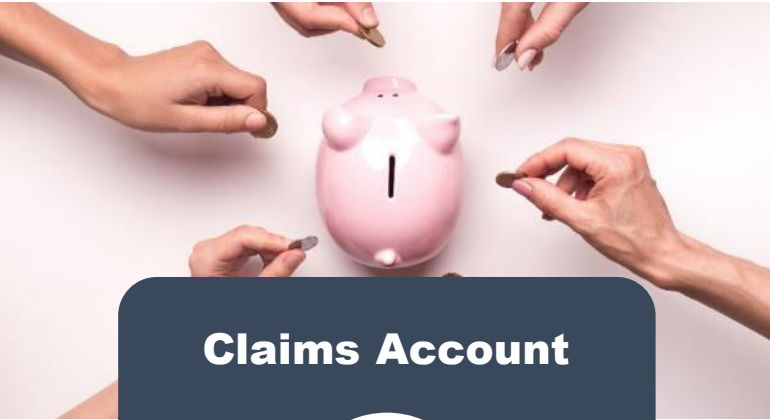


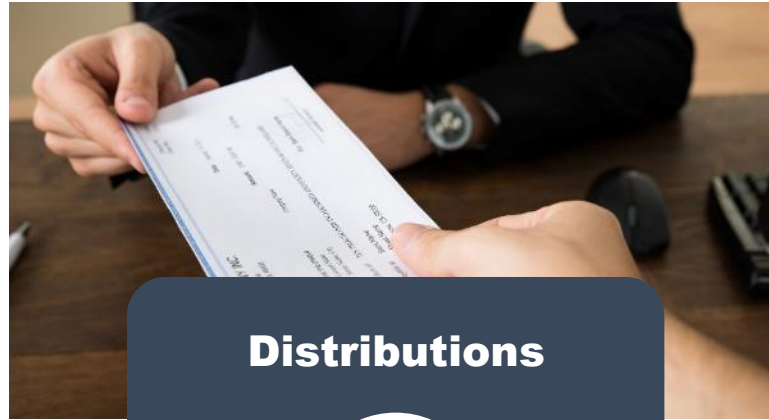
Cost Savings: 3 Ways to Save



Claims Account



Employers only pay for the healthcare they consume. All savings from the claims account stay with them.



Distributions



Unused premium from employers' pooled captive funds are returned annually to employer clients on a pro rata basis.



Pharmacy Rebates



Transparent and pass-through PBMs (Pharmacy Benefits Managers) send 100% of rebates and pharmacy savings back to employers.