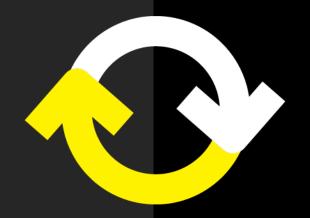


Healthcare Navigation



Employee healthcare hassle problems.



Employer healthcare cost problems.

The healthcare hassle problem is getting worse, not better

Confusion

77% of consumers have regretted a healthcare decision.

Lack of transparency

The average person overpays for prescriptions by **50%** and in-network health care prices can vary by **300%** or more.

Administrative headaches

30% of medical bills are incorrect.3

Complexity

The health insurance industry ranks last in simplicity across **25** different industries—and the large health insurance companies hold **3** of the bottom **5** spots.¹

Low trust

Only **7%** of Americans trust health insurance companies.²



¹ Global Brand Simplicity Index 2017 (http://simplicityindex.com/wp-content/uploads/2017/01/SG_GBSI_2017.pdf)

² Harris Poll (www.insurancebusinessmag.com/us/news/breaking-news/Americas-leastrespected-industries.aspx)

³ The Wall Street Journal

Organizations have a healthcare cost problem

Patient misinformation



 Patient chooses provider based on minimal to no cost and quality research.

Opaque provider relationships



- Chosen doctor refers to expensive testing that is 2x more expensive than area average
- Brand name meds prescribed instead of lower-cost alternatives

Providers not following best practices



 Provider pursues surgery instead of more conservative therapy





Understand health and benefit plans



Find highly-rated, cost-effective providers

Compass Navigator

Supporting your people throughout their **entire** healthcare journey



Guide to the right programs at the right time



Coordinate care



Compare costs for procedures and care



Drive lower cost Rx options



Help with medical bills

The Compass difference



Health Pro support

So employees get answers, not the runground



Smart recommendations

So employees don't leave cost and quality to chance



In-the-moment benefits guidance

So employees consider all benefits when making healthcare decisions



The Health Pro® difference

 Personal: Direct access to your personal Health Pro via phone and email

 Comprehensive: Support for medical, dental, vision, Rx and ancillary healthcare benefits

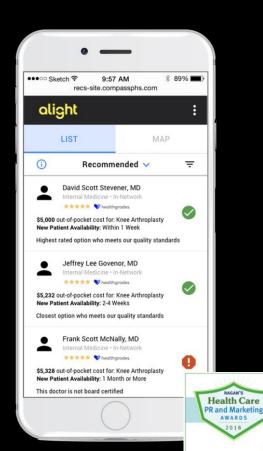
 Responsive: Same day response, next day answer. Every time.

 Trusted: Long-term relationship providing consistent support over time

 Outcome-Driven: Evaluated based on solution quality, participant satisfaction and money saved



A technology solution to help your people make better health care decisions

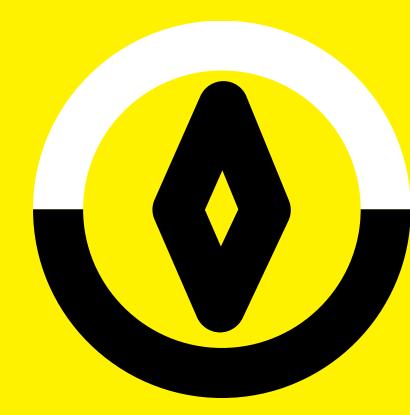


- Provides a single place to find highly-rated, cost-effective doctors, dentists and eye care professionals
- Uses a proprietary blend of personal preferences, your organization's health plan, and cost, quality and provider availability data
- Makes it easy for people to take action by curating all options into a few distinct recommendations

Winner Mobile App

Real results

Our healthcare navigation solution helps people make simpler, smarter healthcare decisions every day.



+85
Industry leading
Net Promoter Score

\$407
Claims verified
savings per solution*

*Solution is defined as any care recommendation such as a doctor recommendation or cost estimate



((C Thank you)))