



Service. Savings. Solutions.

Out-of-Network Solutions

Balancing quality healthcare with considerable savings

Negotiations & Repricing

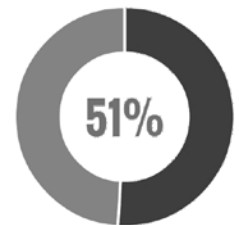
- ✓ We have significant historical provider repricing data
- ✓ Determine repricing methodology that will generate the greatest savings by provider
- ✓ No minimum dollar thresholds
- ✓ Access to multiple Wrap & Supplemental PPOs



Average Success Rate

Medicare Plus / Reference-Based Pricing

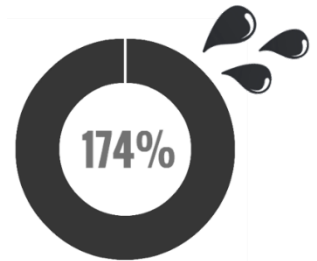
- ✓ Alternative out-of-network solution
- ✓ Applies Medicare Plus reimbursement to facility, physician & ancillary providers
- ✓ Used to dramatically decrease OON costs, reduce Plan costs & lower stop-loss premium increases
- ✓ Pricing based on PEPM or % of Savings



Average Savings Rate

Enhanced Savings Program (ESP)

- ✓ Alternative out-of-network solution
- ✓ Applies Medicare Plus reimbursement to facility, physician & ancillary providers
- ✓ Used to dramatically decrease OON costs, reduce Plan costs & lower stop-loss premium increases
- ✓ Pricing based on PEPM or % of Savings



UCS Comparison to Medicare

ESP RESULTS HAVE BEEN SIGNIFICANT!

- 69%** National average savings on ESP repriced medical bills
- <3%** Percentage of medical bills generating provider inquiries
- 99%** Overall success rate when including Negotiations, PPOs & ESP
- 51%** Overall savings rate when including Negotiations, PPOs & ESP