

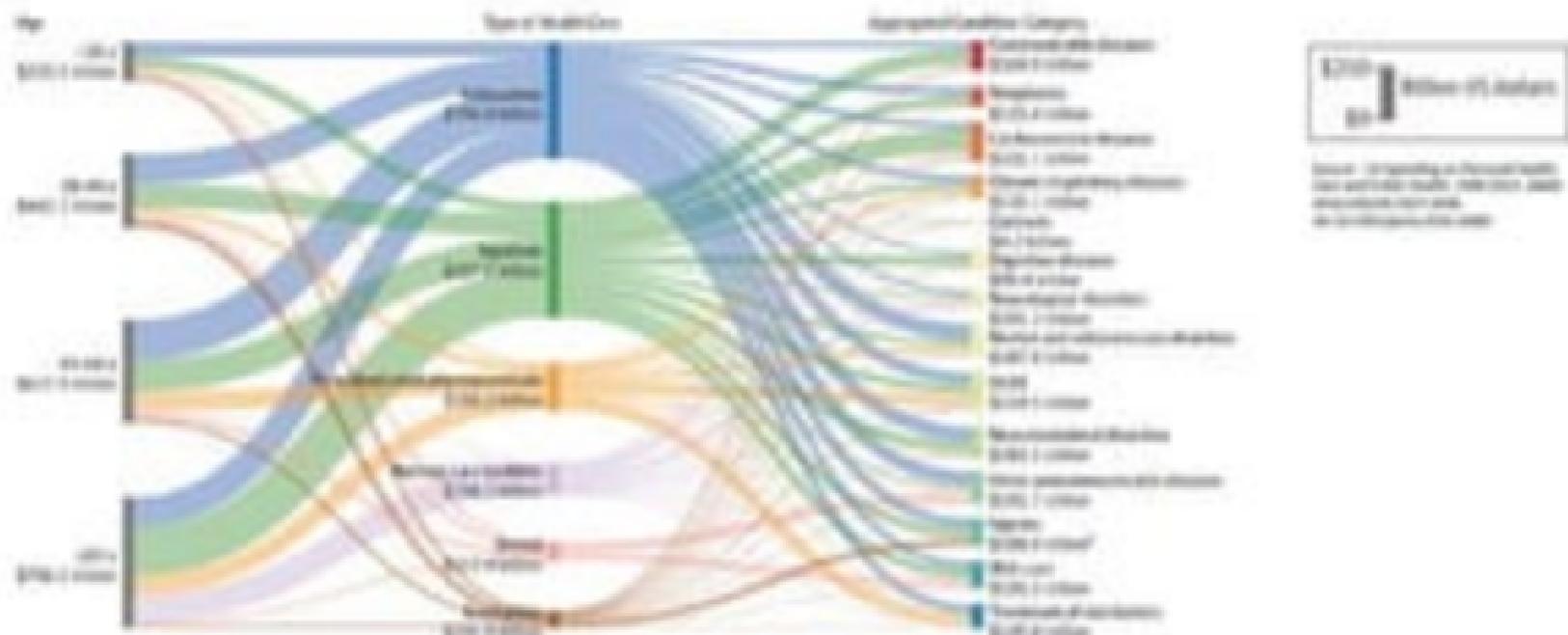
If you plan cities for cars and traffic – you get cars and traffic.



If you plan cities for people and places – you get people and places.



if you plan health care for annual plan decisions, doctors, hospitals and drugs –  
 you get health care for annual plans, doctors, hospitals, and drugs.



## Designing a health plan from scratch



### Core

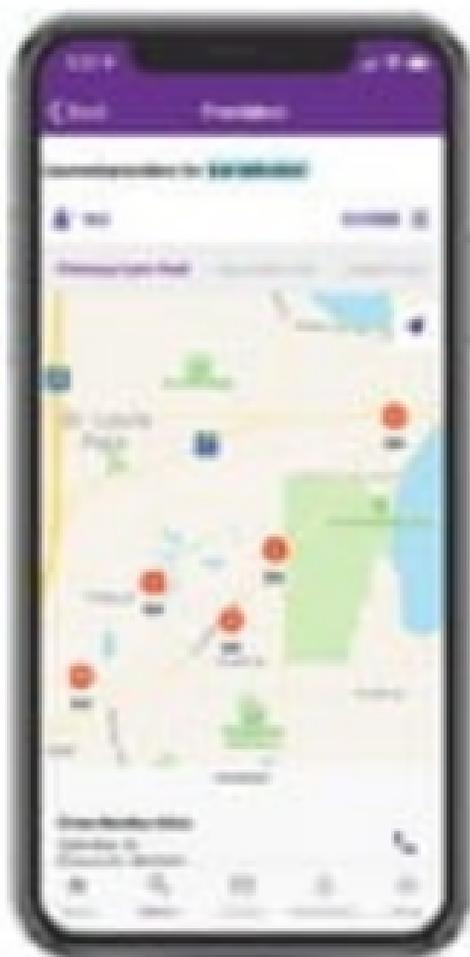
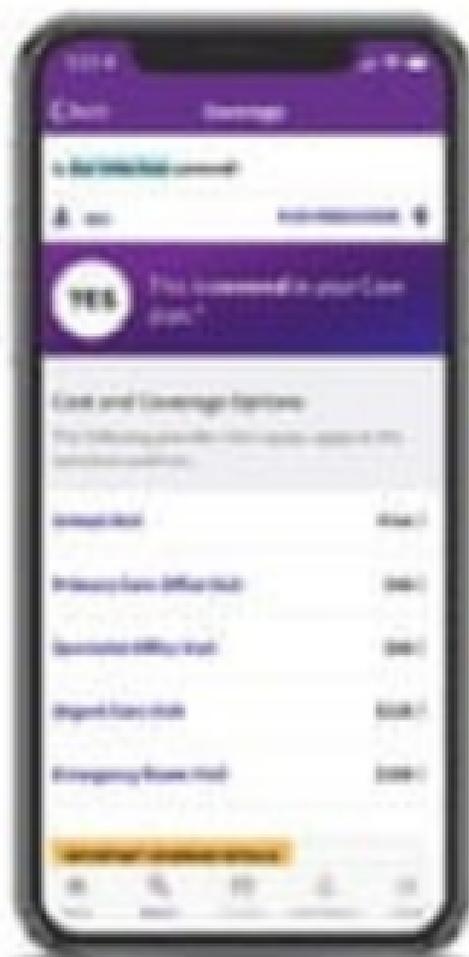
- Designed to meet ACA requirements
- Copay only – no deductibles or co-insurance
- Best's ratings are great!
- Elected during annual enrollment

### Add-Ins

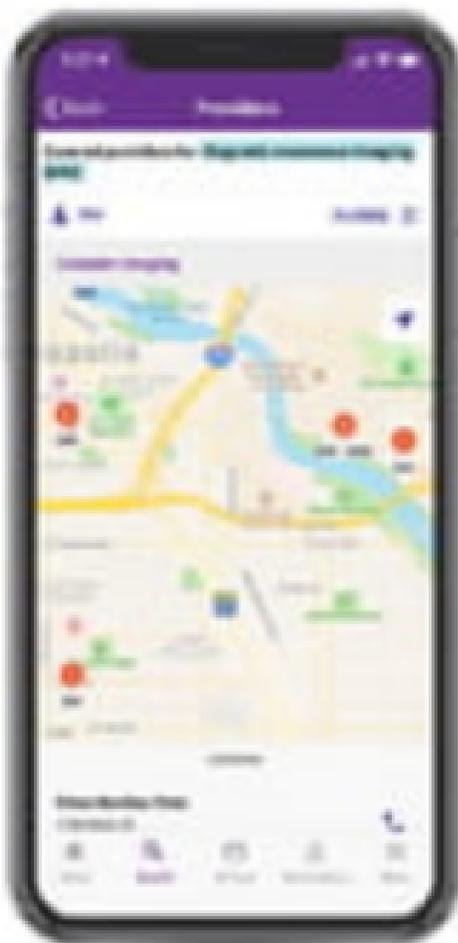
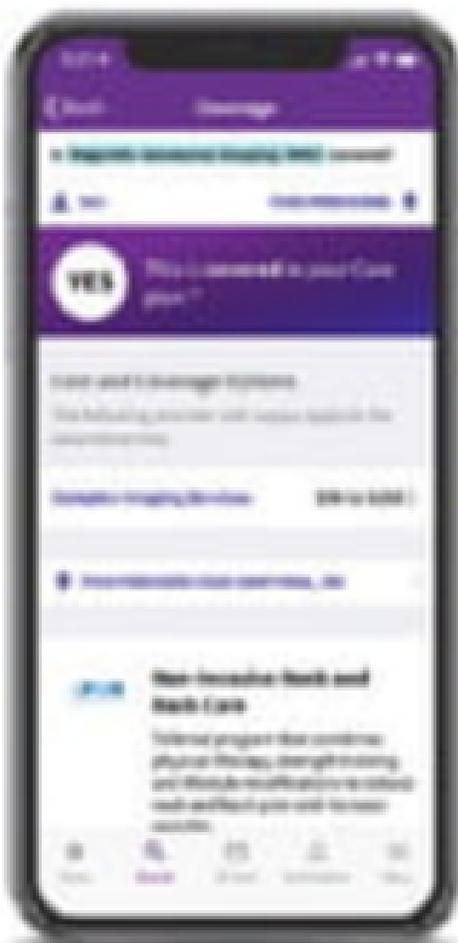
- Time to plan for care
- Range of treatment options, providers and settings
- Copays and additional payee/cost contributions
- Purchased on-demand at any time throughout the year

- + Employers save 10%-15%
- + Rich Core benefit

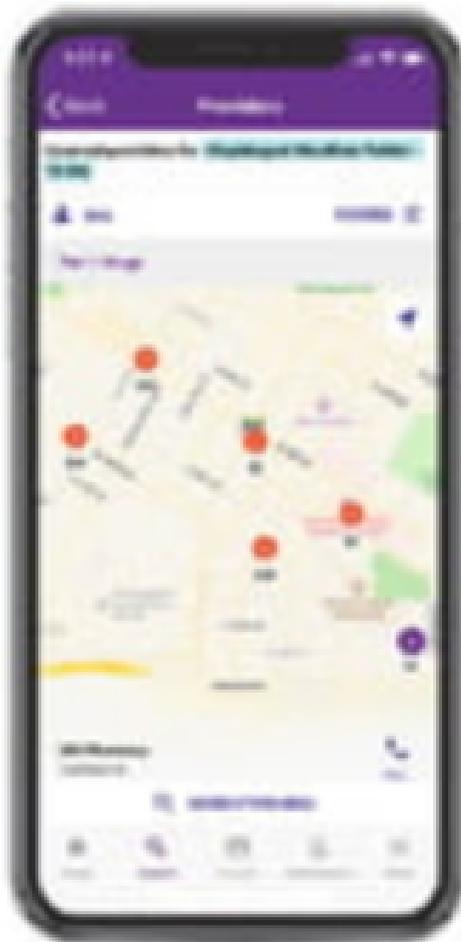
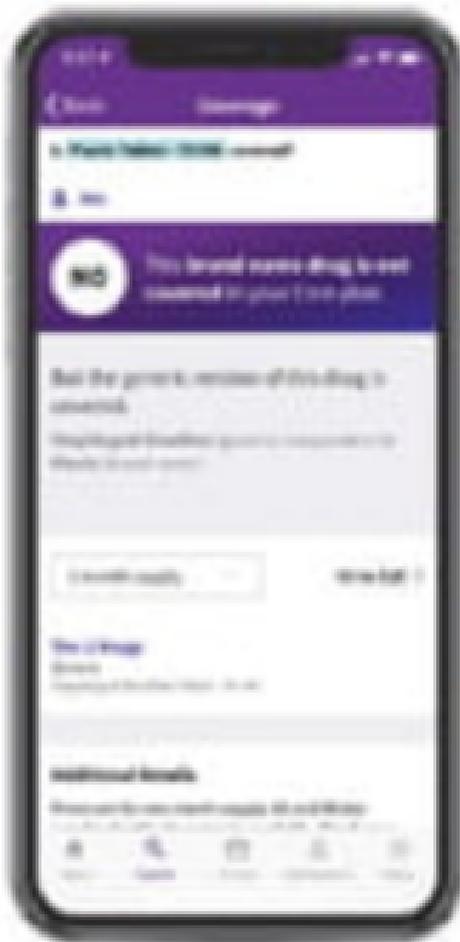
Health  
insurance  
built for the  
way we use  
health care



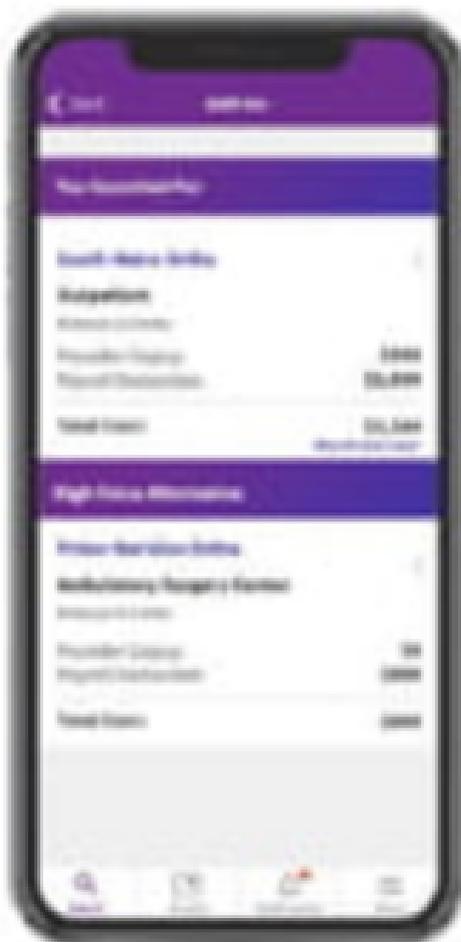
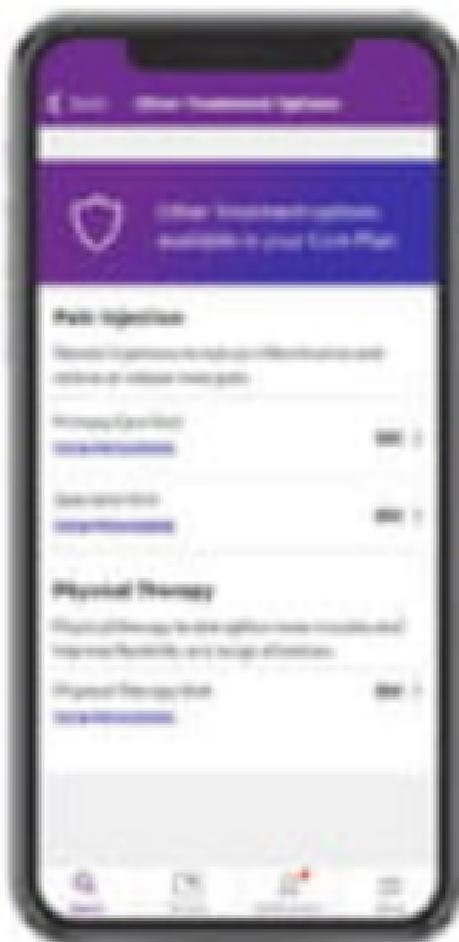
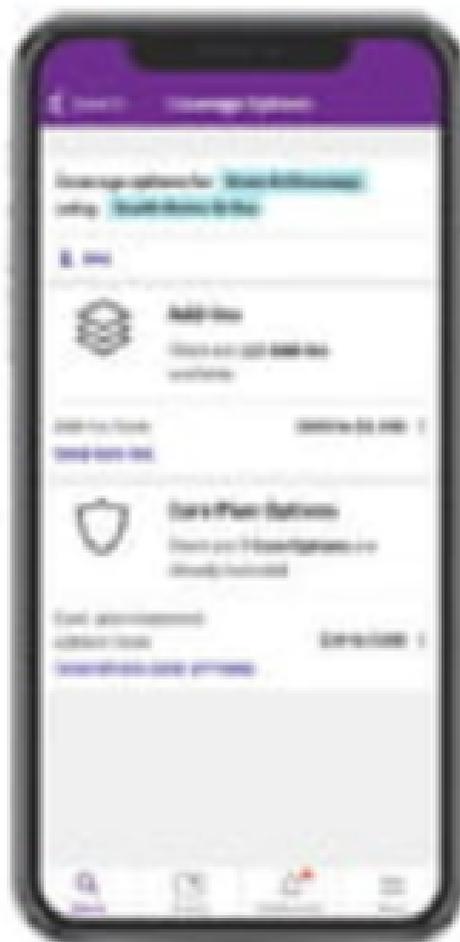
Everything  
has a price  
tag!



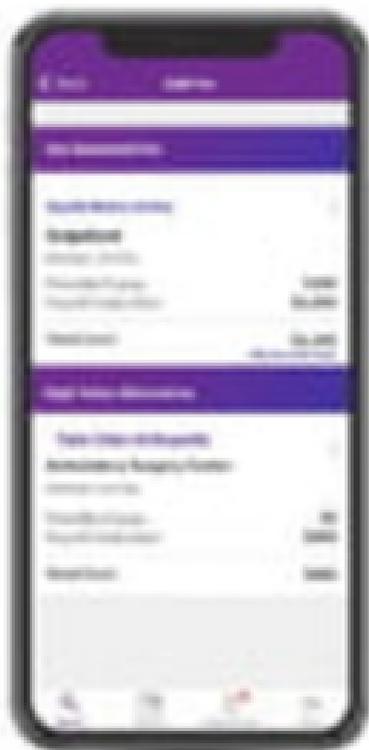
Same member experience for the pharmacy benefit



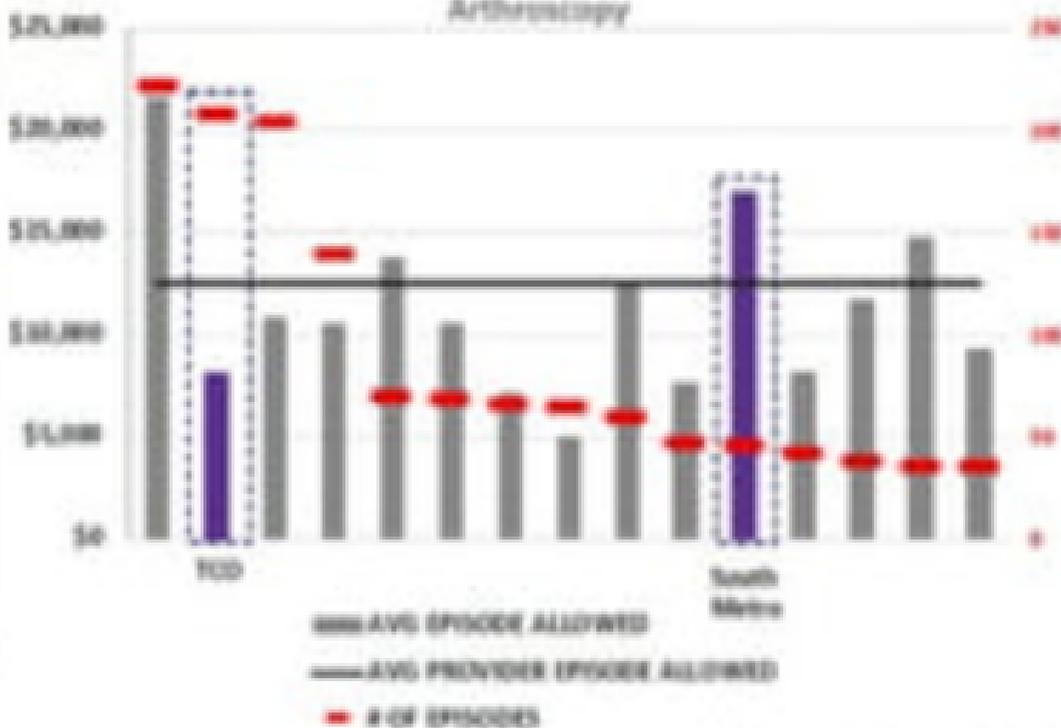
For the first time, coverage and care decisions are combined.



The value of bundled pricing leveraging FFS.

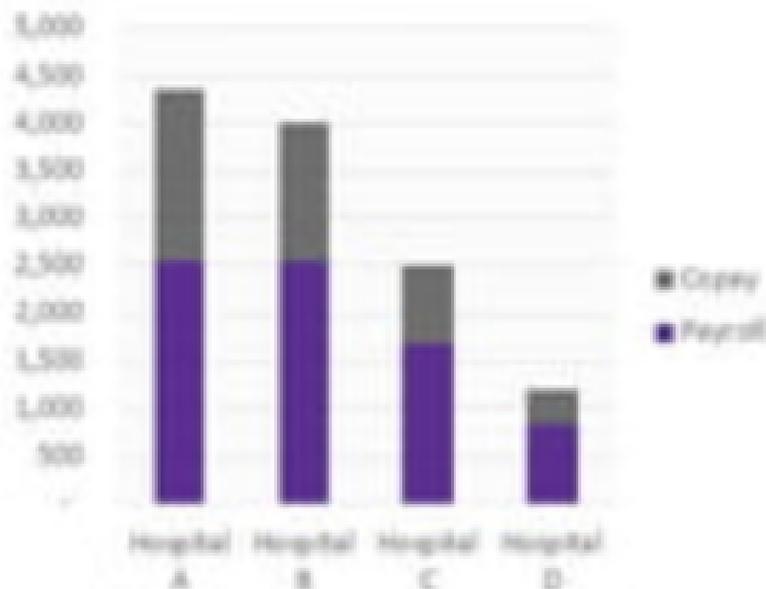


Average Risk Adjusted Episode Allowed Cost - Knee Arthroscopy

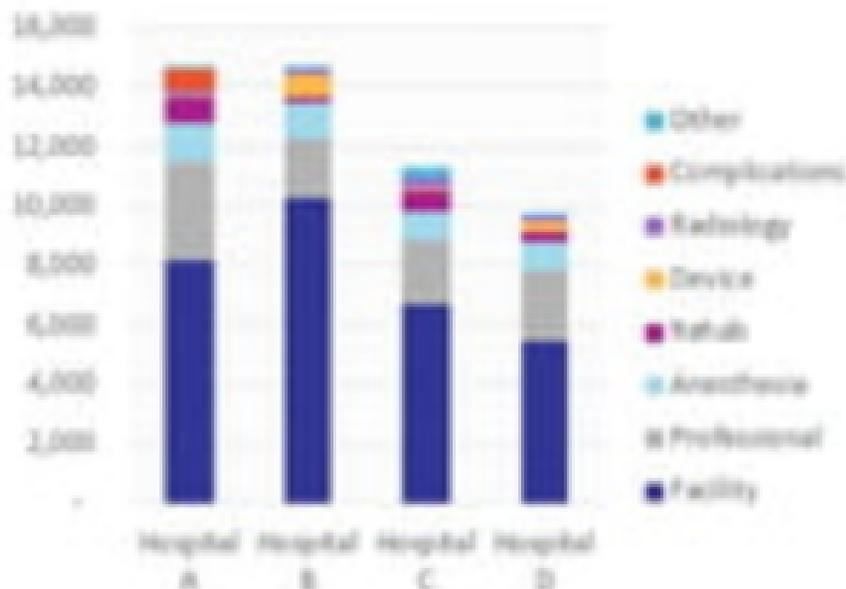


## Average Knee Arthroscopy Cost Breakout by Location

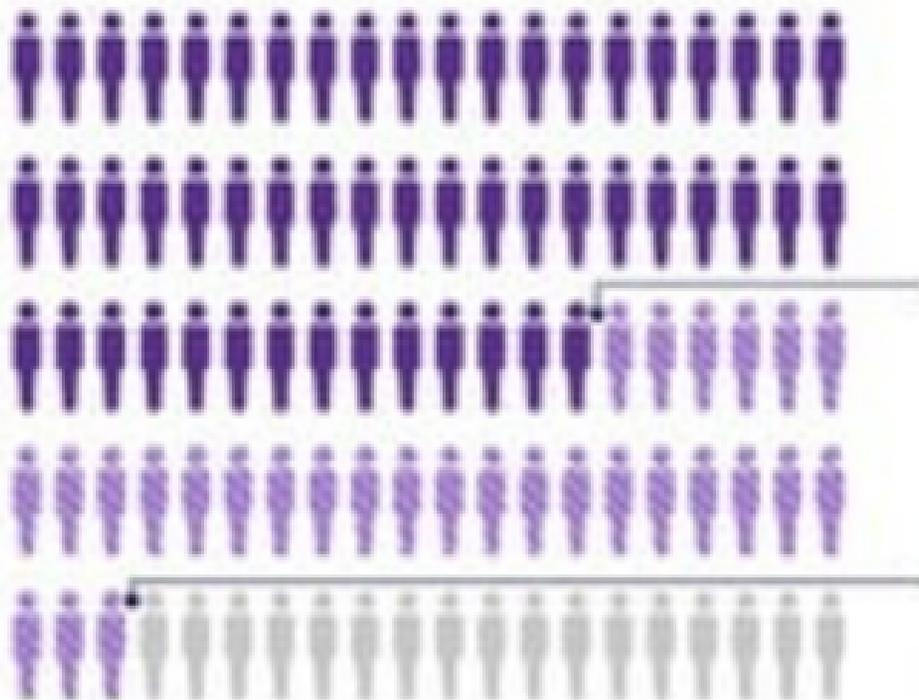
Example Member Cost Share by Location



Cost Breakout of Knee Arthroscopy Episodes by Location



## People register and engage.



**54%**

*of the overall population activate their blind account within the first three months.*

**83%**

*use the blind app or website (within our most active client population).*

**blind**

## Bind keeps our clients UNDER budget.



**bind** on-demand  
health insurance

If you plan cities for cars and traffic – you get cars and traffic.

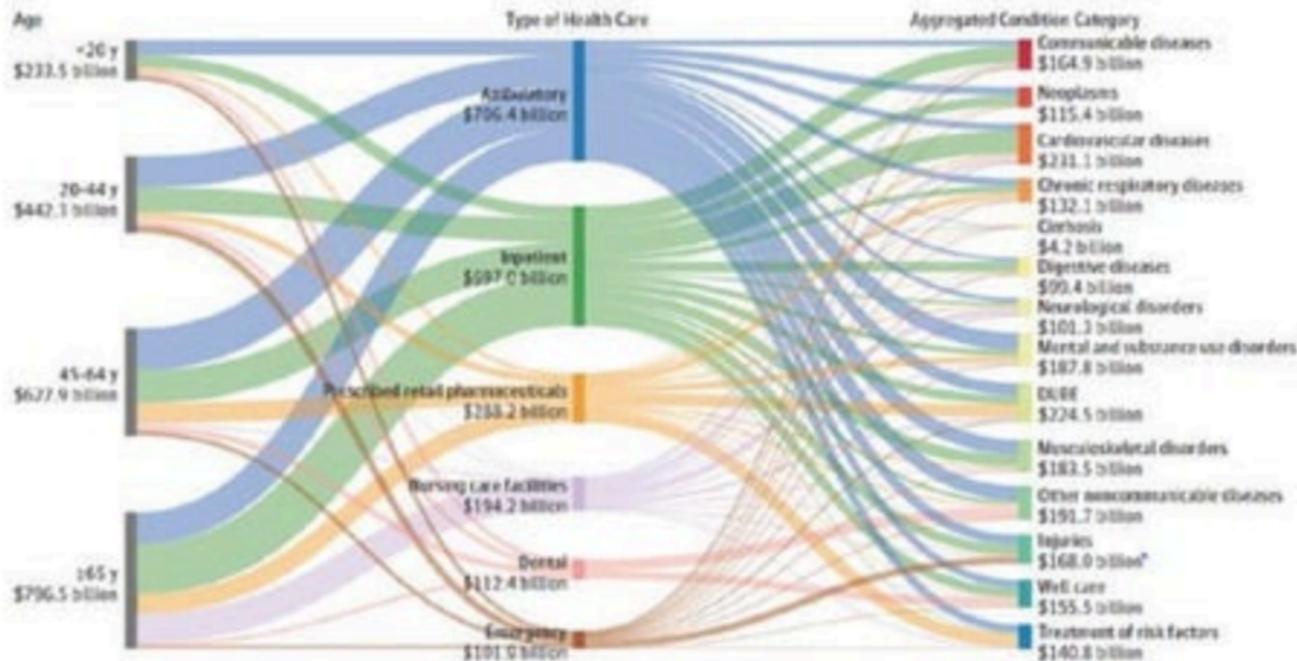


If you plan cities for people and places – you get people and places.

Fred Kent

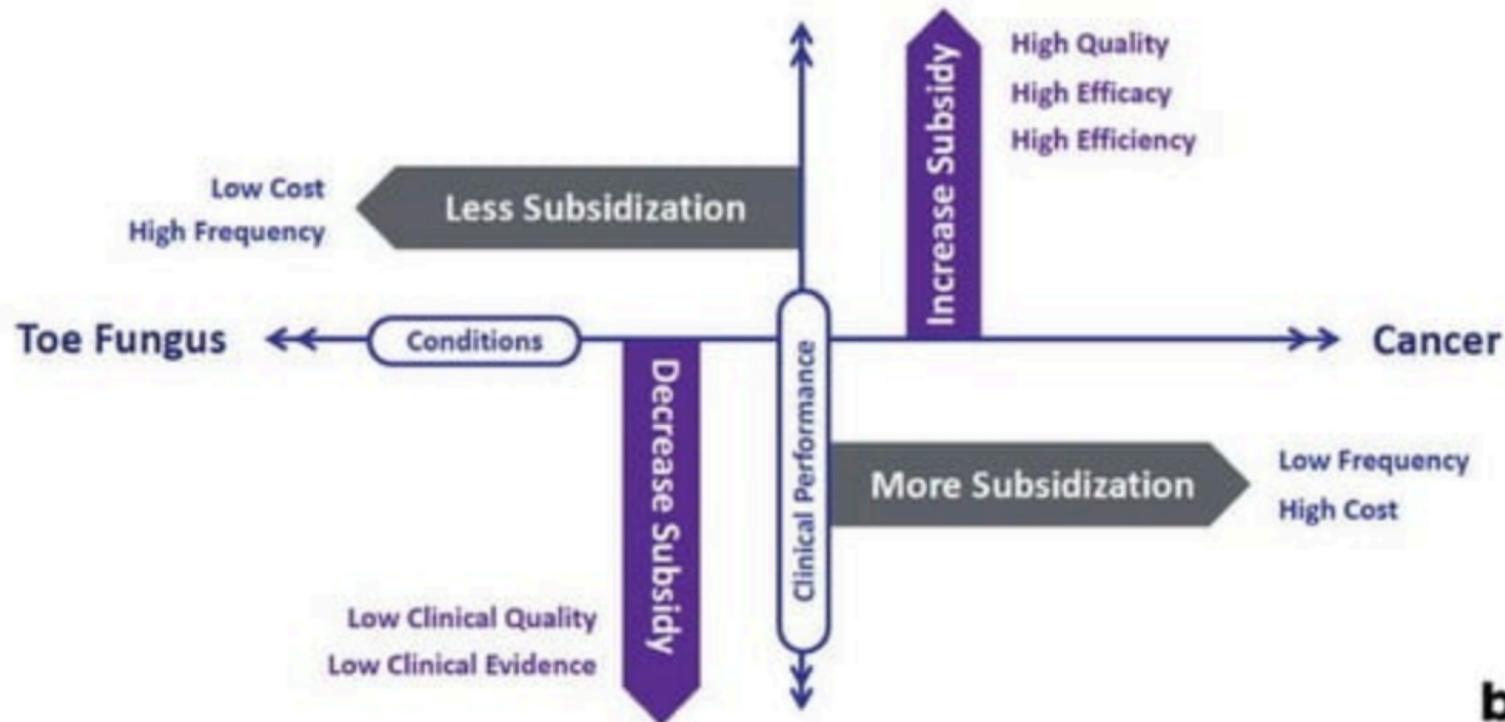


If you plan health care for **annual plan decisions, doctors, hospitals and drugs** –  
 you get health care for **annual plans, doctors, hospitals, and drugs**.

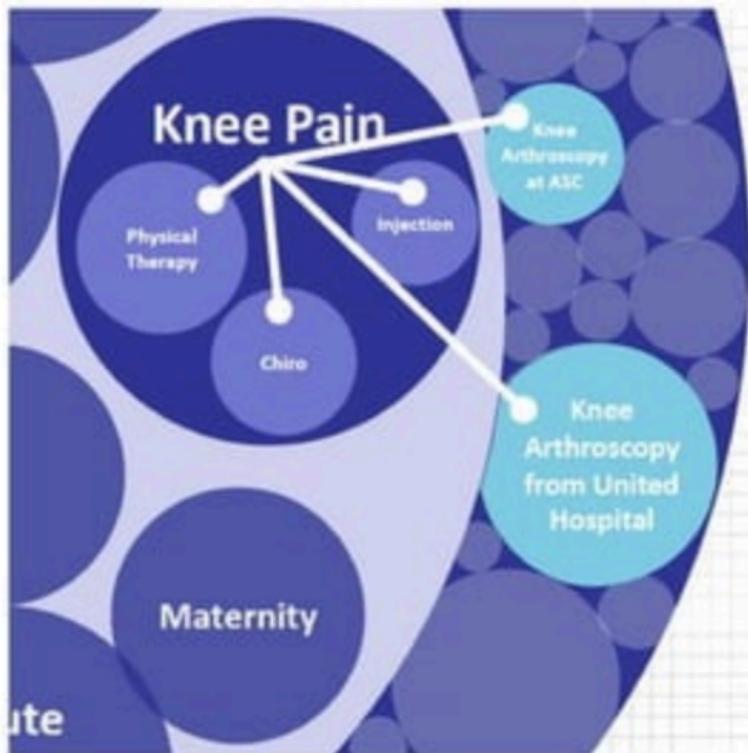


Source: US Spending on Personal Health Care and Public Health, 1996-2013. JAMA. 2016;316(24):2427-2646. doi:10.1001/jama.2016.14485

## Bind changes the design of health insurance



## Designing a health plan from scratch



### Core

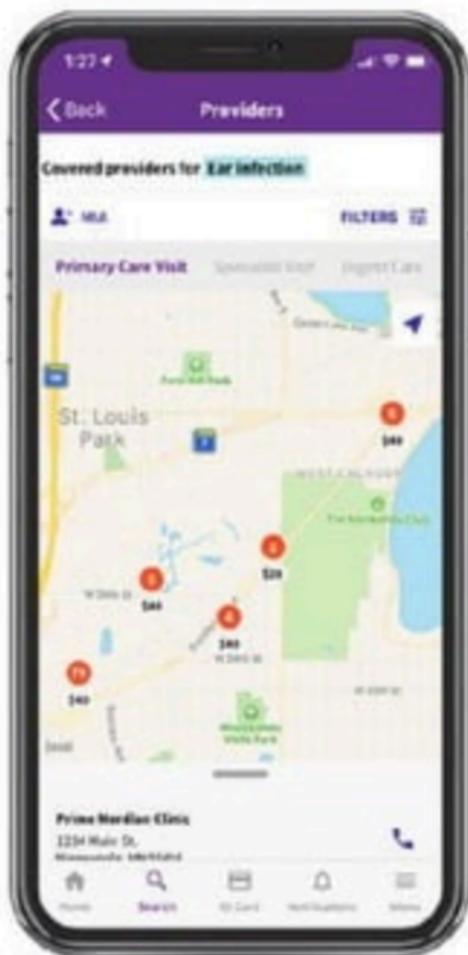
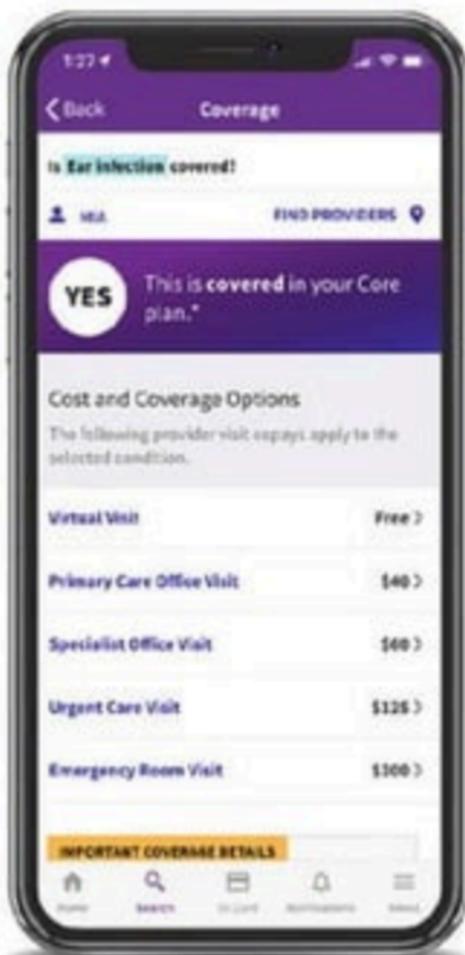
- + Designed to meet ACA requirements
- + Copays only – no deductibles or co-insurance
- + Bind's copays are smart!
- + Elected during annual enrollment

### Add-Ins

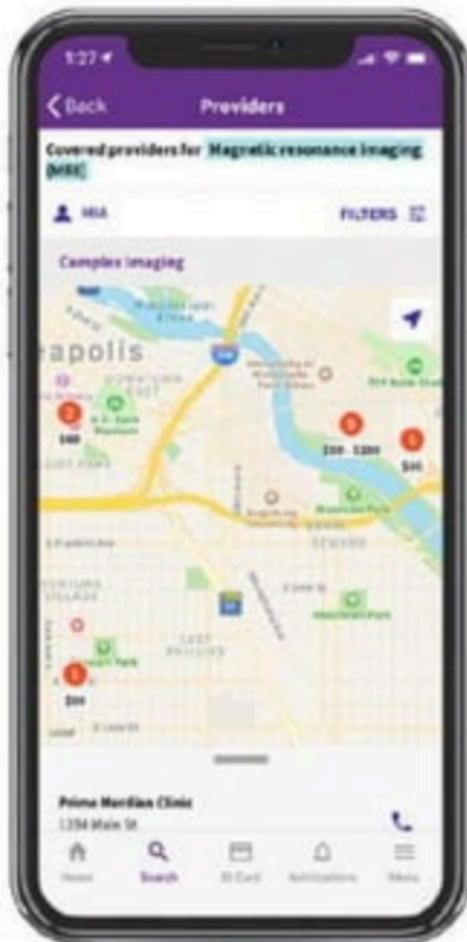
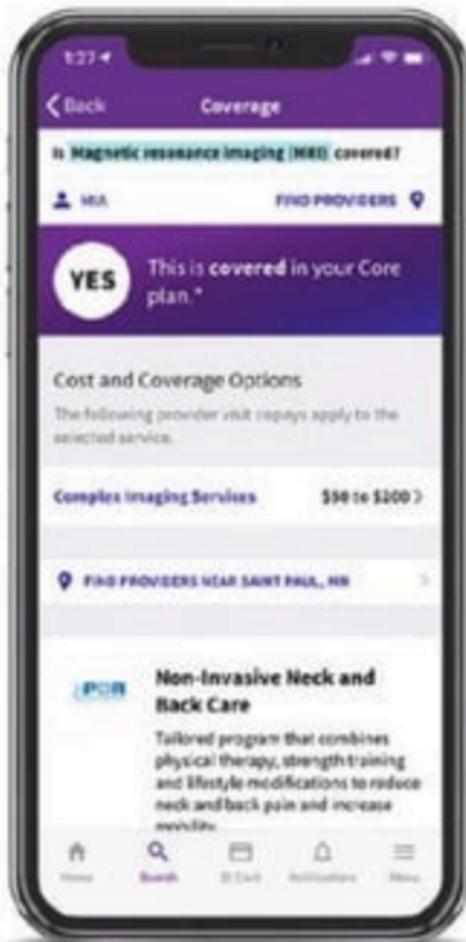
- + Time to plan for care
- + Range of treatment options, providers and settings
- + Copays and additional paycheck contributions
- + Purchased on-demand at any time throughout the year

- + Employers save 10%-15%
- + Rich Core benefit

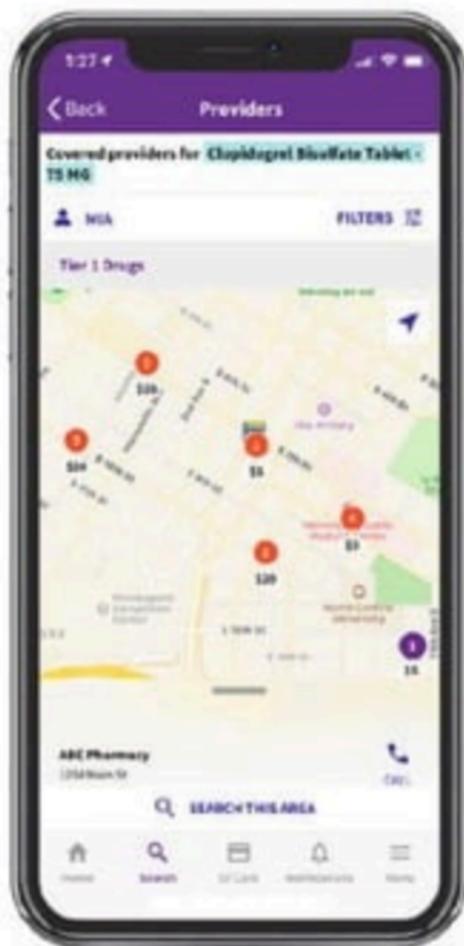
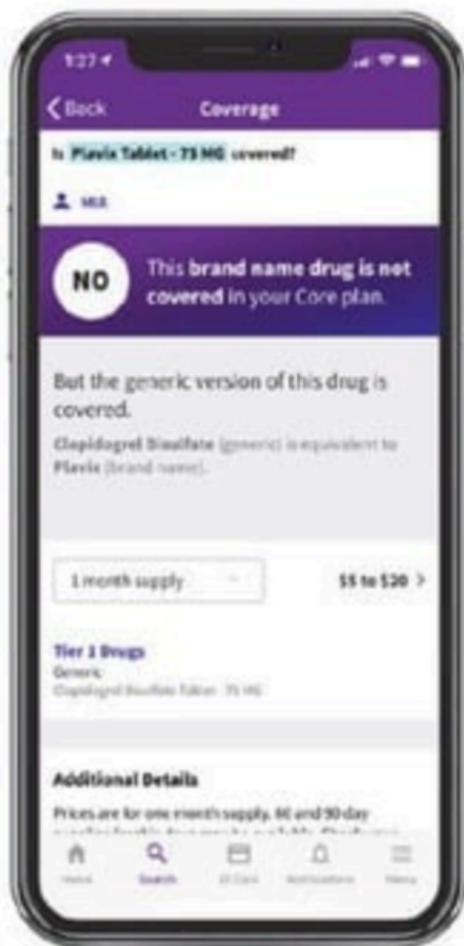
Health insurance built for the way we use health care



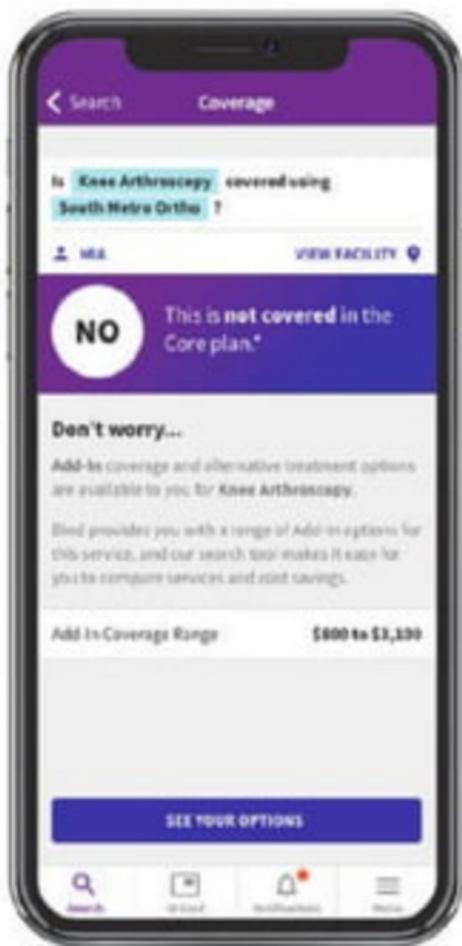
Everything  
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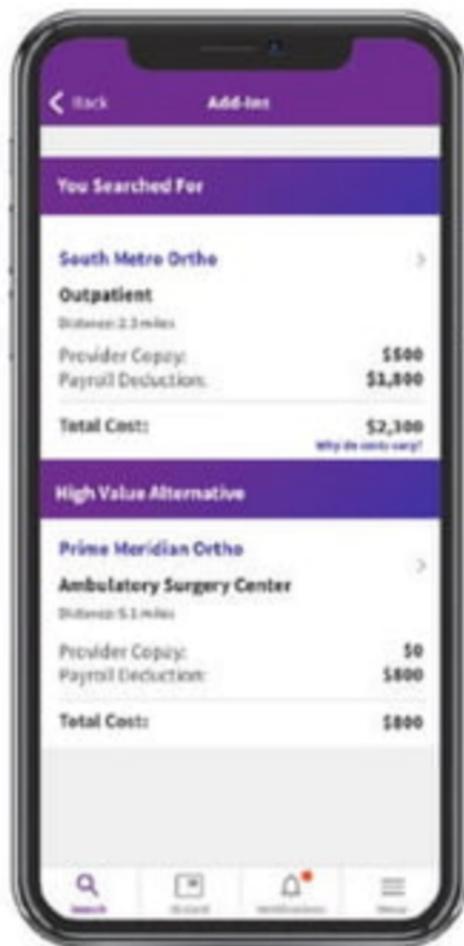
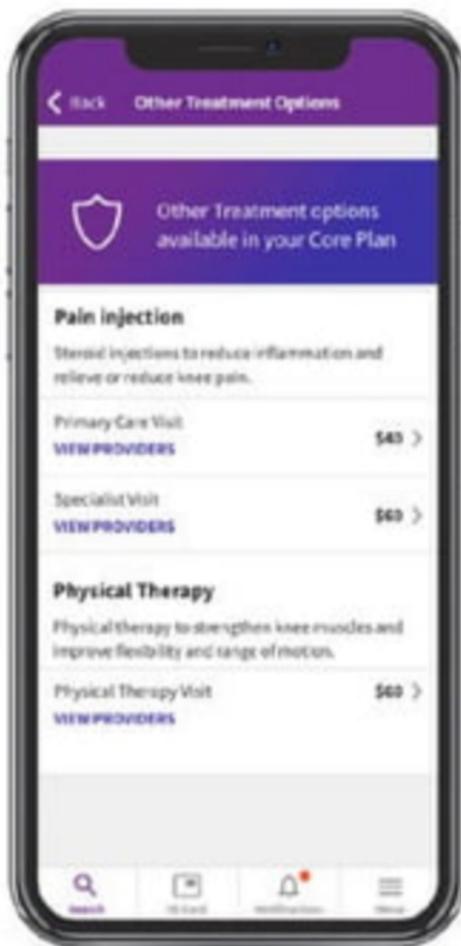
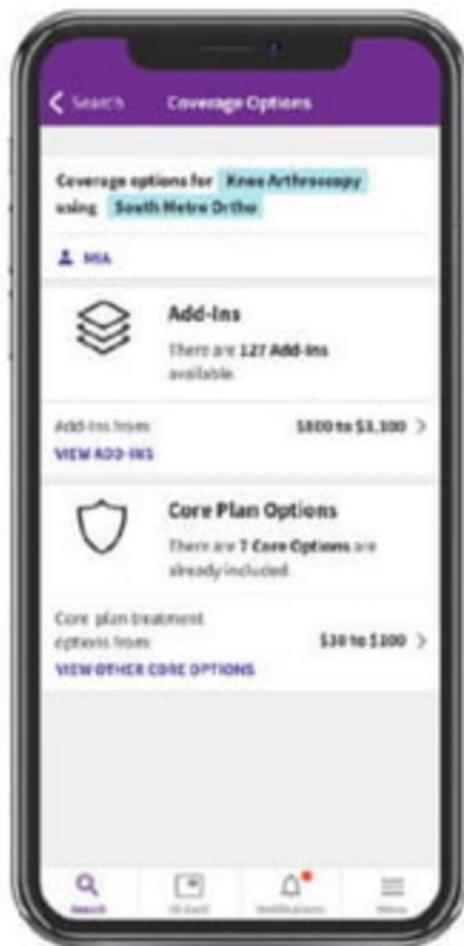
Same member experience for the pharmacy benefit



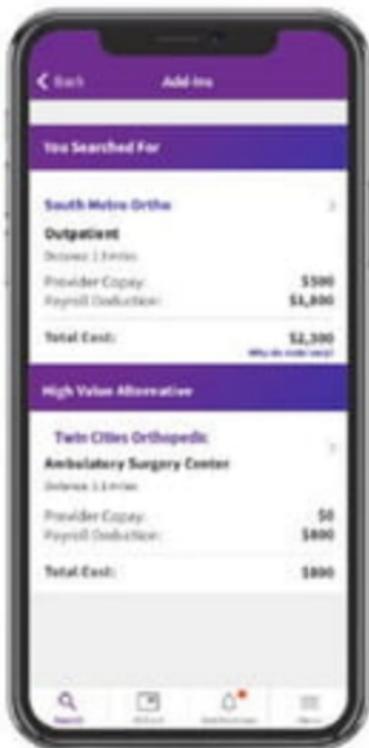
When you design around conditions, you can impact all points of the patient journey.



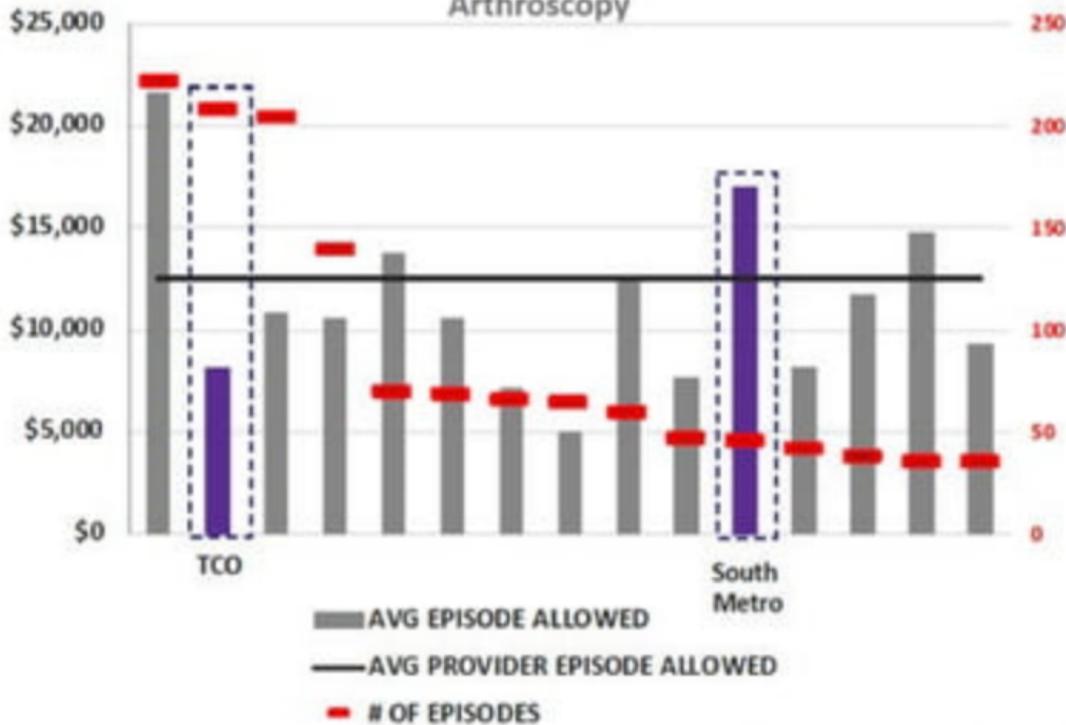
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The value of bundled pricing leveraging FFS.

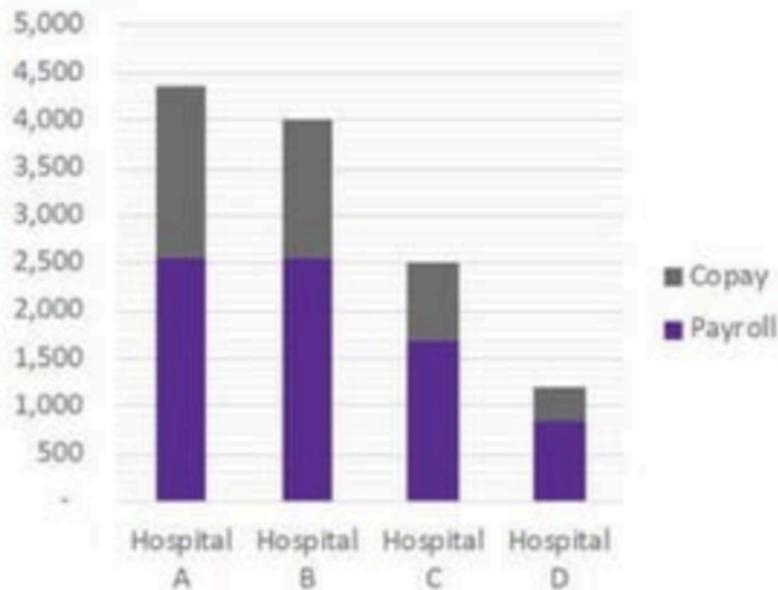


Average Risk Adjusted Episode Allowed Cost - Knee Arthroscopy

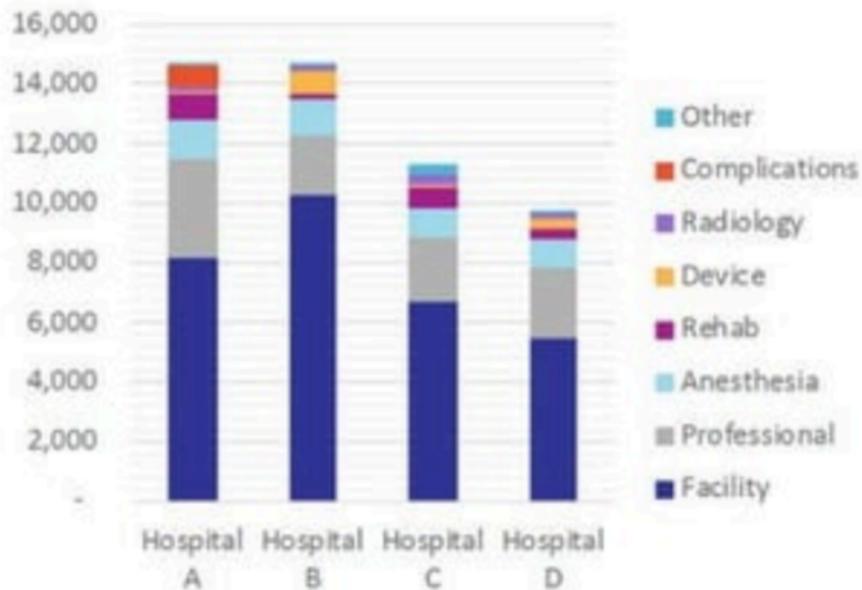


## Average Knee Arthroscopy Cost Breakout by Location

Example Member Cost Share by Location



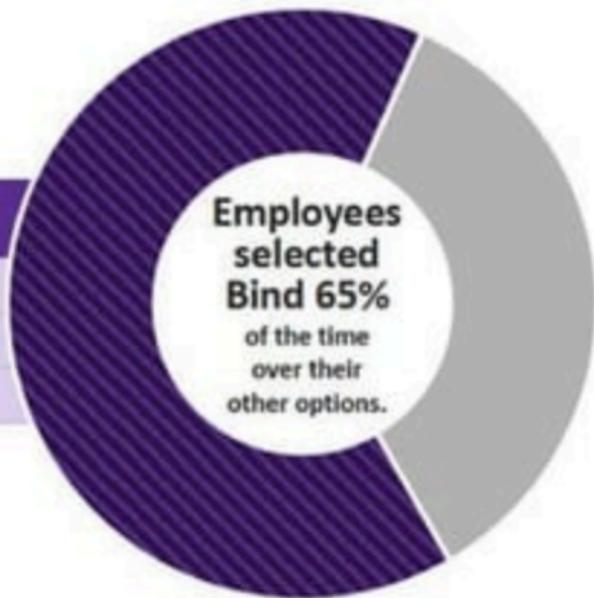
Cost Breakout of Knee Arthroscopy Episodes by Location



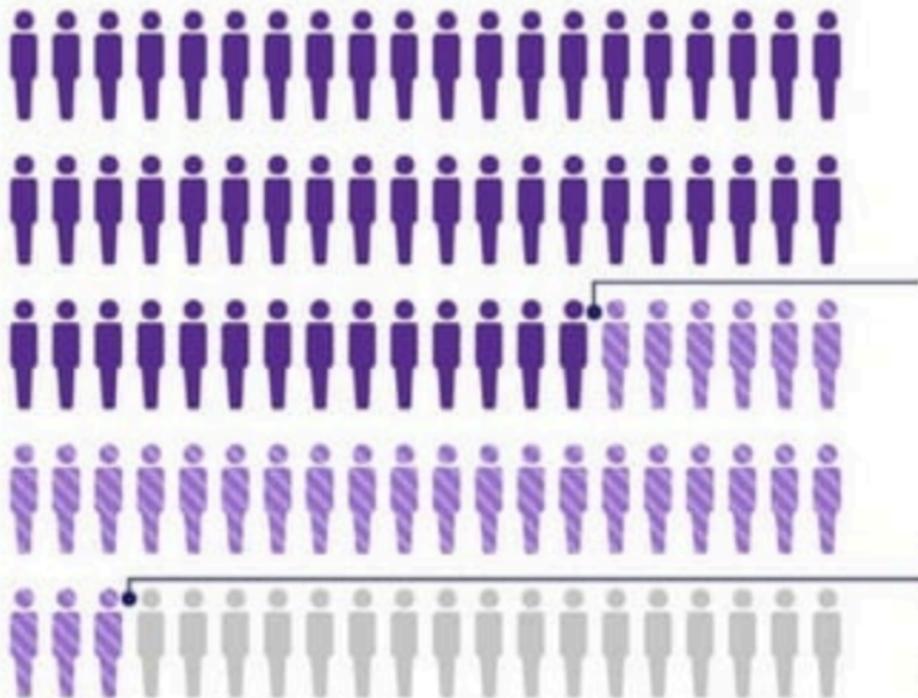
Case study:  
Employees prefer Bind.

Active enrollment – effective date 1/1/19

	PPO	ACO 1	ACO 2	bind
Employee	\$143.00	\$77.00	\$77.00	\$82.00
Employee + 1	\$304.00	\$161.00	\$161.00	\$161.00
Family	\$481.00	\$250.00	\$250.00	\$244.00



## People register and engage.



**54%**

of the overall population activate their Bind account within the first three months.

**83%**

use the Bind app or website (within our most active client population).

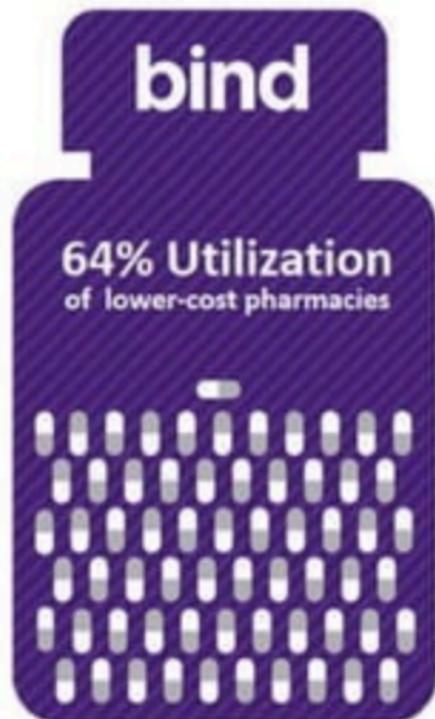
**bind**

Bind members make better Rx choices.

---



- VS -

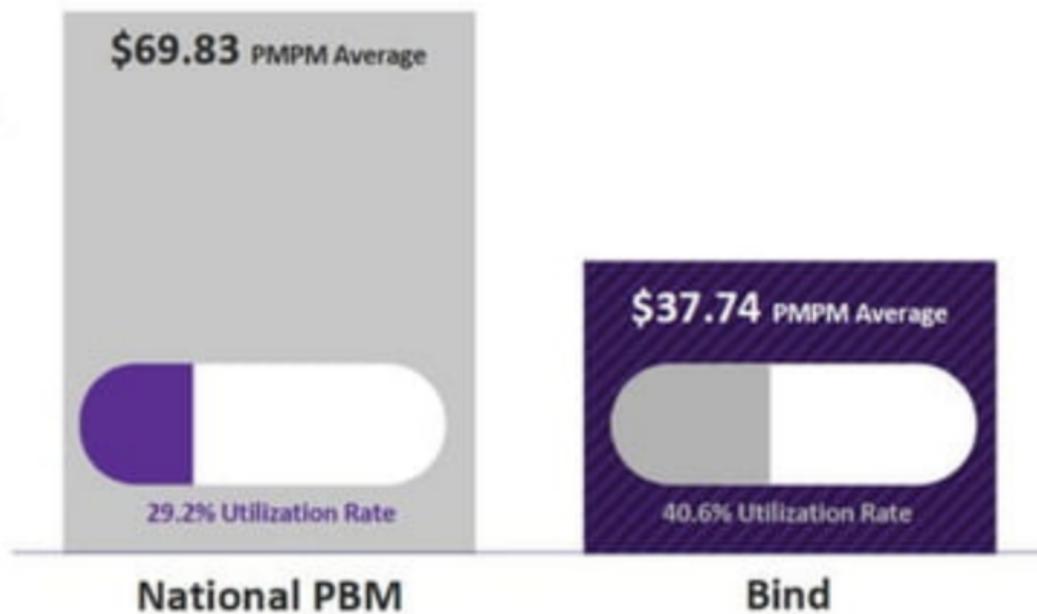


bind

## People make better use of their pharmacy benefit.

Even with a higher utilization rate, the pharmacy benefit PMPM cost was 46% lower than industry.

Bind Q119 actual data.



Bind members are more satisfied.

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Rating on a 1-5 scale  
where 5 is excellent.