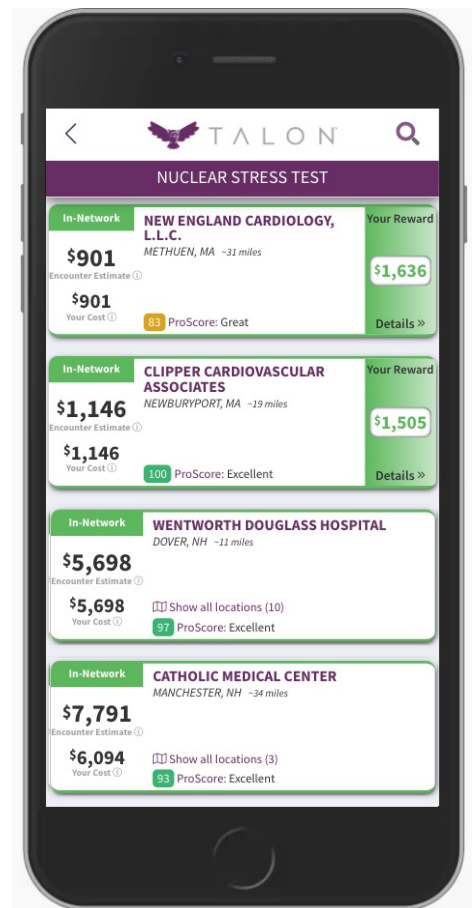
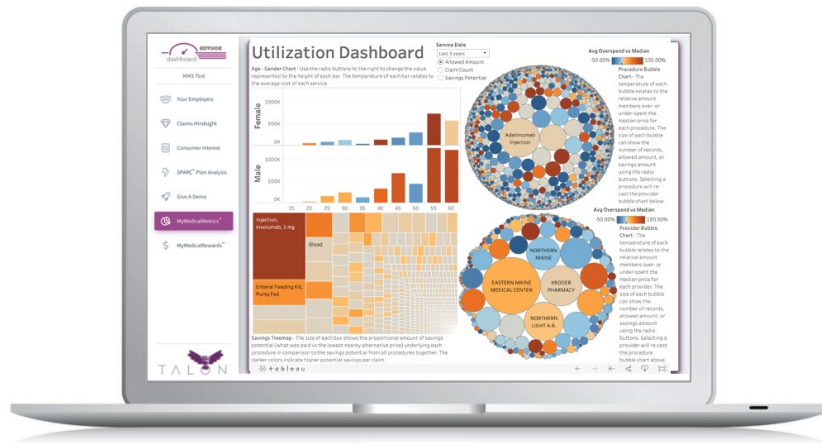


TALON Solutions Book

Drive down healthcare costs
while improving employee benefits



Empowering
Radical Price
Transparency and
Healthcare Consumerism



TALON

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Contents of this Solutions Book

1. **Client Fit Guide: CDH Account Companion** pp. 3-6
2. **Claims Hindsight™ Overview & Sample** pp. 7-8
3. **SPARC™ Plan Analysis Sample** pp. 9-10
4. **MyMedicalRewards™ Best Practices Guide** pp. 11-17
5. **MyMedicalShopper™ Product Overview** pp. 18-19
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7. **MyPlanGuide™** p. 21
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9. **About TALON** p. 24



The Perfect Companion to Consumer-Directed Account Plans

All CDH accountholders NEED tools to help them control their costs

As the consumer-directed healthcare industry's leading medical price transparency solution, TALON enables participants to shop for their medical care and make smart, informed decisions about how they manage their discretionary healthcare spending.



Why is this so important?

- Lack of knowledge about medical test and procedure costs leads to more than \$850 billion in inadvertent wasteful spending annually in the U.S.
- Higher claims costs by participants means higher out-of-pocket and deductible spending for employees, but it also means higher claims spending for self-funded groups, higher premiums for credible, fully insured groups, and higher utilization rates for employers using HRAs.
- TALON estimates that the average employer wastes almost 41% on their annual healthcare spend on cost-ineffective providers.
- Aligning financial incentives among all stakeholders—the employees, their dependents, and the employer—is critical for driving meaningful engagement and reducing costs.



TALON

Hidden variations in healthcare “discount” prices

Table shows negotiated discounts, same procedure, different providers

Procedure	Boston (ZIP 02108) (50-Mile Radius)		
	Low	High	Variation
Chest X-ray	\$32	\$323	1,009%
Cholesterol Screening	\$12	\$153	1,275%
Emergency Department Visit	\$129	\$1,564	1,212%
Nuclear Stress Test	\$600	\$3,055	509%
MRI Lower Joint	\$470	\$2,056	437%
Rotator Cuff Repair	\$2,536	\$12,140	478%
Thyroid Stimulating Hormone	\$14	\$169	1,207%
Diagnostic Colonoscopy	\$665	\$2,593	390%
Ultrasound, Neck	\$144	\$640	444%

Prices are for procedures only.

Source: MMS Analytics Proprietary Claims Data & Algorithms

Employer waste in real terms

The typical employer group of 150 employees will spend roughly \$1.7M in healthcare claims this year.



This means wasteful spending due to high-cost providers of:

41% = \$697k



TALON

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The power of REALLY BIG data

3.7B

Our data engines leverage more than 3.7 BILLION medical claims annually to power our industry-leading platform.

- Machine-learning system for claims collecting (our secret sauce!)
- All-payer claims data (APCD)
- De-identified claims data sets from our TPA partners
- Claim files from large, self-funded employer groups
- Hospital Price Transparency Files



Features only TALON can offer

- **The largest database in the industry**—users can search TALON for over 10,000 procedure prices at most medical facilities nationwide, and more searchable procedures means greater potential savings
- **CDH software integration**—TALON is tightly integrated with the largest TPA software platforms in the industry, facilitating seamless enrollment, embedded portal experiences, and automatic transfer of claims/rewards
- **One-of-a-kind rewards programs**—patent-pending MyMedicalRewards program gives employers the tools they need to incentivize employees to choose lower-cost care, and to have rewards automatically fund accounts like HRAs and HSAs
- **Health plan integration**—TALON supports integrations with more than 120 carriers and health plans to sync real-time deductible tracking, unique plan details, and in- or out-of-network provider directories
- **Portability**—TALON works across insurance carriers and health plans (120+ of them), so employees can learn how to use a single platform and bring it with them when the group switches carriers at renewal
- **Employer Dashboard**—complete visibility for HR, CFOs, CEOs, and their advisors to understand employee engagement and program success throughout the year
- **Powerful claims analytics**—industry-leading MyMedicalMetrics™ is the only analytics platform on the market that can back-test every claim to identify group's savings opportunities
- **Unparalleled ease of use**—fully responsive web design and mobile apps for Apple and Android devices mean that users always have access at the exact moment of need, even right in the doctor's office
- **Too many others to list!**

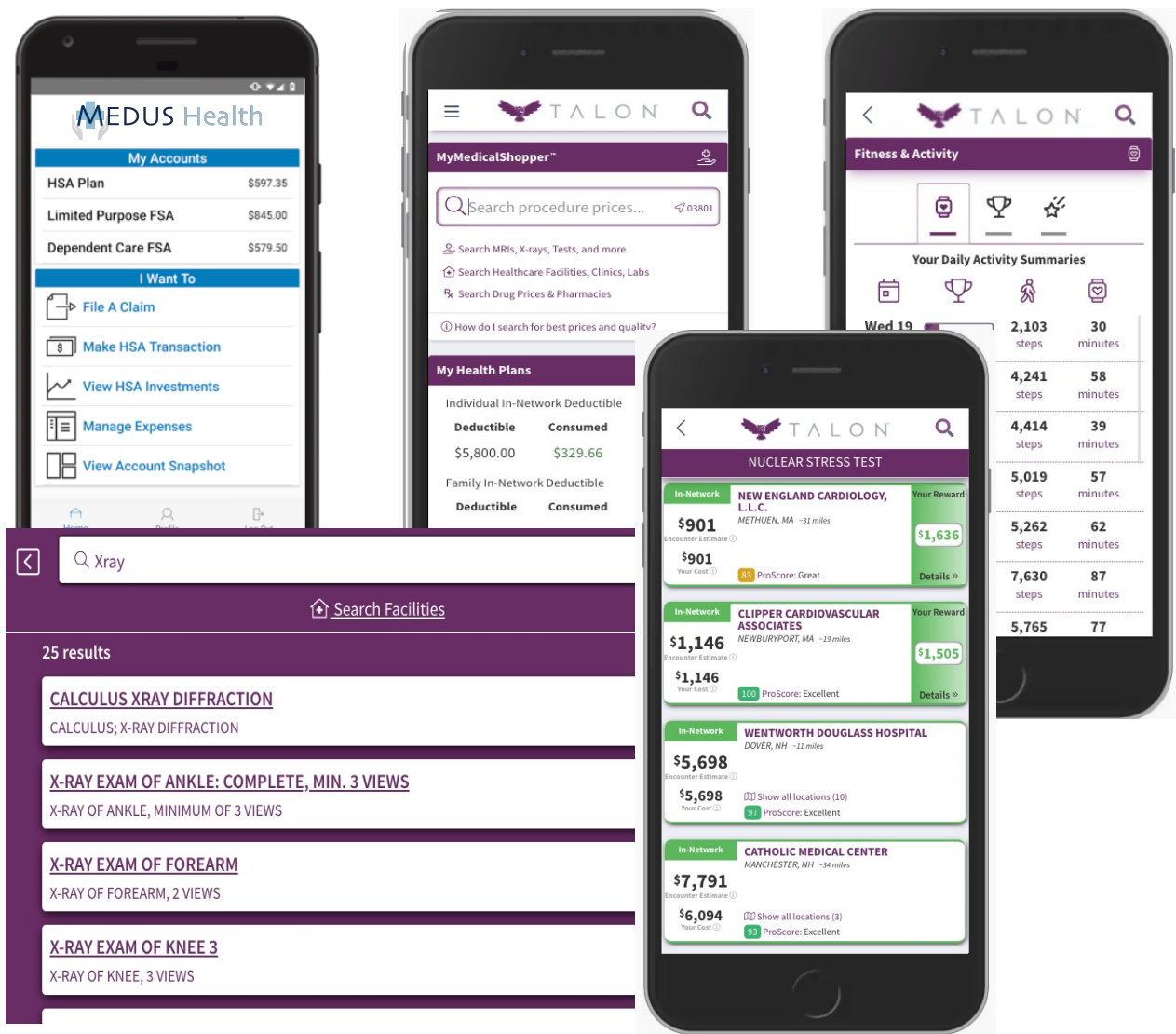


TALON

Better technology yields better results

Employees can now access the tools they need to make informed decisions at the EXACT MOMENT they need them.

- Empower employees with integrated consumer technology for total control of their CDH accounts from existing portals
- TALON tools are delivered in slick mobile apps for Apple and Android devices
- Contributes to industry-leading employee engagement and program performance



TALON

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Quantify your savings potential

Share your historical medical claims with us, and we'll push them through our proprietary claims data engine to discover precisely how much waste lives in your group's annual healthcare spend.

- **Leverage** our line-by-line claims analysis, cross-referencing your actual experience against the **largest, most complete commercial claims database** in the country.
- **Reveal** every enrolled employee's instance of wasteful spending.
- **Establish** the baseline waste to target and eliminate.

Hindsight is 20/20. Don't let your claims history repeat itself.™

***Introducing
TALON's Claims
Hindsight™***

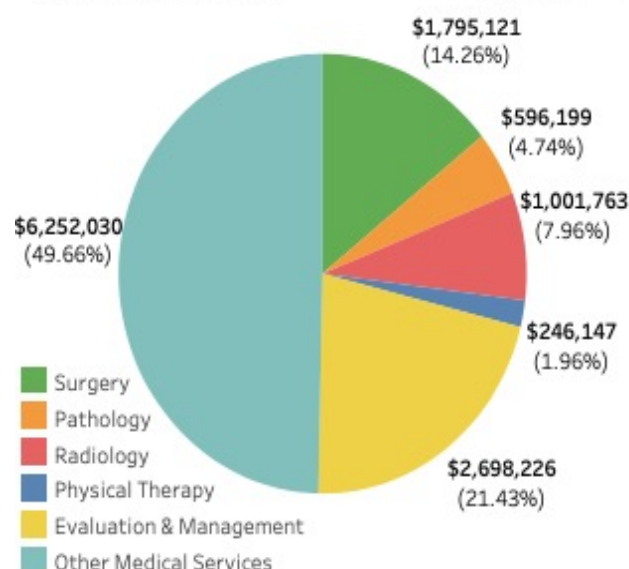


Claims Hindsight™ Report

We have completed our preliminary analysis for ABC Co. for the last year of medical claims, and we believe that there is potential to drive consumer behavior and realize significant savings. Of the \$16,017,822 in raw total claims, we were able to specifically analyze \$12,589,485, and we assessed that \$9,592,980 of it could have been shopped by the patients and their care could have been received at a lower cost. The total savings opportunity is \$7,192,341, representing roughly 44.9% of the medical claims total for the group.

	All Time
Raw # of Claim Lines	58,597
# of Claim Lines Analyzed	52,236
Raw Total Claims Amount	\$16,017,822
Total Claims Amount Analyzed	\$12,589,485
Total "Shoppable" Claims Amount	\$9,592,980
Identified Savings Opportunity	\$5,652,946
Hidden Opportunity	\$1,539,396
Total Savings Opportunity	\$7,192,341

Our analysis specifically identified a savings opportunity of \$5,652,946, which could be realized with the proper tools and incentives in place to drive employees to shop for their medical care. Furthermore, we estimate that there is an additional "hidden" savings opportunity of \$1,539,396 within the \$6,424,841 we were unable to analyze due to insufficient claim line details (e.g. absence of a procedure code on the claim). We estimate the combination of identified savings and "hidden" savings opportunity is \$7,192,341, representing roughly 44.9% of the medical claims total for the group. It is important to note that the hidden savings estimate is derived by applying the same savings rate found in the claims we could specifically analyze, so this figure could actually be slightly higher or lower than our estimate.

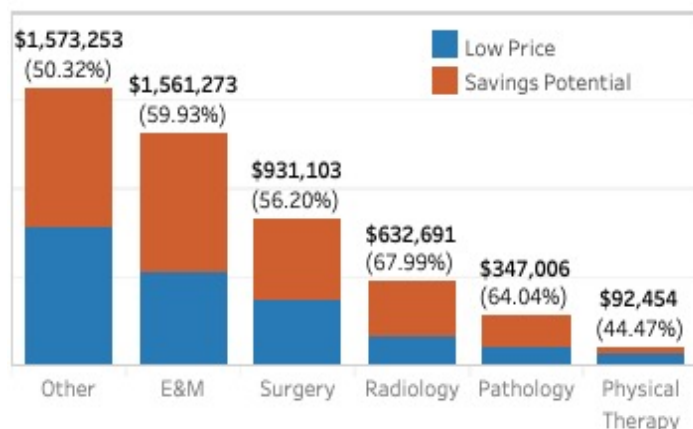


Actual Spending by Category vs Other Employers

	Actual Spending	Median Price	Net Overspend vs Median
Surgery	\$1,795,121	1,789,694	\$5,427
Pathology	\$596,199	596,219	(\$19)
Radiology	\$1,001,763	980,493	\$21,270
Physical Therapy	\$246,147	234,387	\$11,760
Evaluation & Management	\$2,698,226	2,671,293	\$26,933
Other Medical Services	\$6,252,030	6,206,460	\$45,571

This table compares what your company actually spent in each of the 6 major categories to the median cost of the same set of procedures and services in the same geographic area.

Savings Potential by Category



Specific Procedure Examples

Colonoscopy	Number of Claims	181
	Amount Spent	\$153,564.12
	Total Savings Opportunity	\$86,448.85
	Savings per Encounter	\$477.62
Lipid Panel	Number of Claims	980
	Amount Spent	\$29,144.69
	Total Savings Opportunity	\$21,927.21
	Savings per Encounter	\$22.37
Physical Therapy	Number of Claims	1,935
	Amount Spent	\$138,103.77
	Total Savings Opportunity	\$82,050.49
	Savings per Encounter	\$42.40



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SPARC™ Plan Analysis

Leverage the TALON proprietary SPARC financial modeling platform to measure the Savings Potential After Recognizing Consumerism™ for your group's health plans.

XYZ Company Can Save \$7.5M over 3 Years in Healthcare Costs

Current Plan			Proposed Plan		
	Individual	Family		Individual	Family
Deductible	\$ 1,000	\$ 2,000	Deductible	\$ 6,750	\$ 13,500
HRA Contribution	\$ -	\$ -	HRA Contribution	\$ 2,250	\$ 4,500
HSA Contribution	\$ -	\$ -	HSA Contribution	\$ 3,500	\$ 7,000
Employee Deductible Exposure	\$ 1,000	\$ 2,000	Employee Deductible Exposure	\$ 1,000	\$ 2,000

What?

- XYZ Company can save **\$7,473,982** in healthcare costs through health plan redesign and shopping for lower-cost medical care
- Employees are conservatively estimated to collectively save **\$201,000** out-of-pocket over the next three years through the use of supplied tools
- XYZ Company employees can accumulate **\$226,000** in HSAs after 25 years of employment (**\$373,000** for families)

Why?

- Proposed plan provides all employees with significantly better benefits, and rewards healthy and responsible employees with growing HSA balances
- Proposed plan will drive sustainable reductions in long-term costs



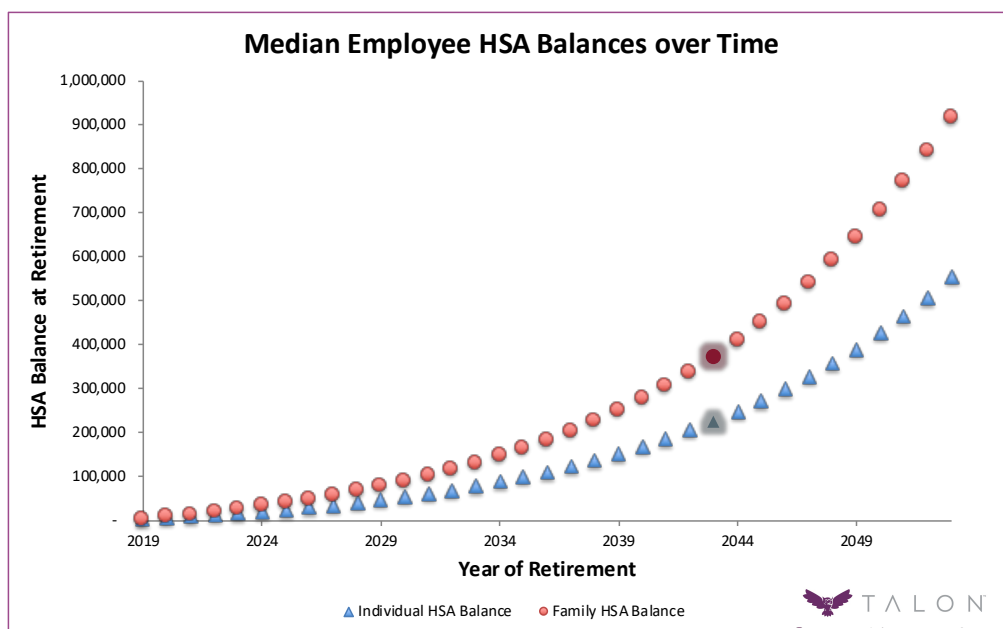
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Finally a health plan design that is a significant benefit to even the healthiest millennial employees thanks to growing HSA balances

All employees with median healthcare needs also grow significant HSA balances

Employees who find themselves struggling with chronic conditions are in a better financial position due to the elimination of deductible exposure.

The Median XYZ Company Employee Healthcare Consumer is Expected to Accumulate \$226K in HSA Balances (\$373K for Families)



After a 25-year career, the typical individual will have an HSA balance of \$226K



After a 25-year career, the typical family will have an HSA balance of \$373K



TALON™

SPARC™ Plan Analysis

Leverage the TALON proprietary SPARC financial modeling platform to measure the Savings Potential After Recognizing Consumerism™ for your group's health plans.

XYZ Company Can Save \$7.5M over 3 Years in Healthcare Costs

Current Plan vs. Recommended Plan Design Change – Company-wide Effects

	Current	Redesigned Plan with MyMedicalShopper			
	2019	Year 1	Year 2	Year 3	3-Year Total
Premium Contributions	\$ 7,456,620	\$ 3,283,252	\$ 3,018,911	\$ 3,032,133	\$ 9,334,295
Dollars Invested in Employee HSAs	-	1,820,000	1,856,400	1,893,528	5,569,928
Anticipated HRA Consumption	-	292,500	307,125	322,481	922,106
Total Cost of Health Plan	\$ 7,456,620	\$ 5,395,752	\$ 5,182,436	\$ 5,248,142	\$ 15,826,329
Savings from Plan Redesign	-	1,804,229	1,949,041	2,102,185	5,855,455
Reduction in Claims from Shopping	-	256,639	697,974	870,597	1,825,210
Investment in MMS plus Administrative Expense	-	(71,294)	(67,694)	(67,694)	(206,683)
Net Savings to XYZ Company	\$ -	\$ 1,989,574	\$ 2,579,321	\$ 2,905,087	\$ 7,473,982
Employee Out-of-Pocket Savings	\$ -	\$ 63,746	\$ 66,933	\$ 70,280	\$ 200,959

How - Basis for our projections

1. Based on 360 enrolled employees and their dependents 2. Estimated annual premiums of \$7,456,620 3. We project a 7.8% claims reduction in Year 1, a further 13.0% reduction in Year 2, and finally a 4.3% reduction in Year 3 4. HSA investment, if any, is covered entirely by claim savings from plan redesign 5. In 2019, the maximum allowed HSA contribution is \$3,500/\$7,000 6. Proposed plan stacking: First dollars are spent from the HSA, then from the HRA, and finally out-of-pocket from employee deductible exposure 7. Based on plan design change upon renewal on 01/01/2020 8. MMS License Fees and TPA Administration Fees of \$15.67 PEPM

Stack Plan Design Savings Estimator

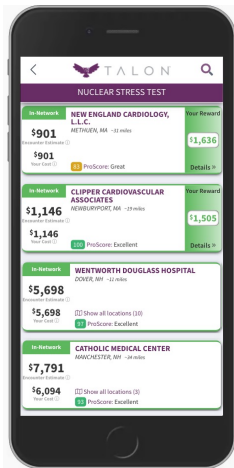


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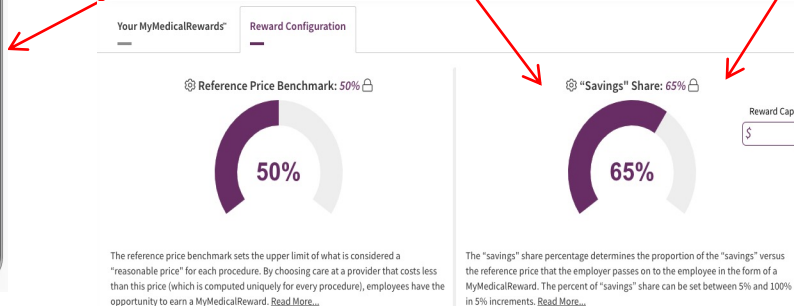
MyMedicalRewards™ & Best Practices Guide

What is MyMedicalRewards?

- A proprietary, patent-pending program that drives consumer behavior among employees, *even* when they are spending employer dollars!
 - Leverages the intuitive shopping experience of the TALON platform in combination with customizable reference pricing to create a simple-to-use incentive program.
 - Employees can earn rewards for choosing low-cost providers of medical care, which are seamlessly communicated to your company's TPA as a contribution to a tax-advantaged employee account, such as a health reimbursement arrangement (HRA) or health savings account (HSA).



Employee rewards for choosing high-value providers



Rewards can be deposited into:

- HRA
- HSA
- E-gift card

- Employers can further drive engagement with activity rewards for enrolling, connecting and downloading the mobile app experience
- Lastly, you can give rewards for fitness with our integration of Fitbit and other wearable devices (eg Apple Watch etc), integrated with Google Fit.

Engagement Rewards:		
Enrolled in MyMedicalShopper: \$ 0	Connected Health Plan: \$ 0	Downloaded and Used Mobile App: \$ 0
Fitness Rewards:		
Reached Steps Goal: \$ 5 Employee Goal (steps): 10000	Reached Floors Goal: \$ 0 Employee Goal (floors): 0	Reached Walking Distance Goal: \$ 0 Employee Goal (miles): 0



TALON

MyMedicalRewards™ & Best Practices Guide

Why should we use MyMedicalRewards?

- Align the financial incentives of your employees with those of your company
- Increase employee engagement and consumer incentives for your health plan
- Reduce your company's expected HRA utilization rate, without reducing the total potential HRA coverage for employees
- Make your company's HRA contributions conditional, thus motivating even your high-cost claimants to shop for their care
- Keep employees engaged and incentivized to both stay fit and shop throughout the plan year, regardless of whether they are spending their own deductible dollars, funds from their HSAs, or employer-funded HRA dollars

How does MyMedicalRewards work?

Very simply!

1. Employers determine the percentage of shared savings they are willing to give back to employees for good shopping behavior, and how they want to pay out those rewards (i.e. HRAs, HSAs, FSAs, E-gift cards), and the rewards for engagement and fitness activities.
2. Employees shop for their medical care on TALON's MyMedicalShopper tool.
3. Employees receive their medical care at a qualified, low-cost provider.
4. TALON retrieves employees' EOBs, and then verifies the reward earned and issues it to the appropriate employees.
5. Employees may also receive rewards for meeting other program goals.

Best Practices Guide:

- The purpose of this guide on the following pages is to outline how the MyMedicalRewards (MMR) program can be configured to achieve the best results across several different plan design scenarios.
 - MMR is a very flexible program that accommodates creativity and a wide range of configuration specifications, but we believe that striving for simplicity often yields the highest employee engagement.
 - This guide will consider several plan designs and highlight best practices for leveraging MMR for driving savings within each of them.



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MyMedicalRewards Program Parameters

1. Reference Price Benchmark—the defining threshold between low- and high-cost
2. “Savings” Share—the percentage of savings to be shared with employees
3. Reward Cap—maximum reward allowed per procedure
4. Activity Rewards
 - a. Enrolling in TALON’s MyMedicalShopper tool
 - b. Connecting Health Plan
 - c. Downloading and Using Mobile App
5. Fitness Rewards (with Fitbit® and GoogleFit Integration)
 - a. Fitness Daily Step Goal
 - b. Fitness Daily Step Reward
6. Target Account Plan
 - a. Health reimbursement arrangement (HRA)
 - b. Health savings account (HSA)
 - c. Other account/location

Employers can customize their MyMedicalRewards program across each of the six parameters listed above. Health reimbursement arrangements (HRAs) have become popular tools for employers to reduce premium costs while still covering employee deductible expenses to some extent. Unfortunately, this strategy is only a short-term fix to a deeper systemic problem: health insurance premiums will continue to rise as long as the underlying medical claims continue to increase in cost. MyMedicalRewards creates an incentive system that tackles these rising costs head-on, by rewarding employees when they try to shop responsibly for their medical care, even when they’re spending their employers’ money from an HRA. MMR also enhances the consumer incentive for other plan designs that do not include HRAs, as it creates additional motivation for employees to engage with the plan and choose lower-cost care.

MMR Program Configuration Template

Parameter Description	Value
Reference Price Benchmark	25–75%
“Savings” Share	5–100%
Reward Cap (maximum per reward)	\$
Enrolling in TALON's MyMedicalShopper	\$
Connecting Health Plan	\$
Downloading & Using Mobile App	\$
Fitness Daily Step Goal	# of steps
Fitness Daily Step Reward	\$
Target Account Plan Type/Name	

How do I leverage MyMedicalRewards best for my plan design?

MMR can boost consumerism and improve employee engagement for a wide variety of plan designs. We outline a few of the most effective applications of MMR to consumer-driven health plans on the following pages.

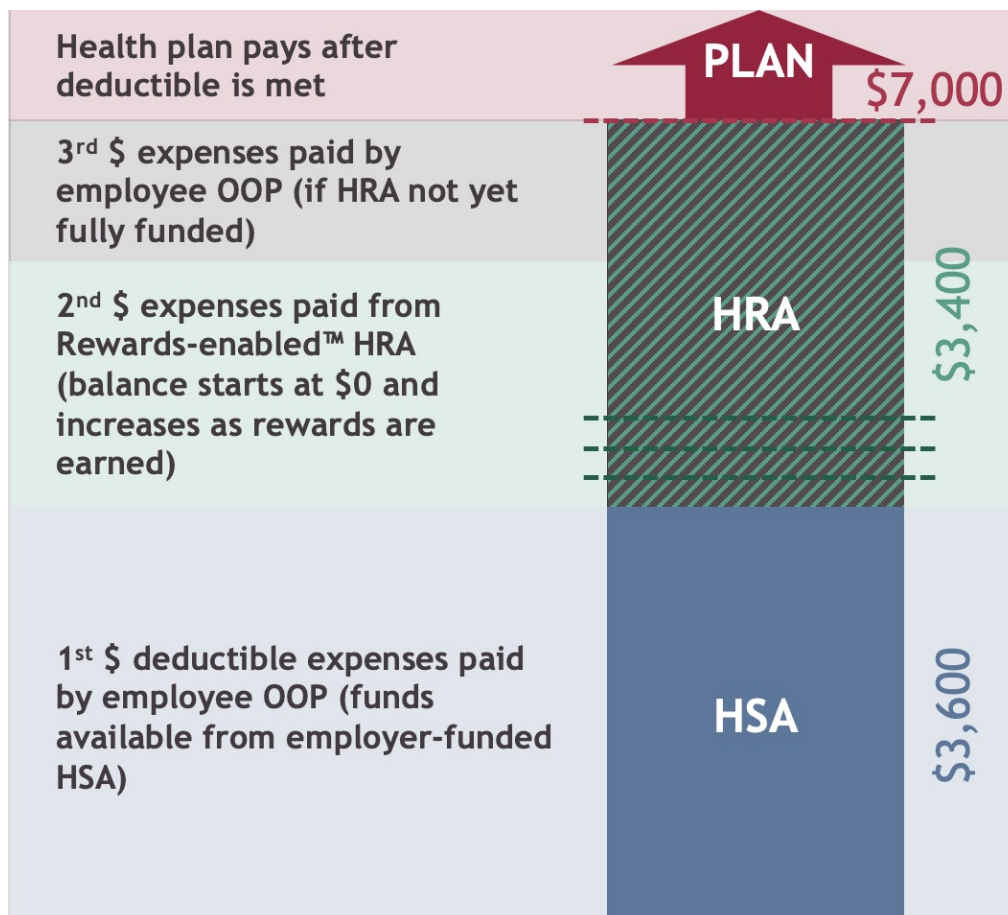


Case #1: The Ultimate Health Plan™

- Health plan deductibles: \$7,000 for individual plans | \$14,000 for family plans
- Employer-funded HSA contributions: \$3,600 | \$7,200
- Rewards-enabled™ HRA (“2nd-dollar”): \$0 up to \$3,400 | \$0 up to \$6,800

MMR program configuration:

Parameter Description	Value
Reference Price Benchmark	50% (median)
"Savings" Share	65%
Reward Cap (maximum per reward)	N/A
Enrolling in TALON's MyMedicalShopper	\$250
Connecting Health Plan	\$250
Downloading & Using Mobile App	\$250
Fitness Daily Step Goal	10,000 steps
Fitness Daily Step Reward	\$5
Target Account Plan Type/Name	HRA



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Case #1 Explanation:

The Ultimate Health Plan™ generates the maximum employee engagement, while still maintaining a potential out-of-pocket exposure of \$0 to the employee over the course of the plan year. This is accomplished by leveraging a health plan with maximum-allowed annual deductibles but offsetting that deductible exposure first with an employer-funded HSA (funded to the annual maximum, \$3,550/\$7,100), and second with a Rewards-enabled™ HRA.

The Rewards-enabled HRA begins the plan year with a balance of \$0; this is a contrast to a traditional HRA, which is typically pre-funded in full by the employer, carrying the full risk of the maximum HRA amount. Instead, the Rewards-enabled HRA allows the employee to earn their HRA coverage balance throughout the year. In this case we recommend issuing \$250 for each of the three Activity Rewards (Enrolling, Connecting, and Downloading & Using), which gives the employee the opportunity to fund the HRA up to \$750 at the beginning of the plan year.

We also recommend using a Reference Price Benchmark of 50% and a “Savings” Share of 65% to generously reward employees for each instance of responsible shopping throughout the year. Configuring the MMR program in this manner will give most engaged, carefully shopping employees the opportunity to fully fund their HRA with rewards earned on typical medical utilization.

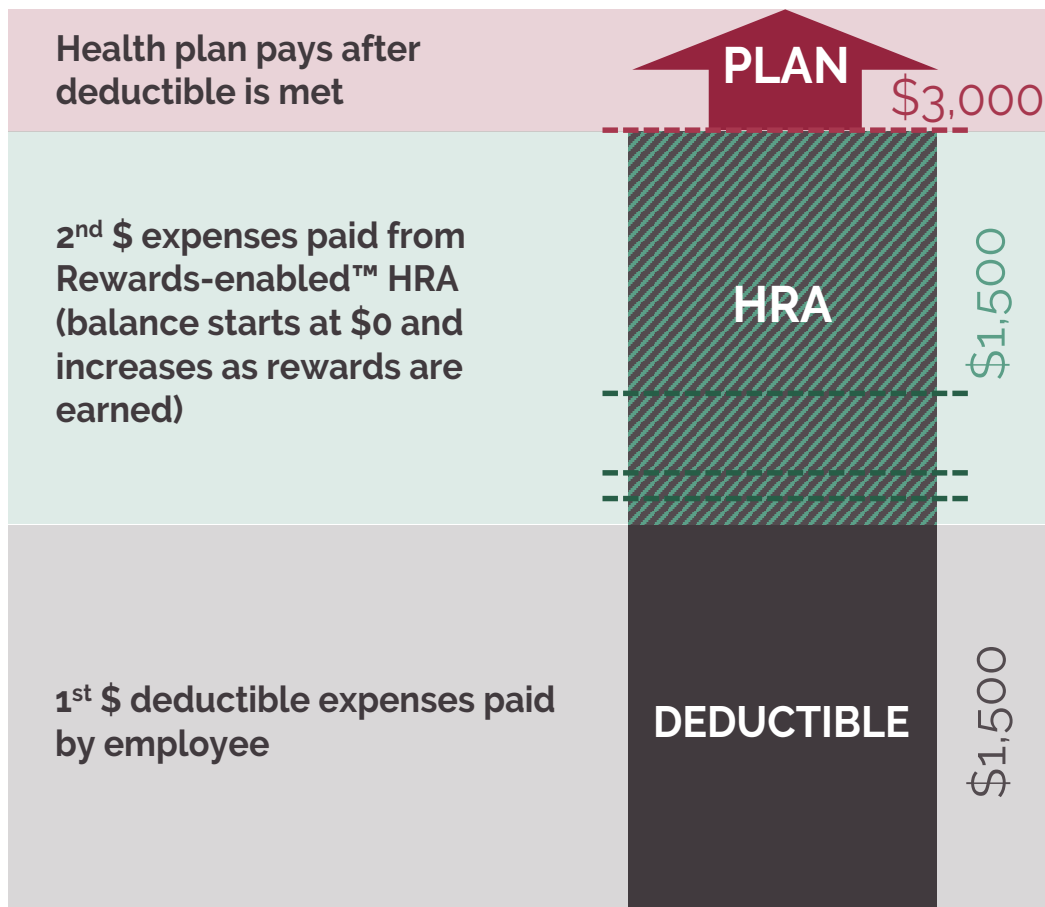
As a bonus feature to drive employee engagement with TALON's Fitness Rewards, we recommend including a \$5 Daily Step Reward for reaching a Daily Step Goal of 10,000 steps.

Case #2: The Traditional “Second-Dollar” HRA Plan

- Health plan deductibles: \$3,000 for individual plans | \$6,000 for family plans
- Rewards-enabled™ HRA (“2nd-dollar”): \$0 up to \$1,500 | \$0 up to \$3,000

MMR program configuration:

Parameter Description	Value
Reference Price Benchmark	50% (median)
“Savings” Share	50%
Reward Cap (maximum per reward)	N/A
Enrolling in TALON's MyMedicalShopper	\$100
Connecting Health Plan	\$100
Downloading & Using Mobile App	\$300
Fitness Daily Step Goal	10,000 steps
Fitness Daily Step Reward	\$5
Target Account Plan Type/Name	HRA



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Case #2 Explanation:

The Traditional “Second-Dollar” HRA HDHP is one of the most common consumer-driven health plans in the market, and before MMR, it suffered from minimal levels of consumer incentive. MMR effectively turbocharges this traditional plan by forcing employees to engage with TALON’s MyMedicalShopper tool and choose lower-cost care throughout the plan year to fund their Rewards-enabled™ HRAs. This plan design tweak generates moderate employee engagement, while still limiting the potential out-of-pocket exposure to the employees with the HRA.

The Rewards-enabled HRA begins the plan year with a balance of \$0; this is a contrast to a traditional HRA, which is typically pre-funded in full by the employer, carrying the full risk of the maximum HRA amount. Instead, the Rewards-enabled HRA allows the employee to earn their HRA coverage balance throughout the year. In this case we recommend issuing \$100 for the first two Activity Rewards (Enrolling, Connecting) and \$300 for the third (Downloading & Using), which gives the employee the opportunity to fund the HRA up to \$500 at the beginning of the plan year.

We also recommend using a Reference Price Benchmark of 50% and a “Savings” Share of 50% to generously reward employees for each instance of responsible shopping throughout the year. Configuring the MMR program in this manner will give most engaged, carefully shopping employees the opportunity to fully fund their HRA with rewards earned on typical medical utilization.

As a bonus feature to drive employee engagement with TALON’s Fitness Rewards, we recommend including a \$5 Daily Step Reward for reaching a Daily Step Goal of 10,000 steps.

What is TALON's MyMedicalShopper™?

A revolutionary healthcare comparison shopping platform

- Industry's leading real-time medical shopping tool
- Proprietary machine learning technology adds "secret sauce" to more than 3.7 billion annual medical claims in our massive data warehouse
- Comprehensive solutions that empower consumerism and reward employees for choosing lower-cost care
- Tools to identify over 41% of total medical cost as wasted spending

Empower medical consumers so they never overpay for healthcare again.

Why MyMedicalShopper?

Because prices paid for medical tests and procedures by employer-sponsored health insurance patients vary wildly across healthcare providers.

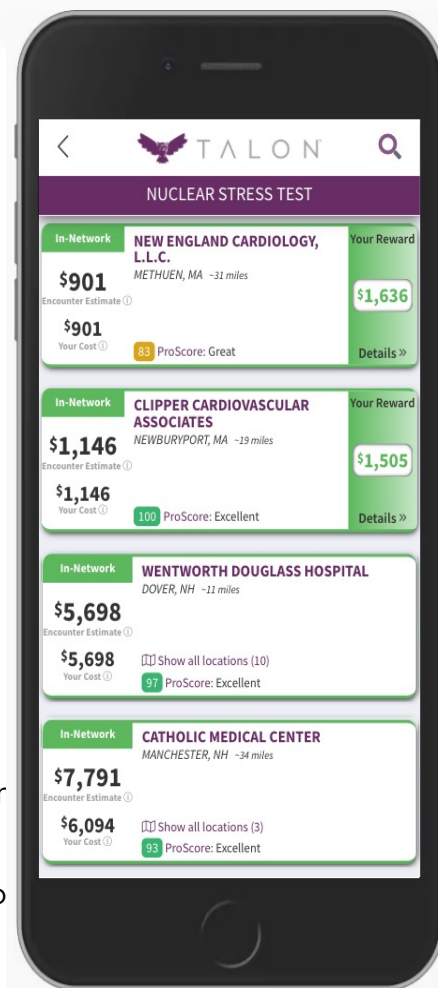
- Our data shows we often pay 5 to 20 times more than we need to
- Significantly reduce annual healthcare spend and future premiums
- Annual wasteful spending due to high-cost providers of:
 - *\$470,000 per year* for typical groups of 100 employees
 - *\$9.3 million per year* for typical groups of 2,000 employees
 - *\$47 million per year* for typical groups of 10,000 employees
- Slick mobile apps for Apple and Android make shopping easy!
- Patent-pending MyMedicalRewards™ program drives employees to shop for their care, *even when spending employer dollars*
- Employer Dashboard with MyMedicalMetrics™ monitors engagement and highlights savings
- MyMedicalMetrics™ provides actionable insights and deep analytics to compare your group's claims experience to the greater population

Who should use MyMedicalShopper?

Self-funded or fully insured employers who want to reduce their annual healthcare spending, especially those who offer high-deductible health plans and/or tax-advantaged accounts (like HSAs, HRAs, FSAs, etc.)

How much can I really save on procedures?

	Comprehensive Metabolic Panel	MRI of the Lower Joint	Nuclear Stress Test
Lowest Price Paid	\$18	\$499	\$1,416
Highest Price Paid	\$304	\$1,655	\$7,282
You Can Save	\$286	\$1,156	\$5,866
Distance Between Providers	0.9 miles apart	0.9 miles apart	14 miles apart



Introducing a suite of solutions for empowering consumerism and driving huge savings in healthcare

MyMedicalShopper™ Comparison Shopping Tool



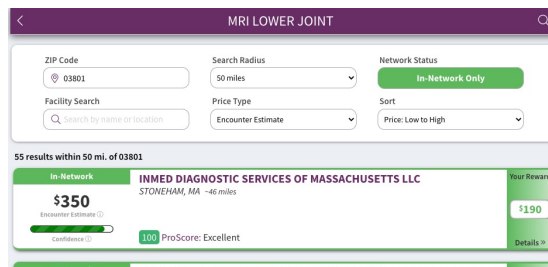
- Makes shopping for medical care as easy as a Google search
- Unlocks savings on more than 10,000 medical tests and procedures

Seamless TPA Integration to Deliver Turbocharged CDH Accounts



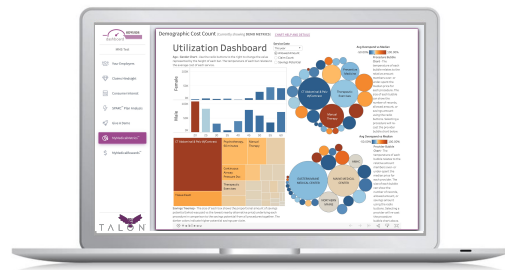
- Brings consumer empowerment to every HRA and HSA accountholder
- Patients can access tools to make informed decisions in their precise moment of need

MyMedicalRewards™ Dynamic CDH Funding



- Drives consumer behavior, even when employees are spending HRA dollars
- Combines reference pricing with MMS shopping tool experience to reduce costs

MyMedicalMetrics™ Enhancement to the Employer Dashboard



- Empowers administrators to make data-driven decisions—not guesses
- Provides actionable insights for strategically driving down costs

What makes TALON's MyMedicalShopper different from other tools?

- ✓ **The sheer quantity of our data**—Analyzes more than 3.7 billion post-adjudicated claims annually to determine prices paid for more than 10,000 medical tests and procedures
- ✓ **Ease of use**—Slick website and mobile apps for Apple and Android provide easy access
- ✓ **Portability across health plans**—Works across 120+ insurance carriers and health plans
- ✓ **Health plan integration**—Shows in-/out-of-network providers & real-time deductible
- ✓ **ClaimsFlow**—TALON seamlessly feeds EOBs into tax-advantaged accounts for payment
- ✓ **Employer Dashboard**—No other solution arms employers with actionable insights
- ✓ **Plus much more**—Go to www.TALONHealthTech.com, or contact us to learn more!



TALON

Retrospective Shopping™

The screenshot displays a web interface for 'Retrospective Shopping'. At the top, it shows a claim for 'ARMAND SCURFIELD' with fields for Claim Number, Date of Service, and Patient Name. A summary box on the right indicates an 'Allowed Amount' of \$482.03 and 'Your Responsibility' of \$482.03. A message states 'You could have saved up to \$291 by shopping for care!'. Below this, a table lists three alternative providers with their estimated prices: SMARTCARE, LLC (\$191.08), WEST GEORGIA ENDOSCOPY CENTER (\$276.69), and TANNER MEDICAL GROUP INC (\$332.17). A 'SHOP NOW!' button is at the bottom.

Provider	Estimated Price
SMARTCARE, LLC ATLANTA, GA ~19 miles	\$191.08
WEST GEORGIA ENDOSCOPY CENTER CARROLLTON, GA ~42 miles	\$276.69
TANNER MEDICAL GROUP INC CARROLLTON, GA ~42 miles	\$332.17

- **Retrospective Shopping**
 - Keeps employees aware all the time of potentially missed savings opportunities due to high-cost medical providers
 - Reviews your latest Explanation of Benefits (EOB) claim line-by-line, running a detailed comparison of prices for those procedures, to identify potential missed savings opportunities at alternative providers nearby
 - If a missed savings opportunity is identified, TALON will confidentially notify you via email, text, or push notification
 - Securely displays up to 3 alternative providers where additional savings were available, and how much additional out of pocket savings could have been achieved
 - Allows you to immediately shop for the primary procedure within the EOB claim, and see the alternative providers for continuous awareness and future engagement



TALON

MyPlanGuide

MyPlanGuide™



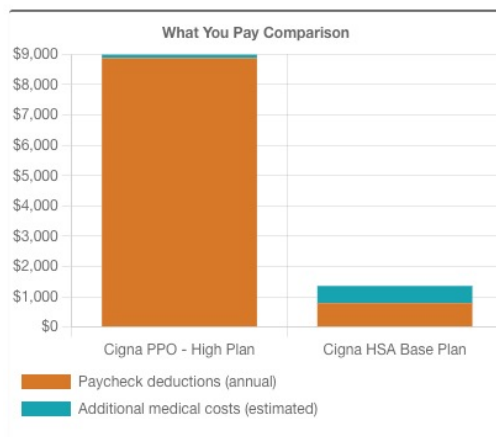
MyPlanGuide

Choosing a health insurance plan can seem complicated, but when you know how to compare your options the right choice can become obvious. MyPlanGuide™ walks employees through health plan comparison, addressing both the wealth and health considerations needed to make the best decision possible.

Short-term Impact

Here's how the two plans compare:

In total we estimate that **choosing the Cigna HSA Base Plan** will **save you \$9,386 this year.**



	Cigna PPO - High Plan	Cigna HSA Base Plan
Paycheck deductions (annual)	-\$8,880	-\$790
Additional medical costs (estimated)	-\$114	-\$568
Edit		
What you pay (estimated)	-\$8,994	-\$1,358
Employer HSA contribution	-	\$1,750

Cigna HSA Base Plan

HSA Balance
\$291,300

Employer HSA Contribution
\$1,750

Personal HSA Contribution
\$900

Care to see your balance grow even faster? Use the slider(s) below to change your personal contribution to your HSA:



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TALON's Customer Success Story #1

Background

The following represents the two-year experience of one employer group who provided TALON's MyMedicalShopper comparison-shopping platform to its employees. We've chosen to highlight this particular case because it falls in the "typical" or "average" range across a wide variety of measures, both for the group's profile as well as their experience with their TALON solutions. While there is a wide range of variables that can affect a group's experience, we believe this particular case is instructional for a number of reasons:

1. Based on the deductibles and out-of-pocket maximums for this group's plan, as well as the design of the incorporated health reimbursement arrangement, these employees faced roughly average financial responsibility for their medical costs (compared to both their specific geographic region and the U.S. overall).
2. With an employee headcount in the 50- 100 range, this group falls into one of the most common "buckets" for employer size in American business. They also fit the standard definition for "large group" by most state definitions and are considered "credible" by their insurance company. This means that this group's health insurance premiums are affected by their actual claims experience.
3. Compared to other groups using TALON solutions, this group witnessed roughly average rates of employee engagement, use of the tools, and estimated savings.

TALON implemented its shopping tool only with a group in New England with fewer than 100 employees spread across four states on 6/1/16. This group represents a typical, middle-of-the-road case study, as their plan design included moderate, but not extreme, consumer incentives (essentially a \$5,000/\$10,000/\$12,000 three-tier deductible plan with an HRA that covered roughly half of the deductible exposure). In the three years prior to implementation, this group saw double-digit increases in their health insurance premiums every year.

Shoppers realized **SAVINGS** of

\$89,785

Total TALON license
fees for this group:
<\$4,000

from an expected spend of **\$379,105**

or roughly **22x ROI** or **24%**
over two years



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TALON

TALON's Customer Success Story #2

Background

The following represents the first-year experience of an employer group who provided TALON's MyMedicalShopper comparison-shopping platform to its employees. We've chosen to highlight this particular case because it highlights the massive savings potential that a group can realize with even modest employee engagement, shopping activity, and savings rates.

This group had more than 225 employees enrolled on their self-funded health plan, spread across 25 different regional locations. The group's HSA-qualified health plan promoted moderate consumer interest, with deductibles of \$3,000/\$6,000 (individual/family), employer-funded annual HSA contributions of \$820/\$1,180, and no copays.

Group experience overview:

- Employee enrollment rate in MyMedicalShopper tool: 84%
- Employee shopping rate over first year: 24%
- Annual medical claims total for group: \$2,256,898 (We estimate that these same employees would be expected to pay roughly \$2,373,778—based on median prices paid for care—for these same exact services if they hadn't engaged in shopping for and choosing their medical care.)
- Total savings potential realized: \$116,880
- Total savings potential missed: \$681,328
 - This figure represents the claims dollars that could have been saved in addition to the \$116,880 actually realized by the group.
 - The group realized roughly 14.6% of their total estimated savings opportunity.
 - The average active shopper saved 22% on their annual medical spend.

Shoppers realized **SAVINGS** of

\$116,880

Total TALON license
fees for this group:
<\$15,000

from an expected spend of **\$2,373,778**

or **~8x ROI** in the first
year.



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About TALON

Healthcare spending has been strangling businesses for way too long. As pointed out by Warren Buffet – “Medical costs are the tapeworm of American economic competitiveness.”

Driven by two principles—Radical Price Transparency and Healthcare Consumerism—TALON was founded to repair America’s profoundly dysfunctional health insurance market. Through its proprietary set of innovative tools and services, TALON introduces free market dynamics into the fractured healthcare marketplace, drastically reducing wasteful spending.



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THANK YOU!

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