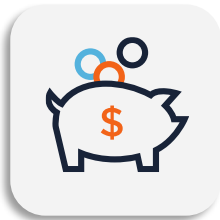




Dedicated to Driving Down the Cost of Healthcare



SAVE
ON HEALTHCARE
COSTS



HELP
GUIDE MEMBERS TO THE
RIGHT PROVIDERS



ANALYZE
MEDICAL AND RX CLAIMS
IN REAL TIME



PREDICT
FUTURE HEALTHCARE
COSTS



ENGAGE
MEMBERS TO PREVENT
FUTURE RISK

As a third-party administrator for employers offering **self-funded** group health insurance, WellNet offers National PPO Networks, Direct Contracts, and Reference-Based Pricing. With a **custom toolkit** and built-in concierge advocacy, WellNet makes health insurance easier to access and understand, **alleviating** the administrative burden, while **lowering** the healthcare spend in the process.

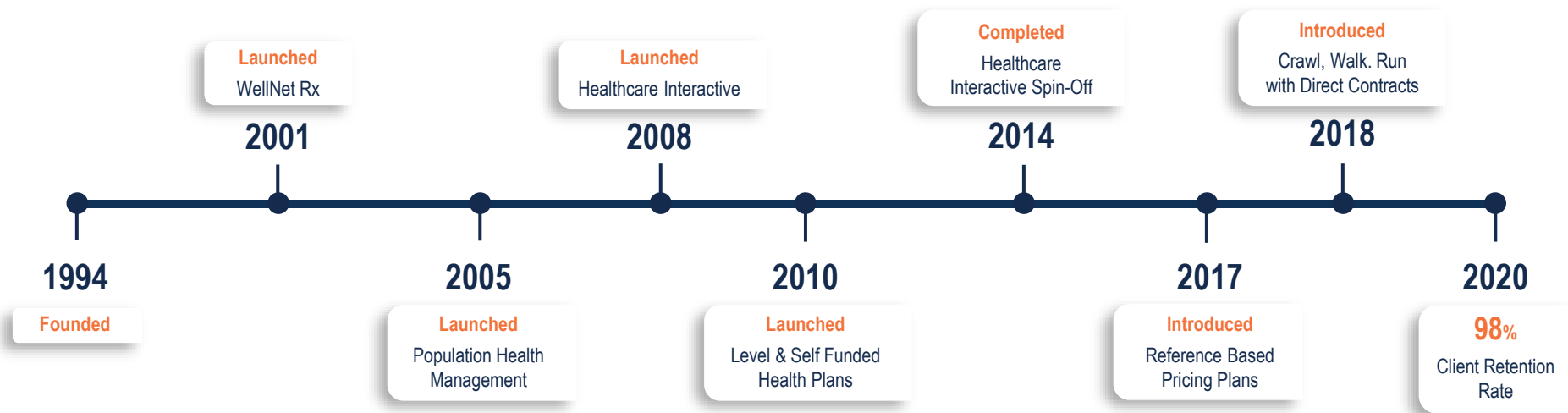
A key attribute of WellNet's value proposition is our **cloud-based** administration system that runs the health plan on a streamlined platform. To combat misaligned incentives and vested interests from the mega-insurance companies, our **data-focused** health plan provides the visibility needed to manage, measure and offer enhanced care options for employees and their families.

Evolution of WellNet



CELEBRATING OVER
25 YEARS

Fast Facts: Over 500 Clients | Over 200,000 Members | **98%** Retention Rate



Highlighted Leading Sources



"The Employers Healthcare Playbook"

Sample: Make Price & Outcome Part of the Conversation – Knee Replacement Costs in IL



- Same Exact PPO
- Same Procedure Code
- Wildly Different Prices at Every PPO Provider

- Same Exact PPO
- Same Procedure Code
- Outcomes Vary Between Every PPO Provider

HOSPITAL	CASES	AVERAGE CHARGE	AVERAGE MEDICARE REIMBURSEMENT	HOSPITAL'S RANK
1 University of Illinois Hospital Chicago, IL	11	\$118,070	\$47,874	795 out of 932 (15% percentile)
Swedish American Hospital Rockford, IL	13	\$114,900	\$21,761	781 out of 932 (16% percentile)
Provena-Saint Joseph Hospital Elgin, IL	13	\$112,491	\$17,993	773 out of 932 (17% percentile)
Advocate Good Samaritan Hospital Downers Grove, IL	25	\$110,954	\$22,335	766 out of 932 (18% percentile)
Louis A Weiss Memorial Hospital Chicago, IL	12	\$107,354	\$28,379	750 out of 932 (20% percentile)
Delnor Community Hospital Geneva, IL	11	\$106,022	\$21,206	744 out of 932 (20% percentile)
Kishwaukee Community Hospital DeKalb, IL	13	\$104,596	\$23,199	734 out of 932 (21% percentile)
Advocate Christ Hospital & Medical Center Oak Lawn, IL	32	\$88,290	\$29,013	633 out of 932 (32% percentile)
Palos Community Hospital Palos Heights, IL	29	\$87,752	\$19,770	625 out of 932 (33% percentile)
2 Rush University Medical Center Chicago, IL		\$86,519	\$28,008	615 out of 932 (34% percentile)
Saint Anthony's Health Center Alton, IL	15	\$85,436	\$16,812	607 out of 932 (35% percentile)
Ingalls Memorial Hospital Harvey, IL	16	\$83,901	\$21,812	587 out of 932 (37% percentile)
Silver Cross Hospital And Medical Centers New Lenox, IL	14	\$83,744	\$22,022	585 out of 932 (37% percentile)
Edward Hospital Naperville, IL	21	\$81,876	\$18,570	574 out of 932 (38% percentile)
3 Memorial Medical Center Springfield, IL	36	\$60,445	\$20,063	329 out of 932 (65% percentile)
Riverside Medical Center Kankakee, IL	16	\$56,315	\$20,256	270 out of 932 (71% percentile)
Memorial Hospital of Carbondale Carbondale, IL	17	\$56,220	\$18,572	266 out of 932 (71% percentile)
Herrin Hospital Herrin, IL	17	\$56,160	\$18,497	265 out of 932 (72% percentile)

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I'm going to have a leg up on my competition because I've got clients seeing tangible results. I'm able to walk up to my competitor's clients and show them the results that I've got — they're going to then turn back to their existing advisors and say, 'Well, why aren't you doing this for us?'

- Bill Lavis- Seitzmann Morris Lavis

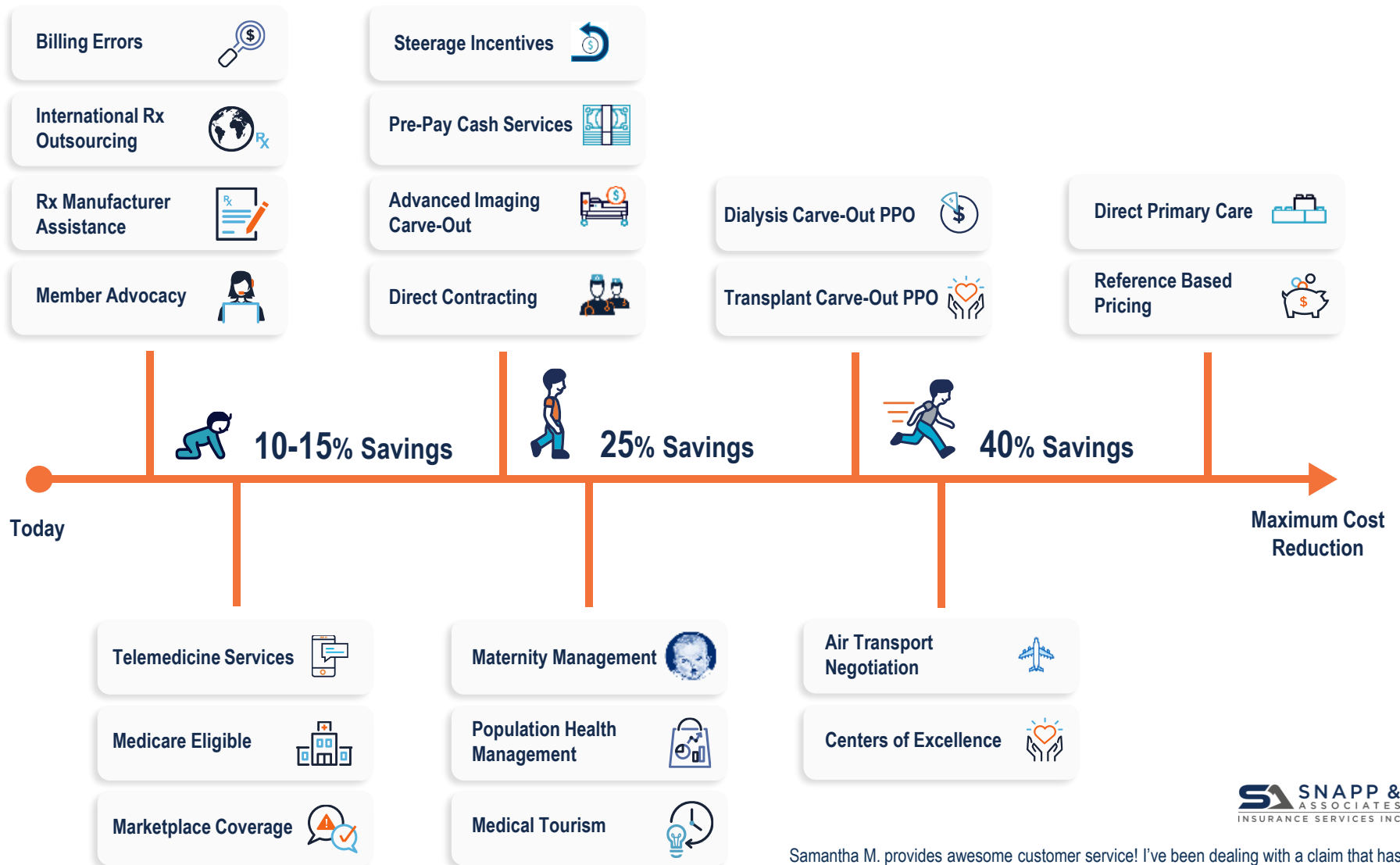
SHAPE the Future of Healthcare



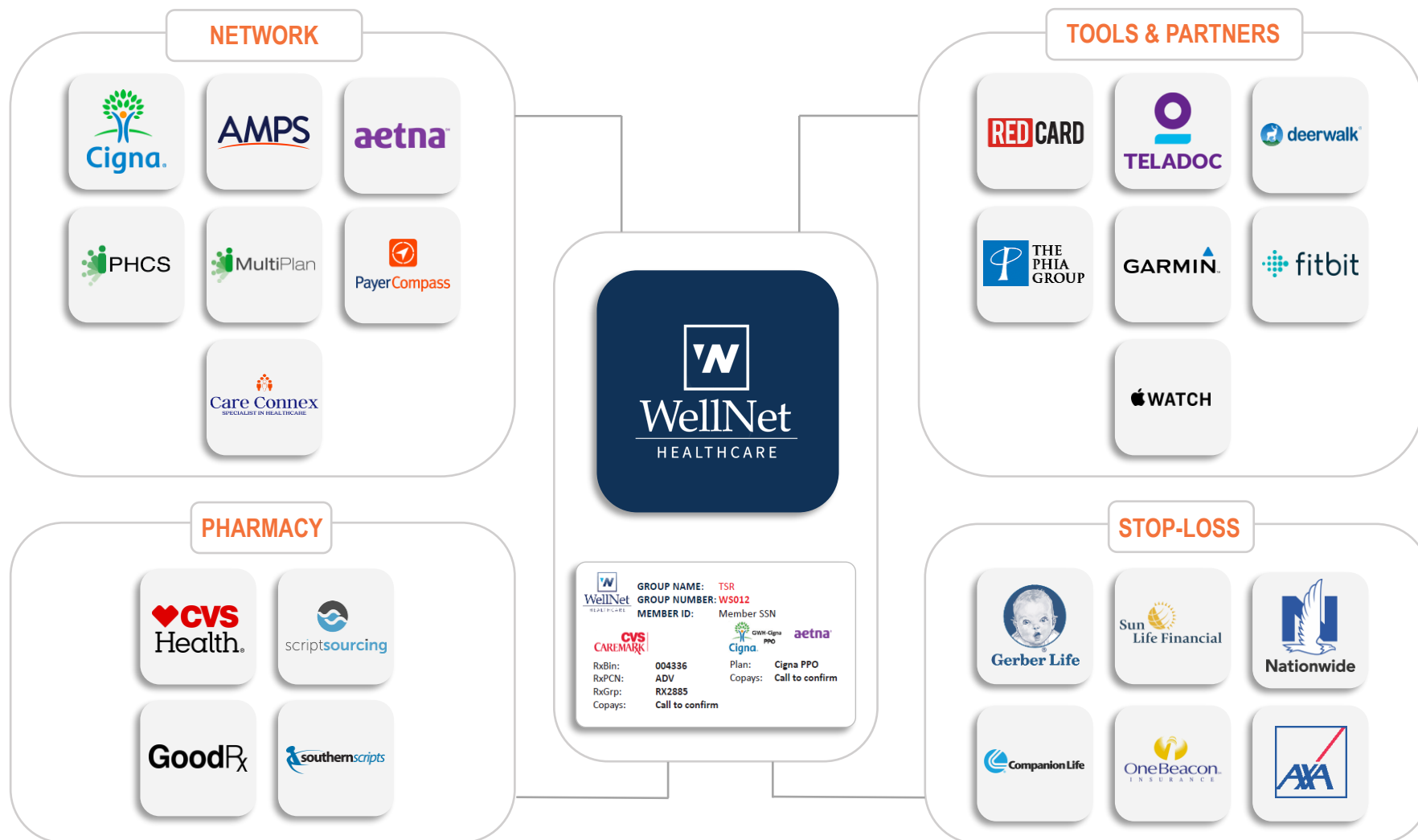
Maple Hill Benefits
INSURANCE AGENCY

WellNet was able to help me win a large case when other brokers were thinking traditional fully insured products. If you are looking for a way to differentiate yourself in the market and show real options, WellNet is the way to to!
- **Brandon Chisholm, Maple Hill Benefits, Richmond, VA**

Toolkit: Immediate & Long-Term Strategies to Save



Partners You Know



Arthur J. Gallagher & Co.

If brokers must pare down costs or shop plans year in and year out, there is little room to hone in on the important differentiating factors. It's important to make sure similar claims don't hit again and again – that's where WellNet steps in.

- Robert Petcove, Arthur J. Gallagher, Cherry Hill, NJ

Success Stories



Industry: Automotive Dealer
Employees: 620
Total Saved: \$4m
Savings PEPY: \$6,451

Toolkit Savings Examples:

- Rx Assistance: \$240k
- Medicare Eligible: \$40k
- Air Transport: \$220k



Industry: Engineering
Employees: 130
Total Saved: \$324,000
Savings PEPY: \$2,492

Toolkit Savings Example:

- Pre-Pay Cash Services: \$42k



Industry: Printing
Employees: 75
Total Saved: \$500,000
Savings PEPY: \$6,666

Toolkit Savings Examples:

- Rx Assistance: \$180k
- Dialysis PPO Carve-Out: \$120k



Industry: Shipping
Employees: 155
Total Saved: \$642,000
Savings PEPY: \$4,141

Toolkit Savings Examples:

- Claims Audit: \$375k
- International Outsourcing: \$66k
- Medicare Eligible: \$90k



Industry: Sports
Employees: 52
Total Saved: \$200,000
Savings PEPY: \$3,846

Toolkit Savings Example:

- Dialysis PPO Carve-Out: \$78k



Industry: Call Center
Employees: 110
Total Saved: \$109,000
Savings PEPY: \$990

Toolkit Savings Example:

- Rx Assistance: \$92k



WellNet's innovative approach to offering our customers with outside-of-the-box, creative, self-funded solutions that make sense from both a benefit design and pricing standpoint. WellNet is a partner that I will continue to rely on.

- Dwight Ellis, USI Insurance Services, Richmond, VA

WellNet Healthcare

PLAY BOOK



PHASE I: EXPLORE & UNDERSTAND

- Understand Requirements
- Plan Interpretation
- Data Analysis & Risk Management
- Reporting Needs



PHASE II: NOTIFY & BUILD

- Vendor Notification & Initiation
- System, Plan and Stop Loss Configurations
- Network Providers
- Banking and Billing Requirements
- Eligibility Data & Ongoing Enrollment
- Web Portal Set Up & Training
- Benefit Docs & Communications



PHASE III: TEST & ACTIVATE

- Testing, Validation & Audit
- Readiness Assessment
- Call Center Plan-Specific Review
- ID Card Distribution
- Transition of Care
- Accumulator Data Transfer
- Claim Processing & Payment



PHASE IV: BUILD THE RELATIONSHIP

- Get to Know the Client & Their Plan Design
- Complete Portal Access Training
- Review Claims Using Toolkit Available Programs
- Schedule 3-Month Plan Performance Review



PHASE V: ANALYZE & ADVOCATE

- Review Data, Identify Risk
- Mitigate Risks Utilizing Toolkit
- Set Renewal Expectations



PHASE VI: SOLIDIFY RELATIONSHIP & RENEW CLIENT

- WellNet's Scorecard; Challenges & Opportunities
- Negotiate Renewal Terms
- Incorporate Plan Recommendations

Employer, Member, and Consultant Portals Make Management Easy



Aug - Oct 2015: Prevention & Wellness

Earning Period: 8/1/2015 - 10/31/2015

Points Earned: 75
Points Remaining: 125

Incentive Program Information

Type
Earn up to \$500 in deductible credits.

Rules to Qualify
You can only earn points during the earning period.

Total Points Needed
You need 200 points to earn the incentive.

View Health Goals

Goals	Status	Points Earned
+ Wellness Check-Up (once per incentive year)	Completed as of 6/25/2015	150 of 150 earned!

My Incentives

Below is a summary of the incentives offered to you. Please refer to the document describing your incentive program for full details. If this document has been made available electronically, you may access it by selecting **Benefits** on the toolbar at the left, then selecting **Forms, Documents, Links**.

The incentives listed below help you earn rewards and/or discounts for your wellness program. Please note that your participation in this program is completely voluntary. Your eligibility for health plan coverage and your employment status are not affected whether you choose to participate or not. If you have any questions, please contact a Navigator at the number at the bottom of the page.

Yearly Incentive Requirements

Take advantage of these great incentives:

Wellness Points Balance: 8

You need 2 points to...

Standings

TRIVIA CHALLENGE STANDINGS

Challenge Name	Win	Loss	Tie	Completed
Total	3	6	2	12
Blood Pressure Trivia Challenge	0	2	1	3
Diabetes Trivia Challenge	1	3	0	6
Exercise and Nutrition Trivia Challenge	1	0	0	1
Mental Health Trivia Challenge	1	1	1	4

Challenge Standing Details

Wins, losses, and ties include head-to-head trivia challenges only. Completed challenges include both head-to-head and individual challenges. Individual challenge results will clear 90 days after the challenge has been completed.

My Benefits

Enroll and Manage Benefits

Click here to:

- See your current benefits
- Change your address, phone, etc
- Change benefits

Food & Fitness Summary

Net Calories Burned: April 2016
Daily Average: N/A
Monthly Total: N/A

My Messages

Recent Conversations:

Conversation	Date
Managing Stress	1/19/2016
Online Education - Reducing Stress	1/19/2016
Online Education - Reducing Stress	11/16/2015

Health Challenges

Current Points Leaders:

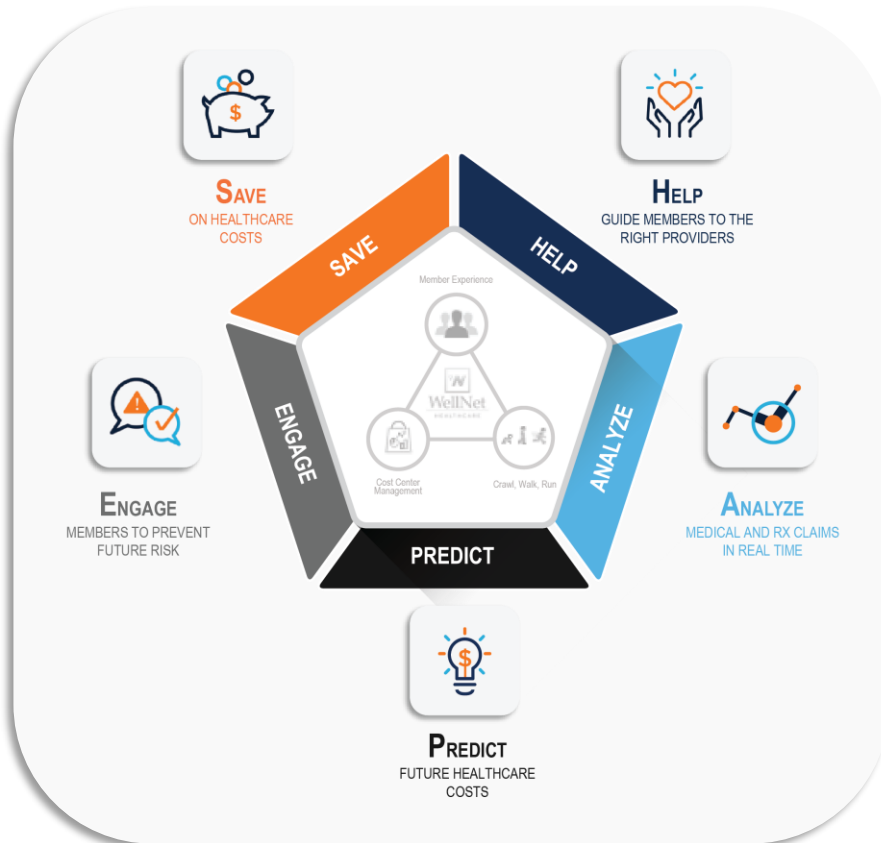
Rank	Name	Points
1	JaneDoe D. (Team Zan)	10
3	GBS D. (Team HCI)	0
3	Pedro G. (Team HCI)	0

Calendar

No calendar data found

Claims

You have 0 Pending Claims at this time.



Items Needed to Prepare Proposal

(live link, click above)



(live link, click above)



Dave Earle
Chief Revenue Officer

| www.wellnet.com | dearle@wellnet.com | 704-369-6565 direct

Target Profile Customers: Companies with 100 to 5,000 Employees, Entrepreneurial-led/Engaged C-Suite Team, Fully Insured/Level-Funded/Self-Funded/Captive

Industries: Automotive, Trucking/Logistics, Technology, Real Estate/Construction, Banking/Finance, Hospitality, Professional Services, GovCon, Staffing, Manufacturing, Healthcare/Hospital, Pharma, Education