

Paradigm Health Plans Differentiators



MEMBER 360 PROGRAM

- We provide unparalleled expertise, exceeding members' expectations about their healthcare coverage
- Unparalleled Member Cost-Containment through reduction or elimination of out-of-pocket expenses
- Provides transparency in network quality and cost options
- Dedicated advocates that provide complete resolution of billing issues
- Guide Members and help select in-network providers that match their clinical needs
- Enrollment on behalf of Members in Pharmacy Mail-Order Programs



INNOVATIVE HEALTH MANAGEMENT SOLUTIONS: LIFESTYLE-FOR-LIFE®

- On-site screening program and biometric lab test of up to 38-panels provides early detection of hard-to-treat diseases, resulting in an actuarial savings of 6-9%
- Ongoing outreach to "at-risk" Plan Participants
- Plan Clinical support to help employers drive participation and results in our Health Management Programs
- Dedicated Program Managers to tailor clinical programs
- Disease Management Programs



NATIONAL NETWORK ACCESS

- Paradigm utilizes Major PPO National Networks with thousands of high quality access points comprised of physicians, specialists, hospitals and ancillary facilities
- Multiple Networks can be used for the same employer to guarantee all employees have provider access regardless of their geographic location
- Low client disruption and seamless transition during change of benefit platforms



PROJECT YOUR COSTS ACCURATELY

- Paradigm Health Plans Exclusive: Max Rate Cap on Increase for 3 renewal cycles¹
- Level Funded: 12 monthly payments and Clients owe nothing more!
- 100% of unspent claims surplus is returned to the Client
- Easy Fund: Alternative to a Difference Card
- Savings Partners: Less Cost. More Savings!
- Average Client Renewal rate of 3.5% in comparison to industry average of 11-15%
- Specific and Aggregate Reinsurance
- Fixed Cost Funding, Claim Funding and Expected Funding
- Organ Transplant and Liability Coverage



FLEXIBLE PLAN DESIGNS

- Comprehensive EPO/PPO Health Plans
- 30 FTE and Above
- Wage Parity/Living Wage Plans
- Supplemental for Living Wage
- Minimum Value (MV)
- Minimum Essential Coverage



REGULATORY COMPLIANCE

- Meets the Minimum essential coverage of 60% MV or greater
- If offered to 70% of the FT Employees, employer will satisfy the mandate and avoid penalties in applicable states
- Plans available that provide minimum value for ACA purposes



WORKFORCE/ANCILLARY PLAN COVERAGE

- Dental
- Vision
- Short- and Long- Term Disability
- Critical Illness/AD &D/Group Life
- Pharmacy Benefit Management
- Telehealth, Video and Skype Conferencing using 1-800MD

¹ Rate Caps are for groups who contract for three years, when there is a minimum of 75% participation of groups' plan Members in the Lifestyle-for-Life® program.

Why Incorporate a Health Management Program?

88% of healthcare costs are spent on **doctor visits, emergency room visits and hospital stays; not preventative care**

80% of Medical expenses are incurred by **15% of the employee population** affected by chronic health conditions (heart disease, diabetes, stroke)

75% of these costs are **preventable** through lifestyle changes or medications

Snapshot of Average American Employee Today:

63% have not seen a doctor in more than 3 years

58% have undiagnosed conditions

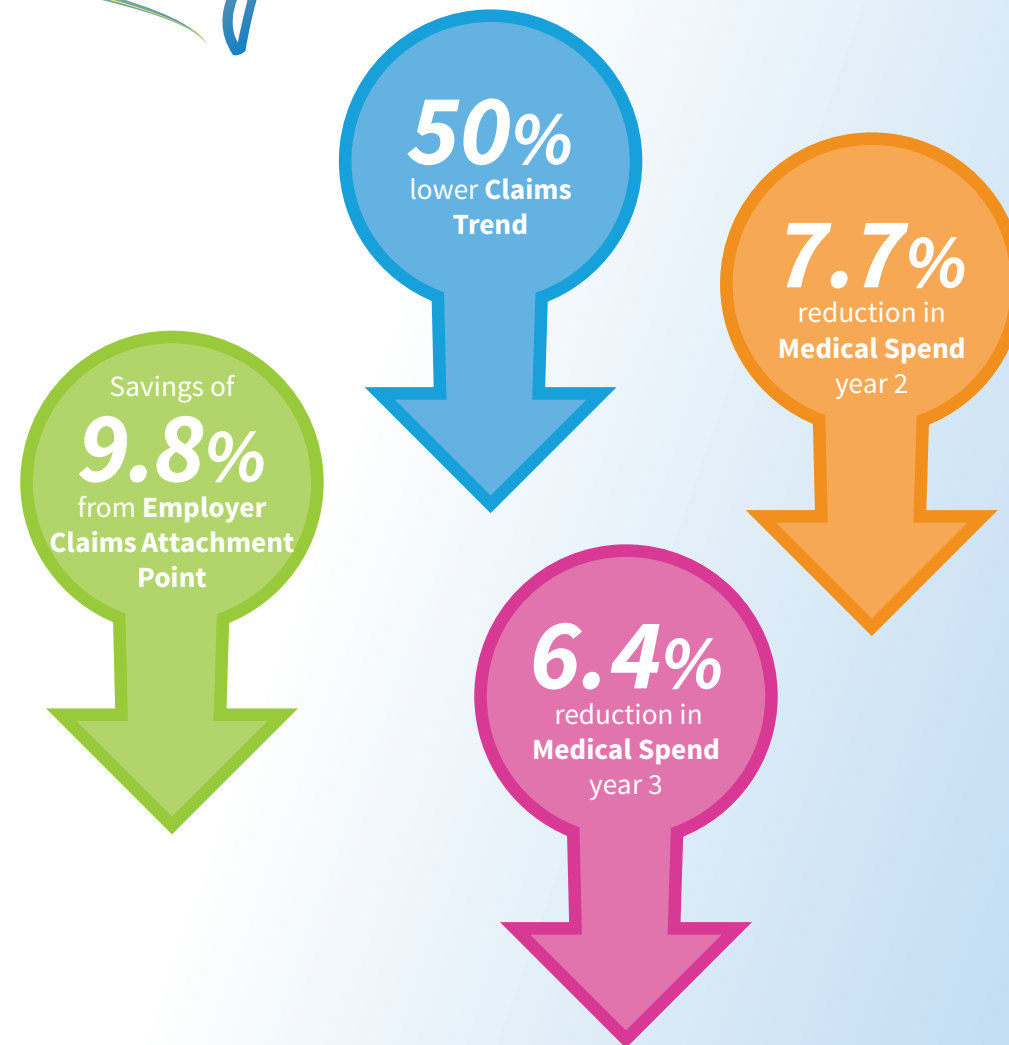
30% are pre-diabetic

20% use tobacco

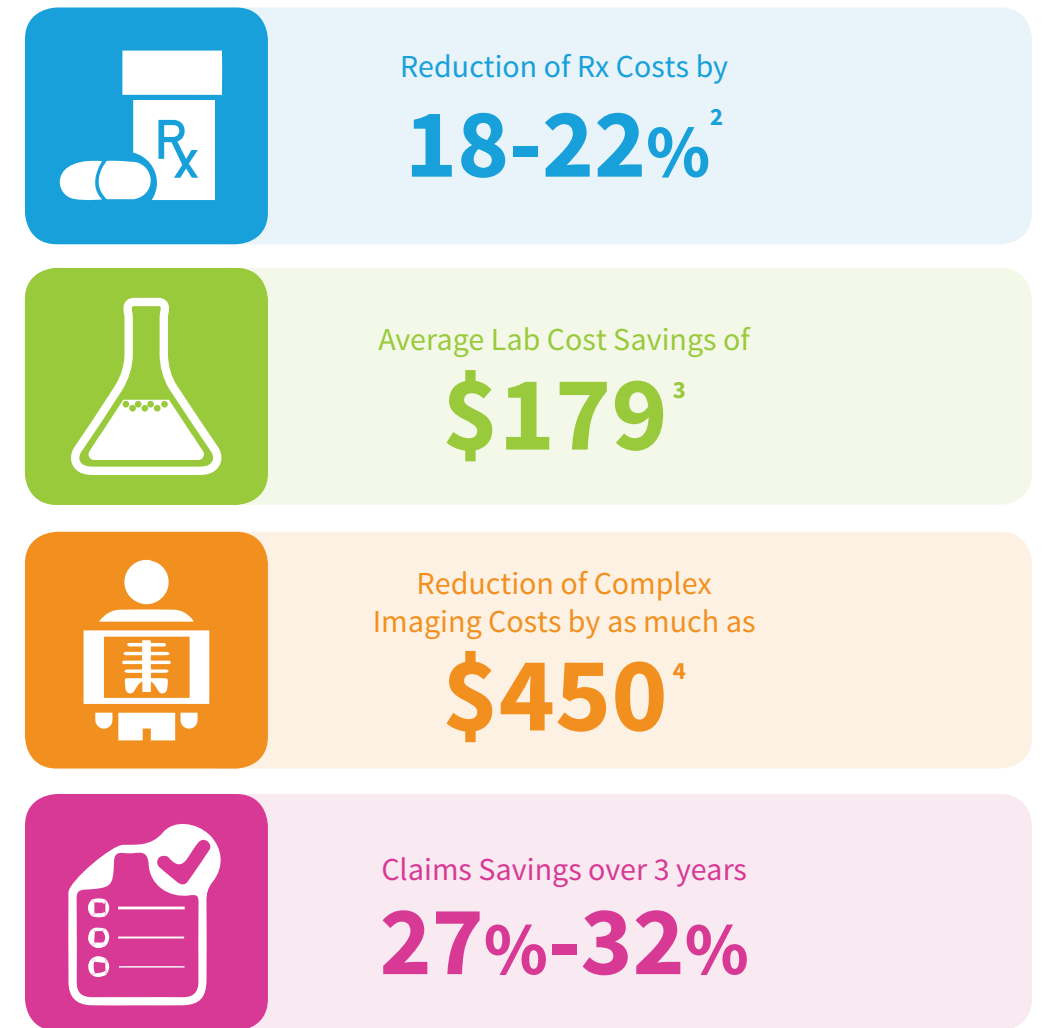
Proven ROI For Paradigm Clients:



Clients that participate in our Lifestyle-for-Life® Program had:



Groups that utilize our Member 360 Program had on average:



Paradigm Partners:



(Serve you.)



Major National PPO Network Partners:

² When a Member 360 Professional enrolls the Member in the Mail-Order program. Applies only when Member 360 program utilized by the Member.
³ Per study – assumes and calculated on participation in the Lifestyle-for-Life® program, requiring a 38-panel blood draw. Applies only when Member 360 program utilized by the Member.
⁴ MRI, CT, PET. Per study – assumes 15 of every covered lives requires complex imaging. Applies only when Member 360 program utilized by the Member.