

Premium Navigation

A personalized, single point of entry makes care easy to access, understand, and use, driving better outcomes and reduction in health spend trend

Employees struggle to find the right benefits and high-quality, in-network care in a fragmented healthcare system, leading to poor care outcomes and contributing to a 5% projected year-over-year increase in employer health benefits spend¹. Unchecked, these challenges will continue to grow, with >16,000 physician offices closing due to COVID² and the nationwide physician shortage expected to reach ~55,000 by 2023³.

Premium Navigation engages your entire population to guide employees to the right care and benefits at the right time. Our solution addresses all clinical, administrative, and financial needs, reducing your costs, increasing equity, and improving your employees' experience and clinical outcomes.

Improving the employee health benefits experience:

- One solution for all member needs including an intuitive app and single number on the insurance card **maximizes engagement**
- **4,000 world-class physicians** from top medical institutions and more than **1,000 in-house clinicians** deliver clinical expertise
- Clinician-led Care Teams provide personalized care shaped around members' unique clinical needs, including complex case management
- Cost transparency and financial toolkit lead to higher engagement
- Guidance and advocacy **designed for underserved communities** increase care equality and trust⁴
- 200+ advanced machine learning algorithms connect employees to the right care based on provider quality and member-level needs

¹<u>Mercer</u>, 2021 and <u>WTW</u>, 2021
²<u>KHN</u>, 2020
³<u>AAMC</u>, 2021
⁴ Guidance and advocacy for the LGBTQ+ community is available as an additional service



Results

Up to 7% point

lower healthcare trend than the national average*

*Includes claims paid through 1/31/2021

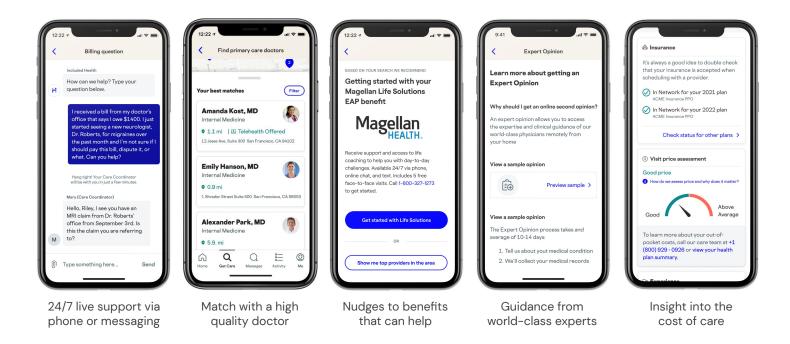
2:1 ROI

51% of households engaged

60% increase in visits to top quartile providers

20% increase in PCP retention





If it wasn't for [this service], I would probably be stuck [for] at least 6+ months with no info and no help with my condition... I have used them for every bit of my medical journey and I am so thankful that I had this resource."

-Premium Navigation Member

leed he	In-Network Doctor + 24/7 Support: Ip? You have 24/7 access to a personal care team at Included Health. explain your costs & coverage, help tackle a bill, find a doctor, and more.
24/7 Su	pport: 1-800-xxx-xxxx Find a Doctor: includedhealth.com/customer
	IS of Physicians: Call CARRIER's provider line for claims, coverage, and ication questions at 1-XXX-XXX-XXXX.
	NUMBERS:
	Doctor: includedhealth.com/customer poort: 1-XXX-XXX-XXXX
	1-XXX-XXX-XXXX
Dental:	1-XXX-XXXX-XXXX

Guidance and advocacy for ~3M covered members

Contact enterprise@includedhealth.com for a demo.

A single 24/7 member services number for any healthcare need