

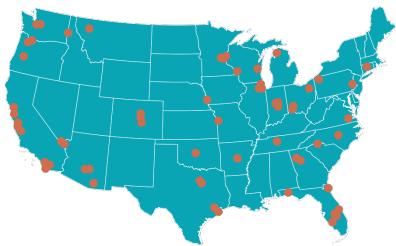
The BridgeHealth Surgery Benefit Program

Quality and Savings for Trust Funds and Their Members

The continued rise in healthcare costs continues to be one of the biggest challenges to unions and trust funds. How do you keep healthcare benefit plans effective and affordable? The BridgeHealth High Performance Surgery Network provides a solution that improves healthcare quality and outcomes while significantly lowering the cost of healthcare.

FOR PLAN SPONSORS WHO:

- Seek innovative solutions
- See the advantages of offering high quality employee benefits
- Face rising costs around pre-planned surgeries

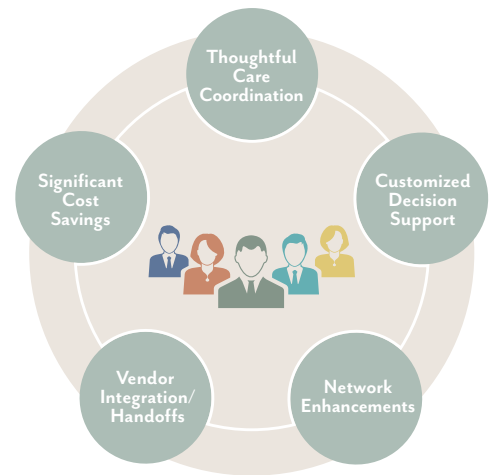


BridgeHealth Provider Network

- Hip Surgery
- Knee Surgery
- Shoulder Surgery
- Back Surgery
- Heart Surgery
- General Surgery
- Women's Health Surgery

Here's how it works:

- Plan members access hospital providers ranked in the top 25% nationally for their surgical specialty.
- Surgery costs are lowered through BridgeHealth pre-negotiated episode of care case rates with contracted providers.
- BridgeHealth Care Coordinators guide plan members through the entire process by explaining their benefit options and performing cost and quality comparisons, ordering medical records, helping to select providers, arranging a second opinion, and handling all logistics for the plan member and a companion.



PROCEDURE	AVERAGE PAID	BRIDGEHEALTH CASE RATE	EMPLOYER SAVINGS	HOW MEMBERS SAVE
KNEE REPLACEMENT	\$40,240	\$22,158	\$18,082	NO DEDUCTIBLE & NO COINSURANCE
HIP REPLACEMENT	\$42,153	\$24,213	\$17,940	NO DEDUCTIBLE & NO COINSURANCE
LUMBAR SPINAL FUSION	\$147,703	\$44,837	\$102,866	NO DEDUCTIBLE & NO COINSURANCE

BridgeHealth – The Details

Design Recommendation to Optimize Engagement

- Traditional plans – Waive deductible and coinsurance
- HDHP with HSA – Waive coinsurance
- Travel benefit for plan member and companion coordinated and administered by BridgeHealth

Member Experience

- Concierge surgery coordination
- Access to highly ranked, quality providers
- Travel and funding coordination if surgery location is 100 miles or more from member residence
- Integration of all available fund resources to optimize member health outcome

Claims Administration

- BridgeHealth is the funding administrator for surgeries scheduled with BridgeHealth providers
- BridgeHealth case rates are pre-negotiated and billed at time of surgery scheduling

Plan Member Engagement

- Communication suite includes varying levels of materials and outreach, based on pre-certification data, plan sponsor goals and plan member population
- Predictive modeling: For groups over 1,000, BridgeHealth (using claims analysis data) will proactively contact plan members who are scheduling surgery or have incurred claims indicating surgery may be a treatment option

Health Plan Coordination

BridgeHealth complements your existing plan. BridgeHealth coordinates:

- Eligibility confirmation
- Pre-certification
- Deductible collection reporting
- Collaboration with other plan member benefit support including health advocates, case management and disability benefit teams