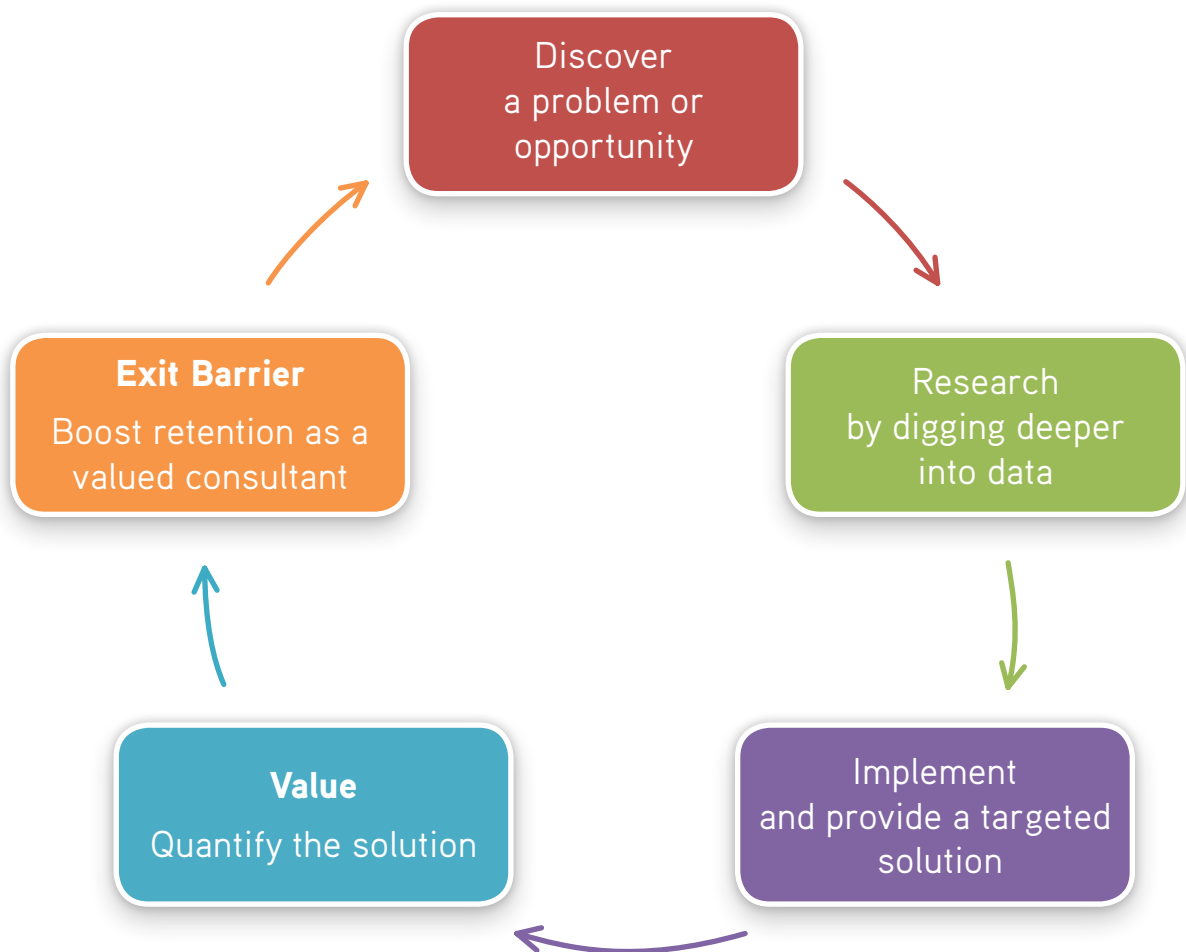




Decision Master® Warehouse
Claims Analysis Tool



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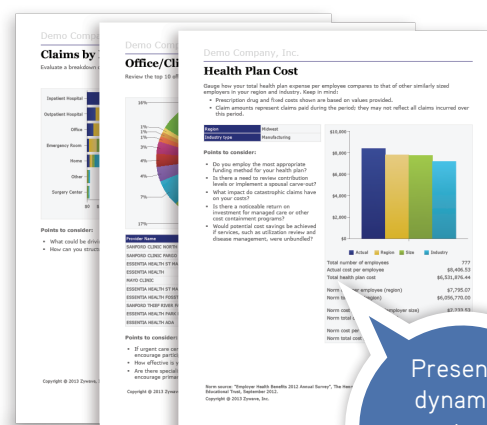
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ILLUMINATE HEALTH PLAN COST DRIVERS. DIG DEEP INTO CLIENTS' DATA WITH POWERFUL ANALYSIS.

Benchmark cost and utilization

- Benchmark claims data against national norms from Truven Health Analytics and Kaiser Family Foundation.
- Explore over 60 categories, including Total Health Plan Costs, Inpatient and Outpatient Claims, ER and Office Visit Utilization and Cost, and more.
- See if clients' costs are appropriate: compare data by region, industry and company size.
- Analyze trends and support long-term strategic plans with multi-year or multi-location reporting.

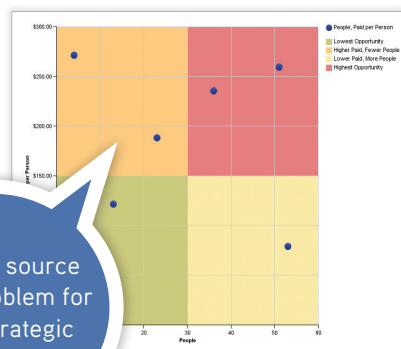


Present a dynamic, easy-to-read report to clients.

Reveal underlying or hidden cost drivers

Help clients best address problem areas by drilling into data with our advanced analysis. Answer questions like:

- Who is going to the doctor? Are they using in-network or out-of-network?
- Who is using the ER most – employees or dependents? Why is utilization so high?
- How much are various diseases costing?



Find the source of the problem for more strategic solutions.



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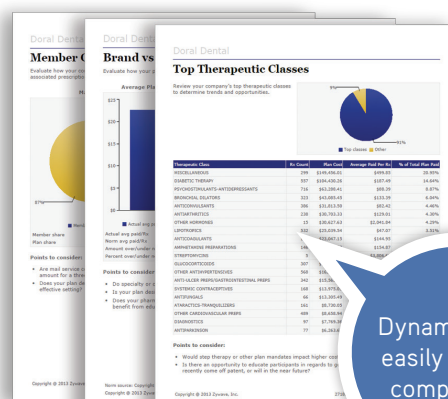
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ADD VALUE TO THE PRESCRIPTION DRUG BENEFIT. DELIVER SOPHISTICATED RX CLAIMS ANALYSIS.

Determine if clients' costs are appropriate

- Supplement PBM-provided reporting with your own Rx claims analysis.
- Identify where cost or utilization disparities exist by benchmarking against reputable national norms.
- Explore data comparisons for categories including Paid Summary, Total Member Cost Share, Mail Service Utilization, Brand vs. Generic Utilization and more.

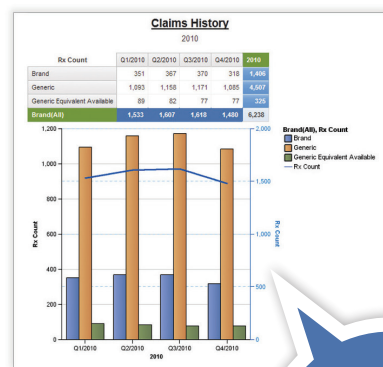


Dynamic charts easily illustrate comparisons.

Get to the source of the problem

Find root causes to implement strategic solutions with advanced analysis. Answer questions such as:

- Who is using mail-order vs. traditional pharmacy?
What is the cost differential?
- How often are generics being used when available?
- Are pricey specialty drugs responsible for a disproportionately high portion of your plan cost?



Uncover hidden cost drivers to deliver targeted solutions.



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DELIVER TARGETED, MONEY-SAVING SOLUTIONS. WIN MORE BUSINESS AND DRIVE RETENTION.

Test drive plan design changes

To address identified problem areas, one option is changing the plan design. Help clients make educated decisions by modeling alternative plan design options.

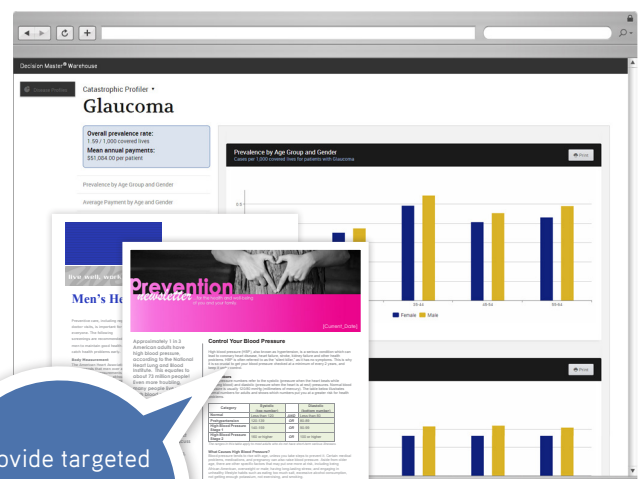
- Compare the current plan against alternative options, including HSA plan types.
- Find additional cost-cutting opportunities by experimenting with various plan design factors.
- Learn how many claimants are affected by each change, to balance cost with value.



Apply your data analysis to make plan design tweaks and view the impact.

Recommend targeted wellness solutions

- Help clients design and implement a disease management program to address unique needs of their employees using the Disease Profiler tool.
- Through integration with marketing communications tool [Broker Briefcase®](#), deliver hundreds of wellness documents targeted specifically to clients' needs to help lower costs.



Provide targeted wellness solutions to help lower costs.



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FUNCTIONALITY OVERVIEW

CHECK OUT A QUICK OVERVIEW OF FEATURES AND BENEFITS.

- ✓ Benchmark claims cost and utilization against 70 million lives
- ✓ Uncover cost drivers in group health and Rx claims data
- ✓ Get to the source of the problem to help target solutions with advanced analysis
- ✓ Help clients make educated decisions by modeling alternative plan design options
- ✓ Design and implement disease management program using Disease Profiler
- ✓ Negotiate stop-loss laser levels with Disease Profiler
- ✓ Custom management report templates allow you to brand to your agency
- ✓ Pair with Broker Briefcase to deliver targeted communication strategies to help drive down costs



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Accelerate internal adoption

Ensure a successful launch and full user confidence through our proven implementation process.

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- Access in-depth guidance from professional Product Trainers and dedicated Business Consultants.
- Engage agency staff and start improving results fast with three live, interactive online training sessions that deliver even more instructor attention than an in-person setting.

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Training and support aren't done when implementation's over—we partner with you for the long-term with a variety of ongoing resources.

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- On-screen Help
- Online access to Quick Reference Guide
- Online Partner community forum



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- Monday - Thursday, 7:30 a.m. - 6:00 p.m.
- Friday, 7:30 a.m. - 5:00 p.m. (CST)

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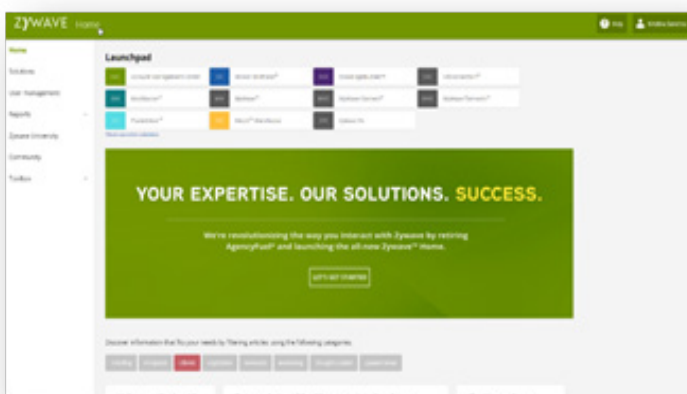
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