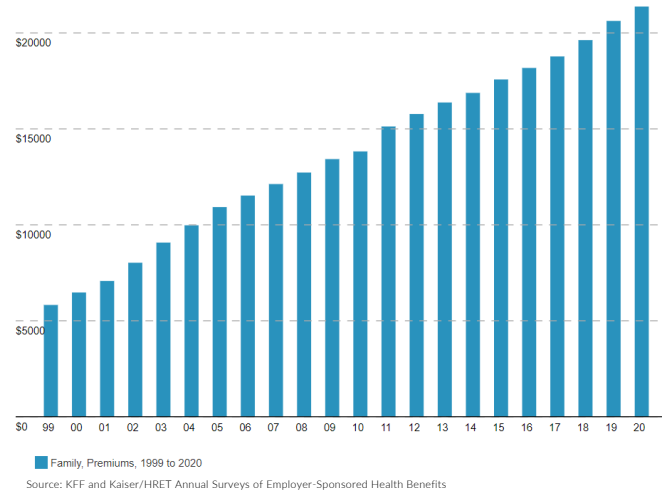


healthPERX Consumer Healthcare Solutions

THE PROBLEM

Healthcare costs are rising at an astonishing rate. In 2021, average annual premiums for an employer sponsored plan for family of 4 rose to \$22,221, with employees paying **\$5,969** of that out of pocket. This is not affordable for many Americans, and as a result, there are **30 million uninsured Americans**. Coverage shortages are also visible in dental, vision, and prescription coverage.

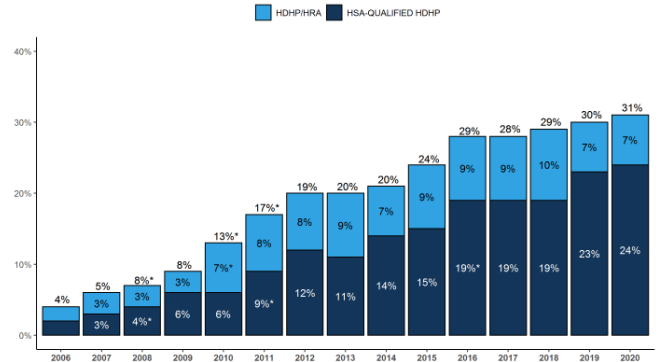


Being insured is not enough.

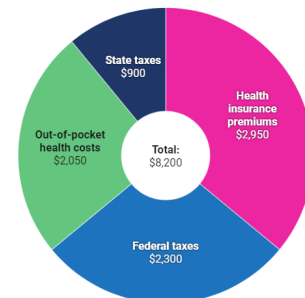
For those that can afford coverage, that doesn't always mean they can afford **meaningful coverage**. In 2020, almost 1/3 of employees participating in employer sponsored health plans enrolled in a HDHP, often "catastrophic only" coverage. These plans can create large gaps in coverage and can create an undesirable healthcare journey.

About **40 million Americans** are classified as **underinsured**. It is estimated that 50 percent of all adults would have difficulty paying for a \$400 emergency expense, with 19 percent of adults—one in five—not being able to pay the expense at all.

Figure 8.5
Percentage of Covered Workers Enrolled in an HDHP/HRA or HSA-Qualified HDHP, 2006-2020



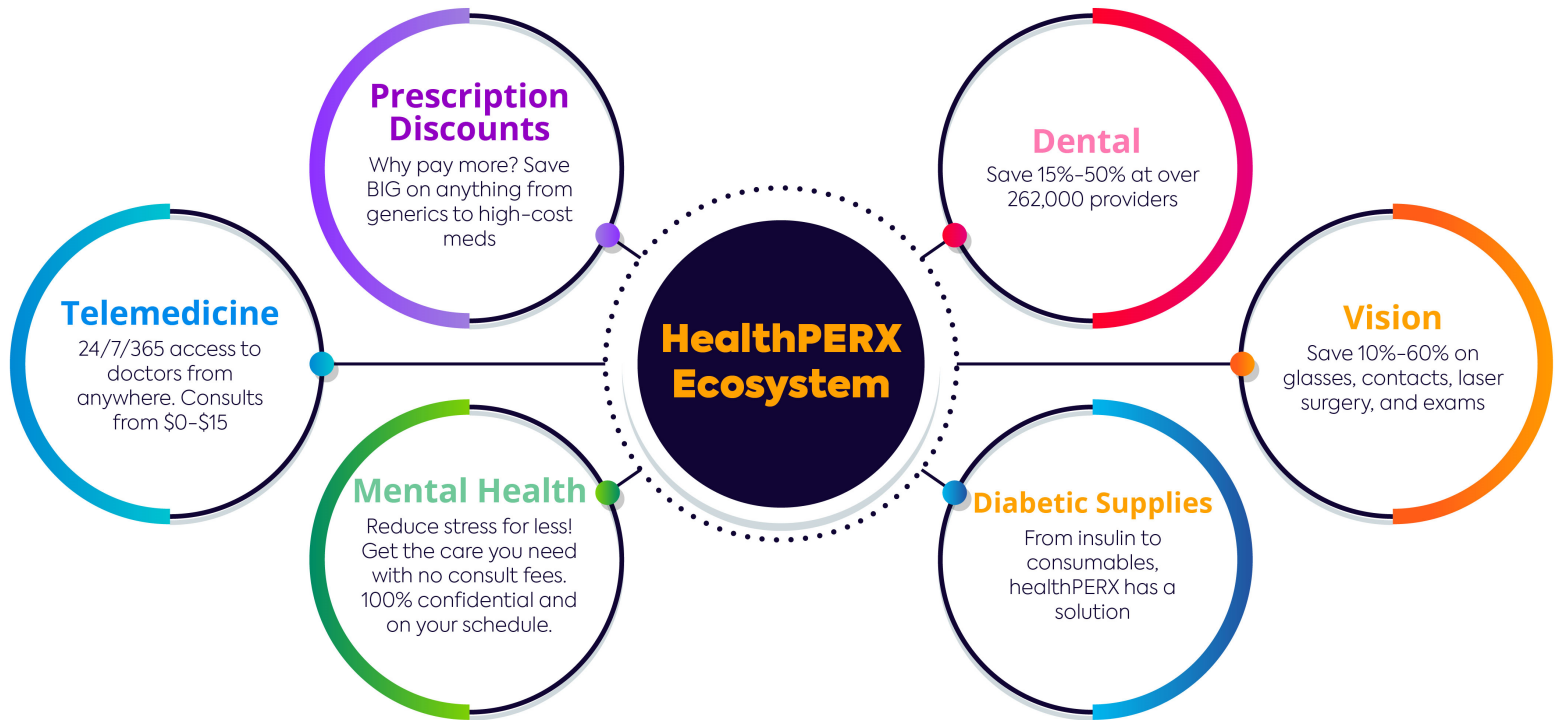
The typical non-elderly family in the United States spends \$8,200 per year (11% of their \$75,025 income) on health.



Note: Data are for 2017 and rounded to the nearest \$50.
Source: Kaiser Family Foundation. Household Health Spending Calculator, Peterson-Kaiser Health System Tracker • PNG

The Solution – healthPERX

healthPERX aggregates non-insurance tools to provide consumers more cost-effective and convenient access to healthcare - with or without insurance. By creating direct connections to providers, leveraging purchasing power of 28MM lives to negotiate discounts without co-pays and deductibles, and utilizing the latest technology; our customers can spend less and live more.



healthPERX Value Proposition to Our Partners

- A market sized at over 70MM Americans
- Incredible revenue potential on a recurring basis
- Full program administration provided – we do the heavy lifting
- White label and co-branding to keep your brand top of mind
- Cross marketing opportunities
- Leverage our 28MM lives in purchasing power so you get unbeatable pricing
- Best in class vendors that have already been vetted – no need for RFP's and managing multiple vendors
- Full tech stack bring high levels of engagement and utilization--(app, web portal, back office, client portal, etc.)
- Stand out from your competition by delivering meaningful results with healthPERX

healthPERX Value Proposition to Our Clients

- 24/7/365 access to doctors – no big bill, no long trip
- Savings on full health spectrum from dental to diabetics
- We are not insurance so there is no underwriting, no health restrictions, and members can start using their benefits within 48 hours of enrollment
- 30-day money back guarantee, month to month, cancel anytime
- Multiple customer service touch points and US based call center that is open six days a week
- Family coverage provided at no base rate
- Easy benefit access through app, web portal, or physical membership kit