



*These programs are **NOT** Insurance*

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David Lindsey, CEO of LHH, LLC. developed MHP in 2012 for the sole purpose of helping consumers with everyday health issues providing individualized support and access to healthcare services that are affordable and accessible.

In the wake of the Affordable Care Act (“ACA”), Lindsey Health marketed MHP as a health benefits plan that was intended to be sold simply as an add on to traditional health insurance to help consumers pay some of their pre-deductible out-of-pocket medical expenses. As an unintended consequence, health insurance brokers consistently sold MHP as a “wrap around” to high-deductible health insurance products. When consumers were disappointed by the scope of the primary health insurance coverage, they would cancel all insurance and non-insurance benefits, taking a “cancel all of it” approach.

Key Benefits Group, LLC. recognized that, while MHP brought value and was marketable (over 52,000 units sold), it had problems that needed solving. First, it would need to be sold as a separate and distinguishable product that could stand on its own merits. Second, Key Benefits group, LLC. identified several enhancements, which if added, would increase utilization and persistence.

In April 2019, HealthXpress247 (“HX247”) was born. In creating HX247, Key Benefits Group, LLC. added several value-added features to HX247, including HealthXpress Advocacy, HealthXpress Counseling, and HealthXpress Exclusives, and developed a “use the product” marketing and servicing approach to drive increased utilization and value recognition. Further, HX247 was created as a stand-alone product that would have inherent value independent of any insurance product and would be marketable to consumers who:

- Already had insurance, but with high deductibles
- Could not afford insurance or were underinsured
- Businesses not obligated under the ACA wanted to be able to offer something to their employees
- Self-employed

HealthXpress247 is continuously seeking out added value partners to give our consumers REAL-TIME help, education, and savings on everyday areas of life... I.E., Health, Credit, Wellness, Warranties, Debt, Travel, Mortgages, etc. The more information you can put in a consumer's hands to empower them to make better decisions the longer you will keep that consumer's business (Persistency) by adding value they can use.

**HealthXpress247** is revolutionizing the way healthcare options are delivered. Having HX247 gives you access to healthcare professionals that become YOUR advocate. We help our members with everyday health related issues providing individualized support and access to programs that are affordable, accessible and easy to understand.

### **Your Xpressway to Physical and Financial Health**

HX247 memberships equips members with a team to navigate the complex process of negotiating medical procedure costs, identifying quality providers and understanding your medical bills. Our wide-range of programs are available to our members 24/7/365 on our user-friendly technology platform.

### **Services Included:**

- 24/7 Access to Doctors
- Prescription Discount
- Prescription Assistance
- Free Lab Testing
- Bill Negotiation
- Health Cost Estimates
- Medical Procedure Pricing Tool
- Member Private Exchange
- Secure Member Area

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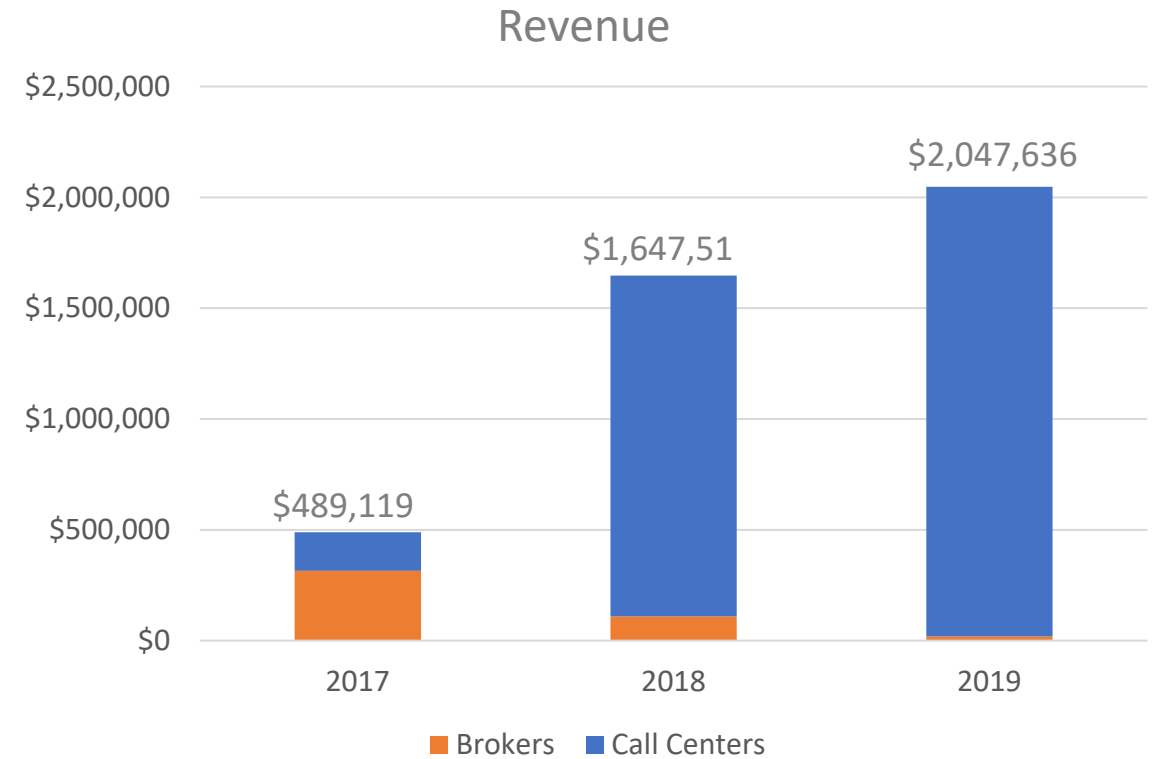
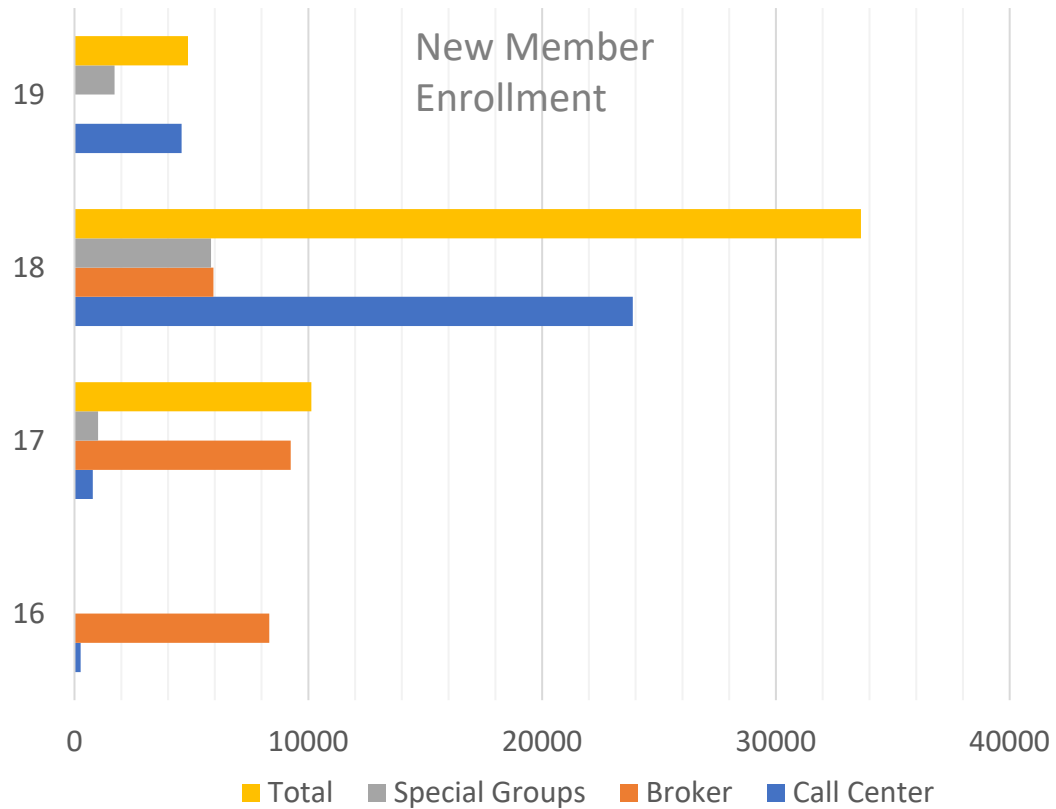
## The Impact of HealthXpress 247 on Persistency of Health Benefit Plans

Since the HealthXpress247 launch, data reflects persistency patterns that have consistently trended very positively. The expanding trends correlate to due diligence in the development of HX247 and ongoing monitoring and adjustments by Key Benefits Group, LLC. The market strategy has been refined to include education about the importance of preventative health care and the value the consumer can garner from the product if used appropriately.

In 2019, with HX247, the Member now has immediate access to a Member card and all information about benefits through a personal online portal. Plans for an iPhone and Android app are in the works. Staff initiates a welcome call within the first 24 hours after sale to reassure the new Member of the product's value proposition. As part of the welcome call, staff places the order for HX247 Labs so that the Member receives the take-at-home blood test and immediately realizes value from the product. Member cards are delivered within 3-5 days, and temp cards are issued electronically within 24 hours, down from 10-12 days with MHP. Key Benefits Group, LLC. expects that persistency will also increase with this new education driven environment.

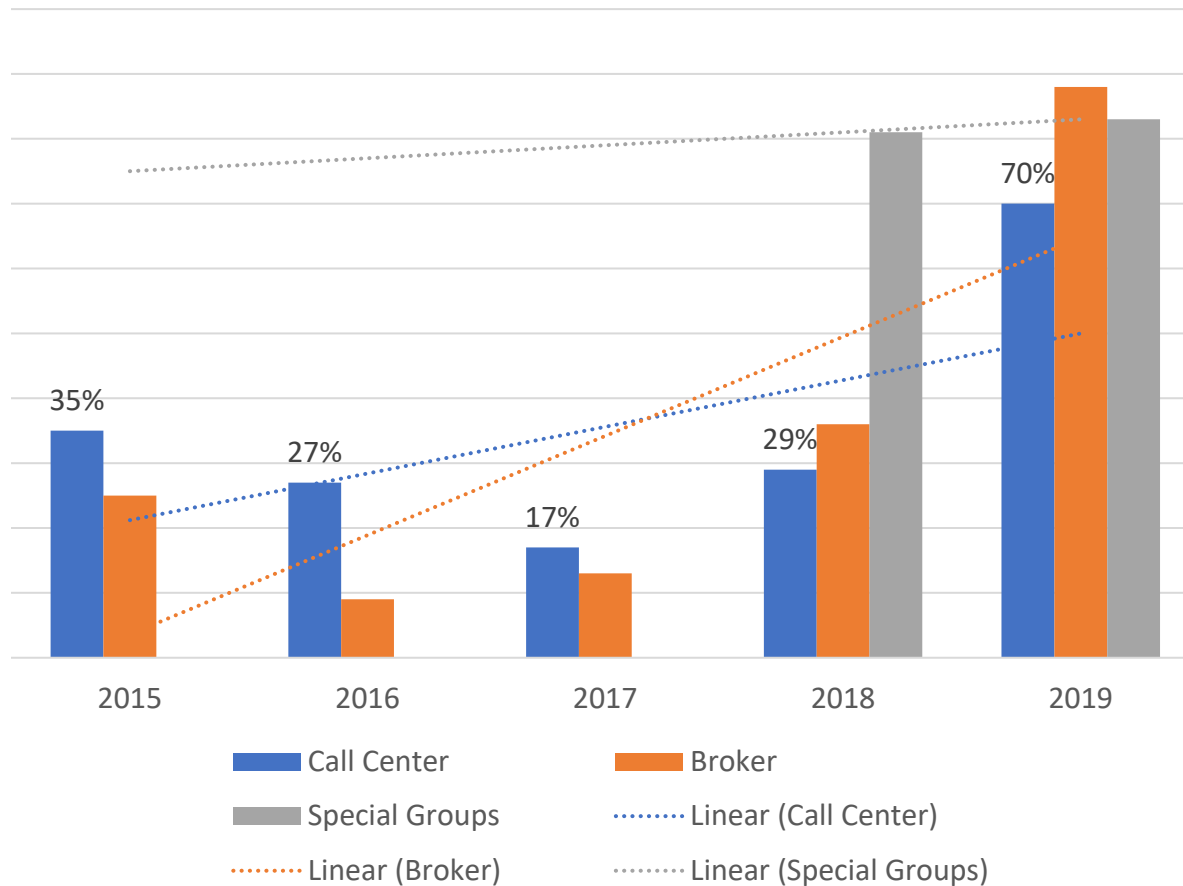
The foregoing slides tell the story of the evolution of HealthXpress247.

# Overall Performance - Sales



# Overall Performance - Persistence

## Member Persistency by Year of Enrollment

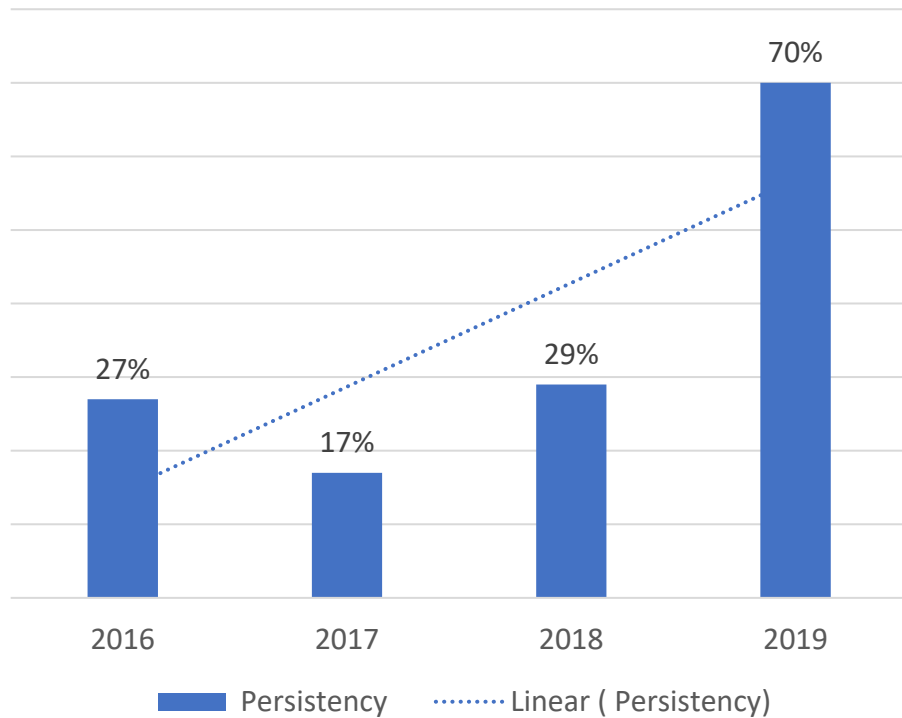


Persistency trend lines for all channels is **positive and improving!**

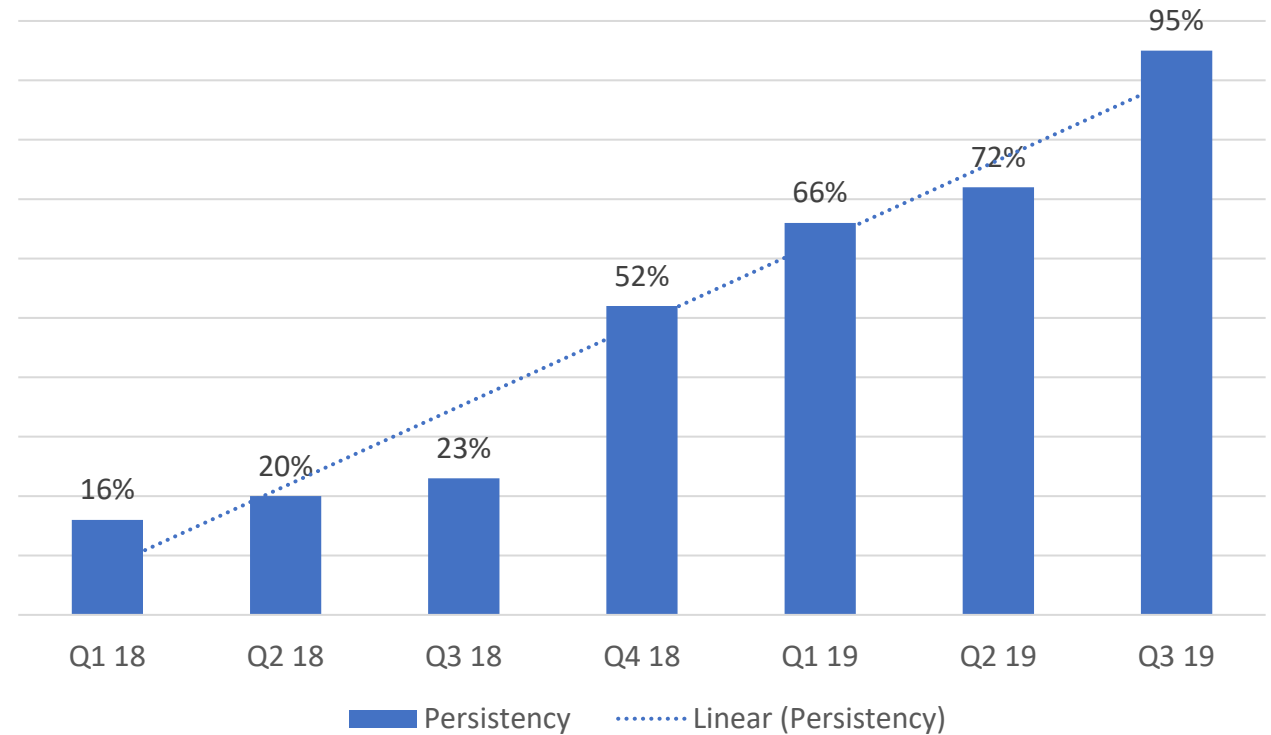
Call Center	7 months
Broker	16 months
Special Groups	18 months

# Channel Performance – Call Centers

### Persistency by Year



### Persistency by Quarter

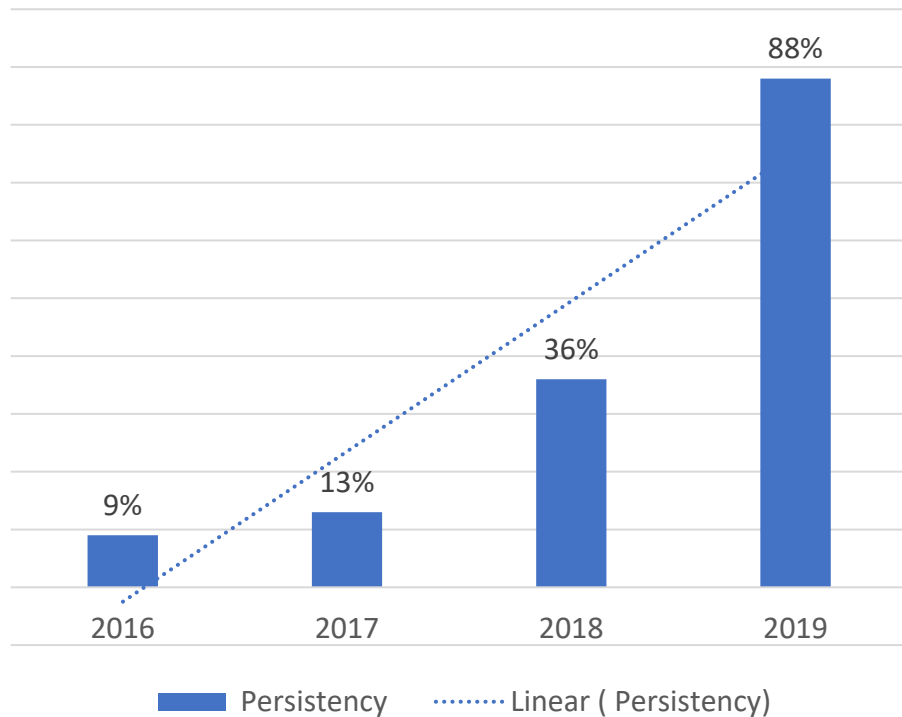


Call Center persistency is improving due to added value and service.

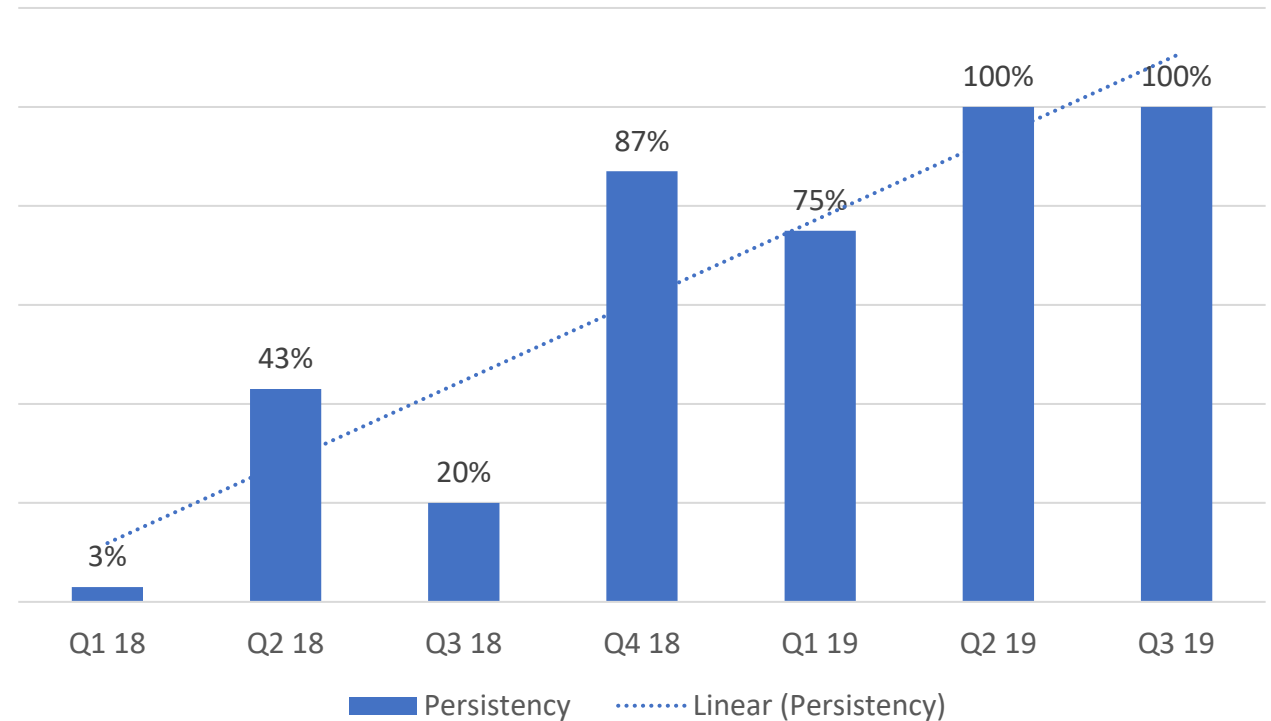


# Channel Performance – Brokers

### Persistency by Year



### Persistency by Quarter

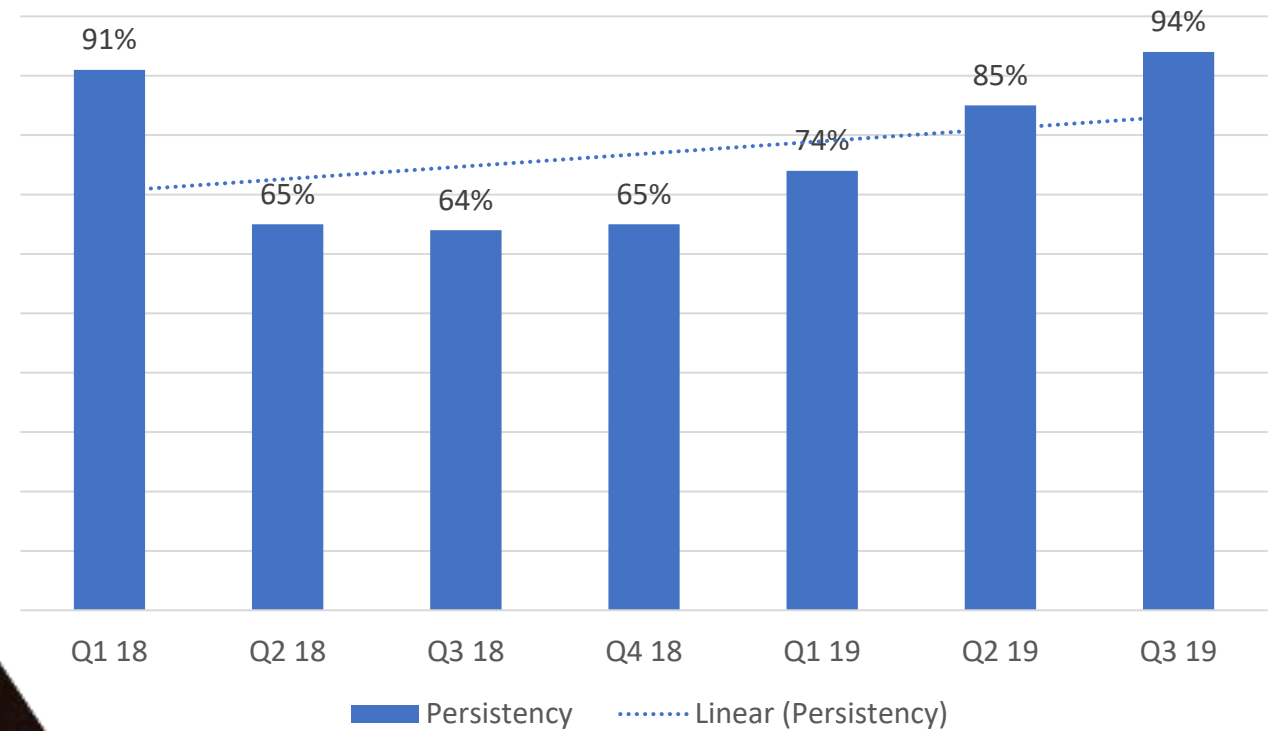


Broker channel offer HX247 as an opportunity to impact client's lives.

# Channel Performance – Special Groups



Persistency by Quarter



Avg Service  
Level

92.88%

Average Handle  
Time

8:23

Avg Availability

66.20%

Avg Hold Time

:39

Avg QA Score

89.06



## MyHealthAdvocacy

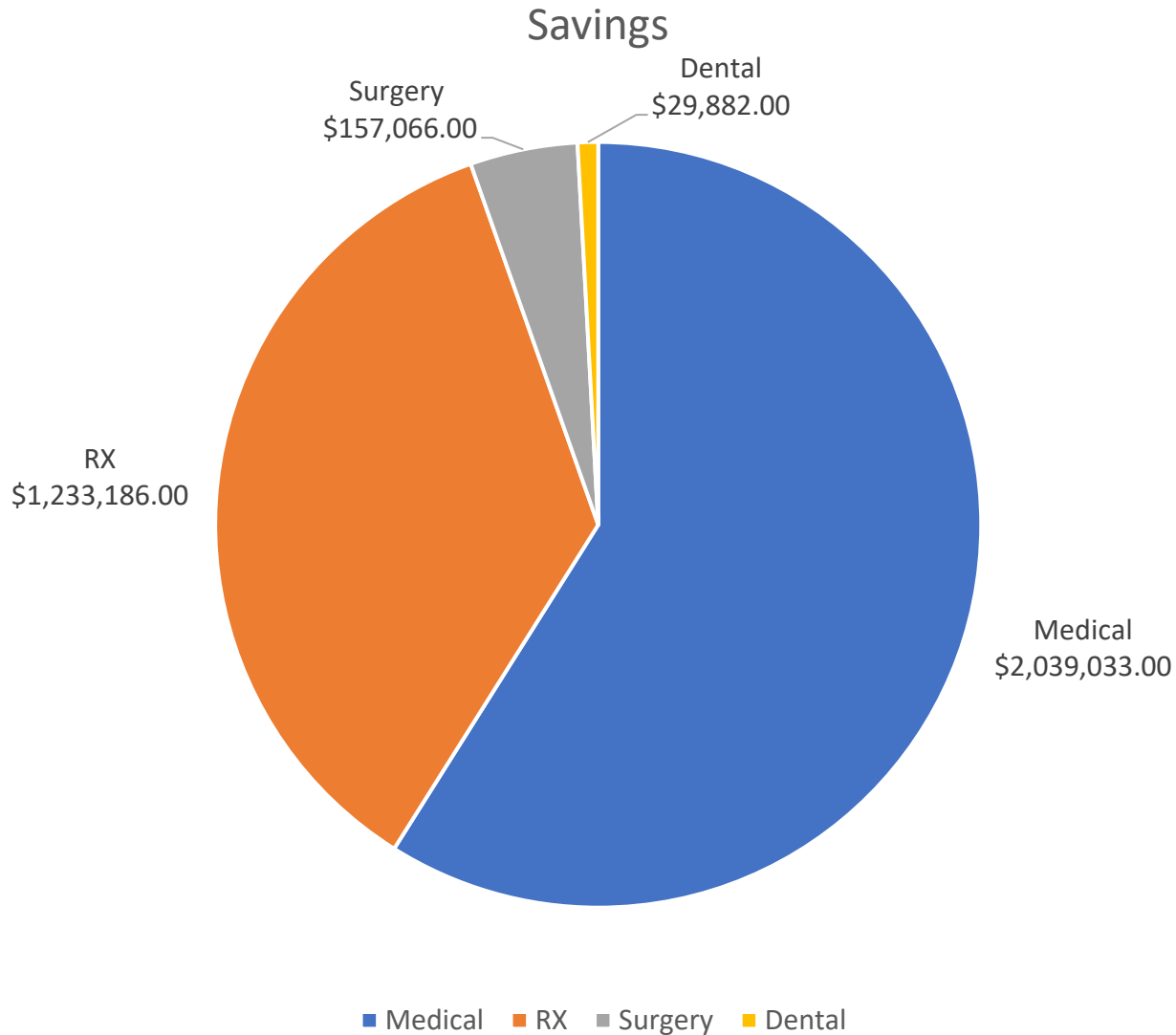
Members of HX247 receive unlimited access to our team of professional healthcare advocates. Our advocacy team looks out for the best interests of our members and will help navigate the complicated system; we call “Healthcare Today”.

### Some of the most popular services include:

- Medical Bill Negotiation
- Access to Certified Counselors & Health Coaches
- Locating Doctors/Specialists
- Prescription Assistance

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## Member Savings

- Advocacy Services have saved members \$3.4 million dollars annually.
- Average time to resolve a request for Advocacy is 3 - 5 business days.

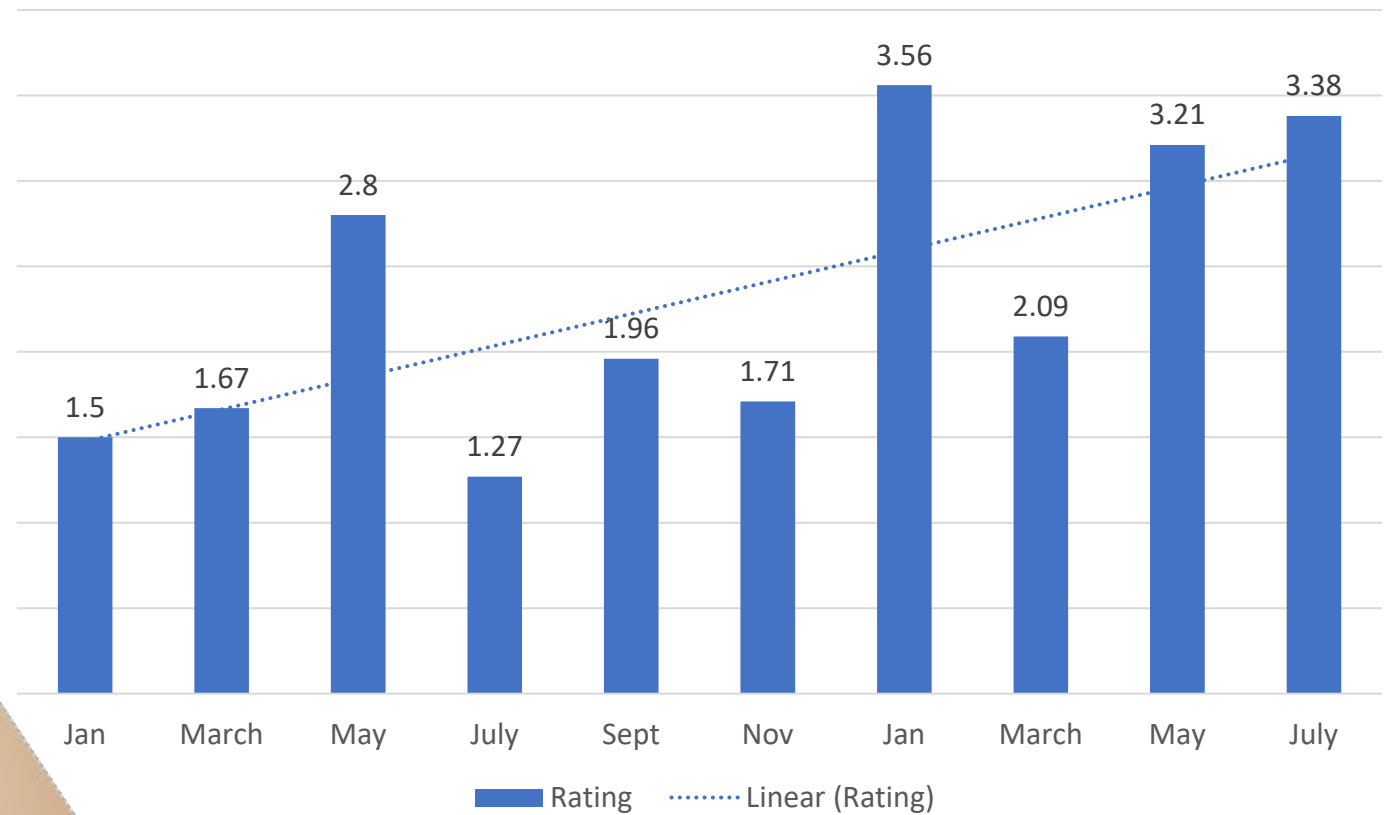


TRIBAL  
ADVOCACY

- Assisted in placing over 500 members into Drug and Alcohol abuse programs.
- Negotiated \$18M in claims errors.
- Saved the claim fund over \$10.5M through RX assistance programs, negotiating day rates, and lump sum settlements.
- Provided Medicare/Medicaid enrollment assistance.
- Scheduling and payment negotiations for major organ transplants.



### AVG Review Ratings



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# 5 ★ Member Reviews (2019)

## Laura W. from Google

“ I spoke with Victoria today, and she was so helpful and concerned about my problem. She sounded as if she cared about me as a person. She gave me some useful tools to help with the cost of Prescriptions. I wish we had more people in this world that took time with their customers like Victoria took with me.”

## Deborah M. from Google

“Their customer service was beyond excellent. The representative who helped me not only emailed me copies of all my documentation but also called my provider personally to verify my coverage.”

## Kathaleena M. from Yelp

“ The customer service rep I spoke with was not only helpful but very friendly. She was professional, courteous and took care of my issue immediately. Additionally, I was not put on hold forever and a day, unlike some companies. Well done.”

## Ernesto T. from Google

“Maria was excellent helping us get a temporary card and a discount on very expensive medications. She made us feel like we made the right choice. She is an asset to your company.”

## Julie K. from BBB

“ I spoke with Theresa in order to get some information regarding my benefits and to add another bank account to my auto deduct list. We had a wonderful conversation and she took care of my requests in a pleasant, professional manner. I give her five stars...”

## Frank H. from Google

“ Amber was a tremendous help to me. Always courteous and sweet as could be. She was very professional and seemed really concerned about me. So far I am very happy with the way I have been taken care of.

## Yoga R. from BBB

“ I received excellent customer service from Klila, Case Manager, Advocacy. ... She advocated for me and negotiated with the insurance company. Today I received a phone call from her and am informed that the insurance company agrees to change this exam status to “Under Coverage” and my co-payment will be “zero”. I’m very grateful for Klila’s assistance. She saved me a lot of money.”

## Hundreds More Upon Request

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