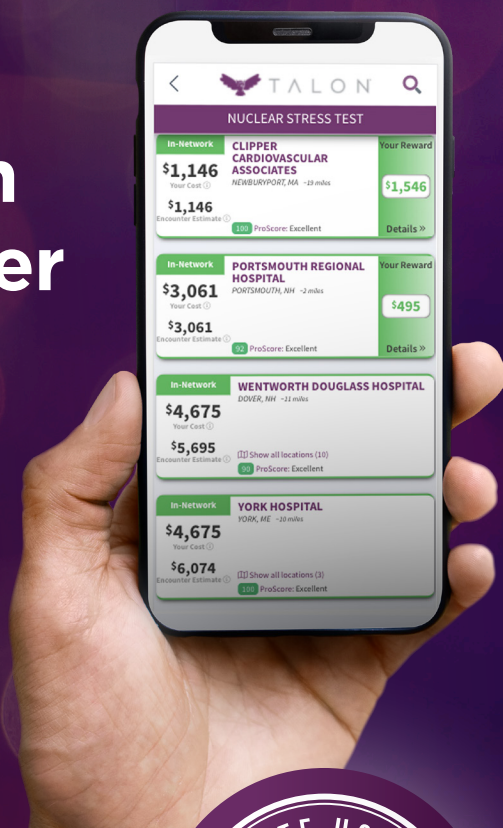




A **REVOLUTION** in Today's Digital Consumer Healthcare Economy

PEOPLE are fed up with the uncontrolled cost of medical care. TALON responded by creating a cost-transparent consumer market solution that delivers a **20-40%** medical cost reduction, an innovative competitive edge, and robust capabilities beyond TiC compliance.

A Strategic Advantage for Consultants, MCOs, TPAs, and Brokers Optimizing the Consumer Experience with TALON's Digital Solution.



Large Employer Group
CUSTOMER SUCCESS ILLUSTRATION



THE **CHALLENGE:**

The cost of healthcare for a large New England employer was increasing by over 15% annually. The CFO was concerned at the impact this was having on their bottom line, as well as the financial burden to their employees. The employer reached out to their Broker to find out where every dollar was being spent. The Broker then brought in TALON.

The employer was concerned that healthcare costs were increasing by over **15%** every year

RISKS OF INACTION:



Continue overpaying for healthcare



\$100 per employee, per day fines for non-compliance with the Transparency in Coverage Rule



Employee dissatisfaction

EMPLOYER GOALS:

01

Reduce healthcare costs

02

Provide an intuitive and individualized health services shopping experience that rewards employees for making economically sound choices for seeking and receiving high-quality, high-value care options.

03

Compliance—Self-Insured Employers are fiduciaries by law and are required to provide to their employees two machine-readable files and healthcare cost-comparison shopping tool or risk \$100/employee per day fines for compliance violation.

TALON SOLUTION:

- ✓ TALON empowered employees to make smart, economical healthcare decisions, improving care and lowering costs through their user-friendly *MyMedical/Shopper* platform
- ✓ TALON's *MyMedical/Rewards* incentive deposited employee reward dollars into HSAs, HRAs, or eGift cards
- ✓ TALON seamlessly integrated with employer's existing system with no distraction or disruption
- ✓ TALON protected the employer from costly penalties by ensuring compliance with the Transparency in Coverage Rule and No Surprises Act

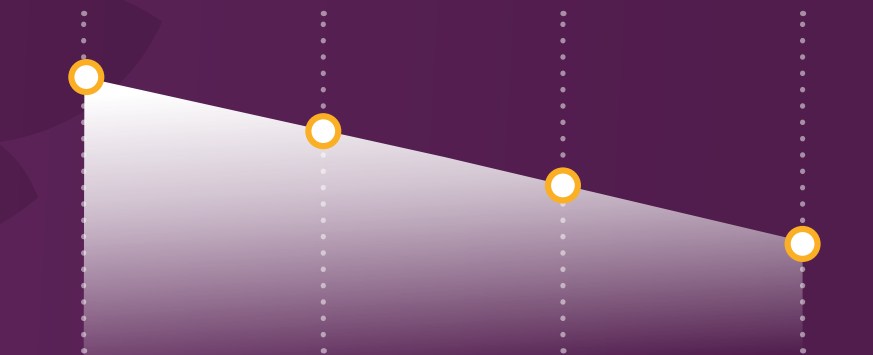


RESULTS:

- ✓ The employer's total healthcare cost was **reduced by over 20%** in the first year

- ✓ A health contest inspired employees to be engaged in driving down the cost of their healthcare

Total Healthcare Cost



- ✓ The average shopper **saved 22%** on healthcare premiums

- ✓ Employee job satisfaction and morale improved, and attrition **reduced by over 25%**