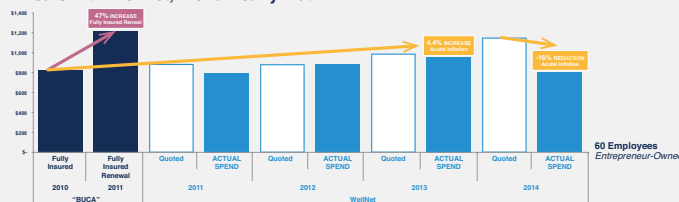
Member Engagement

- Passive employee / member engagement (one size does not fit all)
- Segmented wellness solutions (variety of different vendors)
- Limited to no incentive management
- Members face challenges to obtain access to their information
- No integrated online portal to manage, measure, and effectively track engagement programs
- Fully-insured premiums are rarely reduced, as a result of wellness programs

2 Advantages of Self-funding under the Affordable Care Act

- Self-funded plans exempt from many costly new mandates and state taxes
- Many ACA provisions do not apply to self-funded plans
- Ability to customize plan designs
- Higher probability to reduce cost & trend of medical benefit expense
- Wellness and member engagement programs have a direct impact on reducing claims costs

Bending the Cost Curve 4 Years with WellNet, Trend Nearly Flat



3 The WellNet Solution

- Self-funded and Self-funding with a safety net (level-funding)
- Health plans combined with Benefit, Wellness and Incentive administration
- Driving member engagement incentives through medical and pharmacy benefits
- Included with integrated enrollment and eligibility:
 - Choice of network, plan, wellness, and incentive management
 - ACA compliant
 - Integrated enrollment and eligibility
 - Drive performance of your plan and your people



4 Hybrid Approach: Self-Funding simplified with WellNet

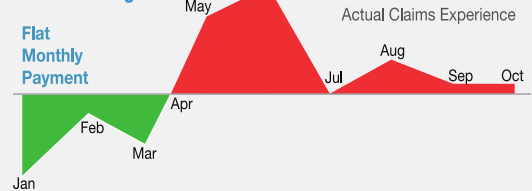
Pay flat monthly bill, covering:

- Medical & Rx claims liability
- Biometric screenings
- Stop-loss insurance premiums
- Administrative expenses
- PPO network access
- 100% return of un-spent dollars

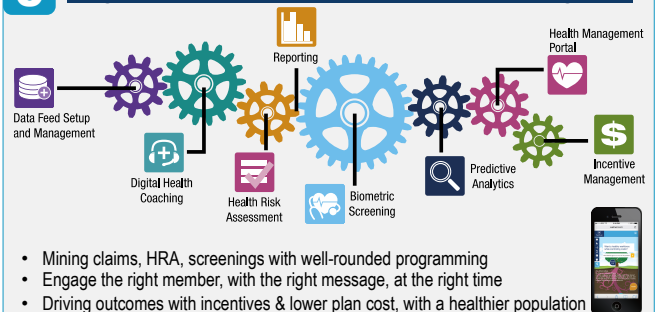
WellNet takes care of the rest:

- Dedicated Account Manager
- Stop-loss insurance protects from larger-than-expected claims
- 24/7 on-demand reporting dashboards

Level-Funding



5 Integrated Wellness Administration & Incentive Management

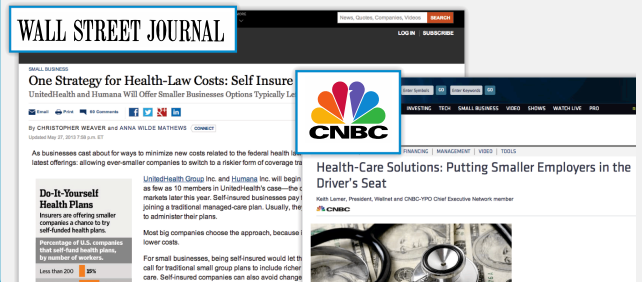


- Mining claims, HRA, screenings with well-rounded programming
- Engage the right member, with the right message, at the right time
- Driving outcomes with incentives & lower plan cost, with a healthier population

6 What Networks are Available?



7 WellNet In the News



About WellNet: With a foundation built on high-touch, customer service & account management, WellNet has created a turn-key full-service alternative health plan to the health insurance carriers. Our solutions bridge the gap by analyzing data, predicting future health costs, engaging the right members at the time, in order to reduce spending- not the benefits.



Analyze



Predict



Engage



Reduce

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