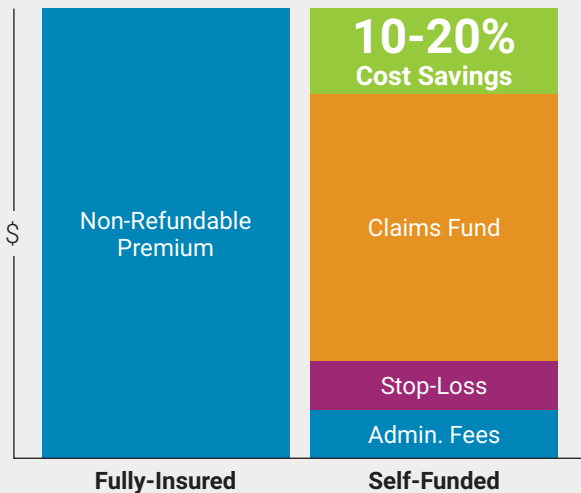


Habeo Health Plan

Your New Approach to Healthcare

A Shared-Risk, Cost-Savings Plan



- ▶ More likely to reduce cost of medical benefit expenses
- ▶ Exemptions from costly ACA mandates and State taxes
- ▶ No annual limitation on deductibles, guaranteed issue of coverage, or community ratings with tighter age bands
- ▶ Flat monthly payment, regardless of fluctuating claims
- ▶ Annual savings reimbursement
- ▶ Customizable plan designs

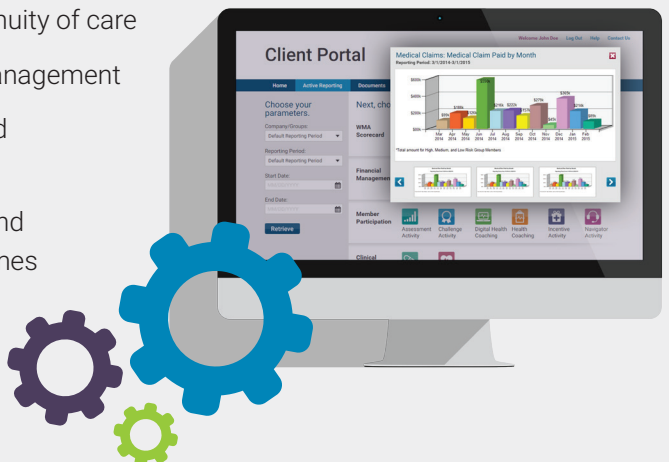
Flat Monthly Cost

Pay a flat monthly bill that covers:

- ▶ Medical & Rx claims liability
- ▶ Biometric screenings
- ▶ Stop-loss insurance
- ▶ Administrative expenses
- ▶ PPO network access
- ▶ Employee wellness & incentive program

Fully-Integrated Corporate Wellness Program

- ▶ Physician-directed outreach ensuring continuity of care
- ▶ RN clinical health coaching and disease management
- ▶ Predictive modeling identifying medium and high risk populations
- ▶ Incentives designed to drive participation and influence behavior to achieve health outcomes
- ▶ Real-time, actionable data and customizable reporting
- ▶ Engaging and fun wellness activities and communications



For more information, visit www.habeohealth.com

Habeo Health Plan

Narrow and Wrap Networks

Quality Patient-Centered Medical Home

We partner with Health Systems that deliver evidence-based care, preventive medicine, and chronic disease management while making members an integral part of their personal healthcare plan. Other services include:

- ▶ Dedicated primary care physicians (PCP) that treat you like family
- ▶ Physicians and clinical care teams that work together on your behalf
- ▶ Ability to request appointments and access personal health information online
- ▶ Reduced or no wait time
- ▶ Extended hours at PCP locations on weekdays and weekends
- ▶ All services are conveniently performed in one room to save you time



Habeo's patient-centered medical plans offered by local health systems are wrapped with a national PPO network

PPO Narrow Network



MedStar Health

- ▶ Access to over 6,000 MedStar physicians
- ▶ 60 locations across Maryland and Washington, D.C.
- ▶ 30+ locations are Primary Care Medical Homes that have been awarded the NCQA Level-3 Certification, the highest level of quality



Wrap Network



- ▶ PHCS offers access in all states to over 4,500 hospitals, 70,000 ancillary care facilities and 700,000 healthcare professionals
- ▶ Largest independent primary PPO in the nation
- ▶ Endorsed by National Committess for Quality Assurance (NCQA)

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