

A New Approach to Medical Coverage



An innovative
alternative to
traditional health
coverage providing
benefits to employees
and employers.

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 Seamless
Health



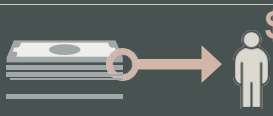
The health of a business is deeply connected to the health of its employees. For businesses to function well, they need a healthy, engaged, and productive workforce as well as predictable, controllable costs.

Achieving low costs and quality care has long been a major challenge. In 2019, expenditures on healthcare in the United States totaled \$3.8 trillion, 4.6% higher than the year before¹, and spending is projected to climb to \$6.2 trillion by 2028.²

Almost a fifth of the 2019 total was paid by businesses, which spent an average of \$14,561 per covered person.³

Additionally, there's no guarantee that high spending will translate to quality care and healthy employees. In 2019, US employers lost \$575 billion to illness-related challenges.⁴

TOTAL SPENDING ON HEALTHCARE IN THE UNITED STATES

\$3.8 trillion  \$11,582 per person

Seamless Health is taking on these dual challenges with a groundbreaking approach to health insurance for large businesses. The key feature is a white-glove concierge service, which is provided to all members.

Concierge service

Any time Seamless Health members have a health issue, they can simply pick up the phone and connect through the Seamless app. When the concierge answers, they immediately relieve the member of the burden of directing their own care. The concierge provides whatever assistance they need, whether that means finding a local physician for an appointment, getting help through telemedicine or sending them to the closest care center or emergency room. If a prescription is needed, that is part of the plan as well. If a doctor's visit is called for, the concierge will find the doctor and make the appointment.

Members' behavior has migrated towards care avoidance due to the inconvenience and expense of care. As health insurance continues to rise, employees need an option that redefines the delivery of care and exceeds their expectations.

¹ <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NHE-Fact-Sheet>

² <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NHE-Fact-Sheet>

³ <https://www.kff.org/report-section/ehbs-2019-summary-of-findings/>

⁴ <https://www.ibiweb.org/poor-health-costs-us-employers-575-billion/>

The model, at a glance



To reduce costs while delivering effective, high-quality care, Seamless Health is shifting how employees receive their care. This high-touch model helps get members the best, most appropriate resources more easily. And while several components work to make this approach effective, the concierge is the cornerstone.

A concierge model gives our members someone to call when they're ill, injured, want to address a health issue, or have a question concerning their benefits.

The concierge takes charge of getting them exactly the care they need when they need it.

Why the model works

Access to care helps members get timely treatment for illnesses, reducing the costs of worsening illnesses as well as emergency room visits. Unnecessary ER visits cost \$32 billion a year. A trip to the ER is on average 12 times more

costly than being treated at a physician's office.⁵ By offering patients easier access and integrating other aspects of their care—including prescriptions, claim management, and other services—members will experience better care, which often ends up being less expensive care.

The way most health plans work now

Currently, members in health plans must wade through lists of doctors in different locations, who may or may not have capacity to see them, often at a time when members are already managing healthcare

and other life challenges. Not only are they asked to find the appropriate provider, but they must also identify locations, set up appointments and then find time to get to those appointments including any follow-ups. Having a concierge in place removes these tasks from the member's plate and eases the way to better care without the barriers. Eliminating these barriers to healthcare will lead to a healthier workforce. Better care can also mean lower-cost care over time, as it can potentially reduce complications that come from delays in addressing pressing healthcare issues.



THE AVERAGE COST OF AN EMERGENCY ROOM VISIT

\$1,389

Increase of
176% over
a decade⁶



\$76.3 billion⁷

Aggregate costs of ER
visits over one year

⁵ <https://khn.org/morning-breakout/the-cost-of-unwarranted-er-visits-32-billion-a-year/>

⁶ <https://bettersolutionsforhealthcare.org/usa-today-really-astonishing-average-cost-of-hospital-er-visit-surges-176-in-a-decade-report-says/>

⁷ <https://www.hcup-us.ahrq.gov/reports/statbriefs/sb268-ED-Costs-2017.jsp>

HOW THE SEAMLESS MODEL WORKS

Primary care

With Seamless Health, employees and their dependents receive unrestricted access to direct primary care providers either through an office or a virtual telehealth visit. Research has found an association between increased spending on primary care and fewer emergency department visits and hospitalizations.⁸

Our goal at Seamless Health is to assist our members with a white-glove experience. We want them to have peace of mind that all their healthcare needs will be addressed and eliminate their anxiety and frustration around accessing care. All they need to do is to dial our number and then show up to an appointment that has been scheduled at a time that's convenient for them. The only cost is a copay.

An all-inclusive solution

In addition to unrestricted access to their primary care providers, Seamless Health members are covered for the full spectrum of medical care. Our concierges are there to coordinate and manage arrangements for urgent care and hospitalizations, mental health, behavioral health, and any specialty care. In addition, Seamless Health will manage members' prescriptions and testing, and ensure that their providers have all the necessary information before treatments take place. As a result, members will have a piece of mind knowing they have someone to lean on.

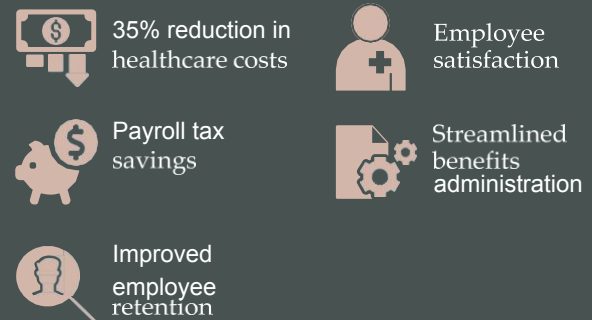
Managing costs when emergency services are necessary

Sometimes a member may need immediate care and won't have the opportunity to connect to a concierge. To help manage costs generated when patients direct their own care, Seamless Health offers claims adjudicators, who will work with the emergency room or critical care center to understand what medical procedures were done and what the cost of that care should be based on industry averages. Then the adjudicator will determine what the actual claim payment should be. With our proprietary auditing platform, we protect the member and employer ensuring that only required services are paid at the appropriate level.

Good healthcare powers businesses

By reducing healthcare costs and providing effective care for employees who might not otherwise have access to care, Seamless Health will make a financial difference for businesses by reducing healthcare costs and providing appropriate care for their employees and dependents.

POTENTIAL IMPACTS FOR YOUR BUSINESS



Your employees keep your business going. Making sure they're healthy and satisfied with their care is crucial to your success. Seamless Health is designed to provide better, lower-cost care to more people through concierge service, integrated healthcare, statistical analysis, and technological advances.

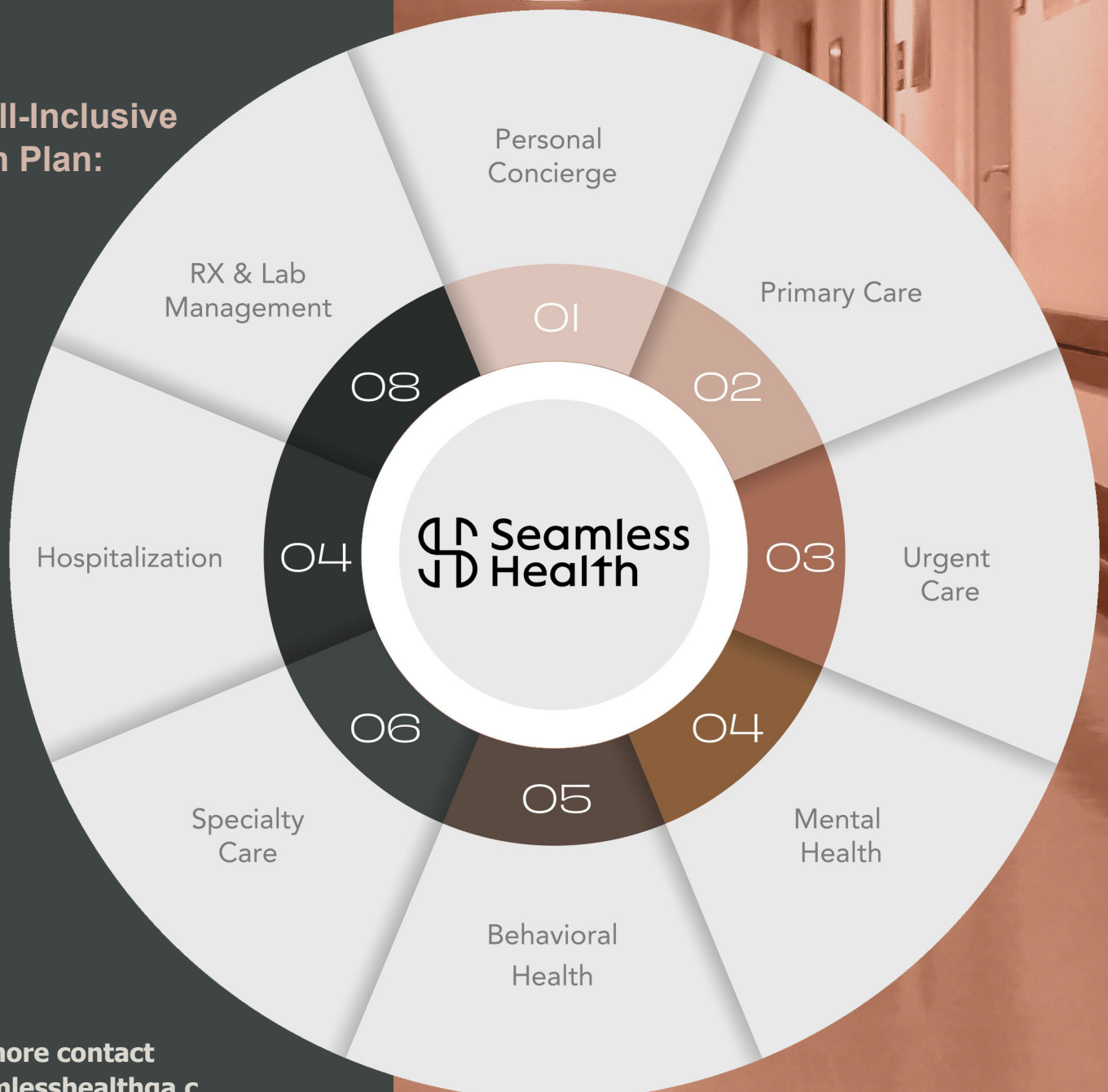
"With this groundbreaking platform, Seamless Health will attract and retain employees, offer a more appealing benefits package, and result in payroll tax savings; something that hasn't been seen in the healthcare industry in a long time," states the founder of Seamless Health Indemnity Plan, Allen Jackson.

⁸ <https://cdn.sanity.io/files/0vv8moc6/medec/0313e4a5e4530ac65c7b9b902e01d59fdfa167ad.pdf>

Seamless Health is a modern-day health collective whose mission is to provide all-inclusive, affordable, accessible, and accountable medical care that leverages world-class technology to elevate the patient experience.

We are driven to create a new standard in equitable coverage, adding more value to the ecosystem of providers, employers, and employees, while reducing costs.

Our All-Inclusive Health Plan:



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