

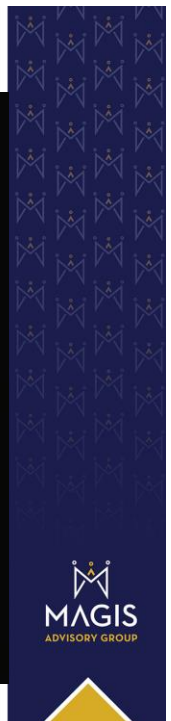


October 5, 2022



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Welcome



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Why are we here?

Our firm was named in honor of our commitment to servant leadership.

Magis (pronounced "màh-gis") is a Latin term meaning "the more" or "the greater."

The connotation of the word is not "greater than," but rather "greater for" and in service to others. It exactly reflects the way we aspire to serve our clients.



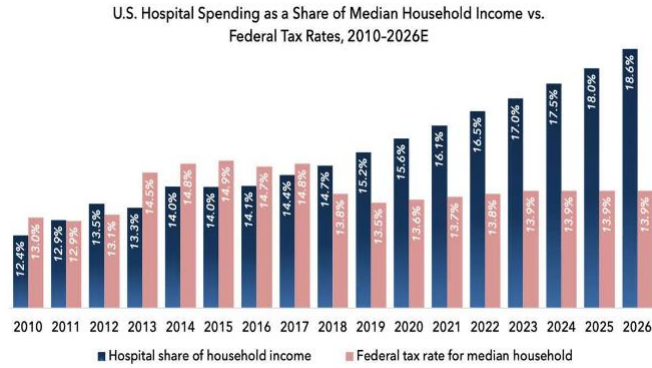
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Planning for the Future



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Challenges in the Future

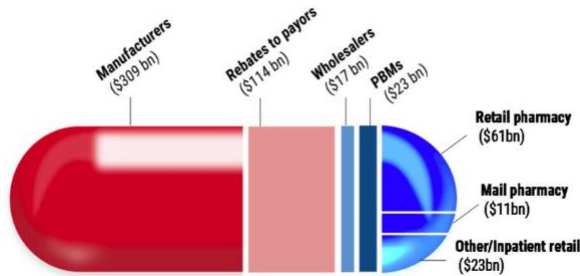


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Challenges in the Future

Exhibit 2: Where does all the drug money go?
2016 gross profit breakdown of the pharma supply chain

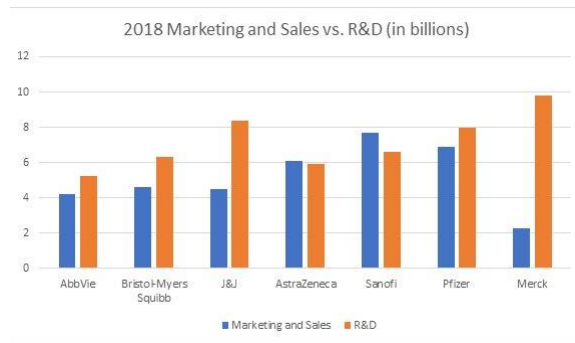


Source: Company data, QuintilesIMS, Pembroke Consulting, Goldman Sachs Global Investment Research.

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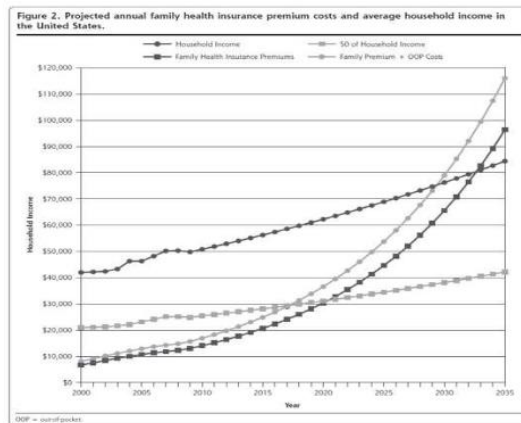


Challenges in the Future



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Challenges in the Future

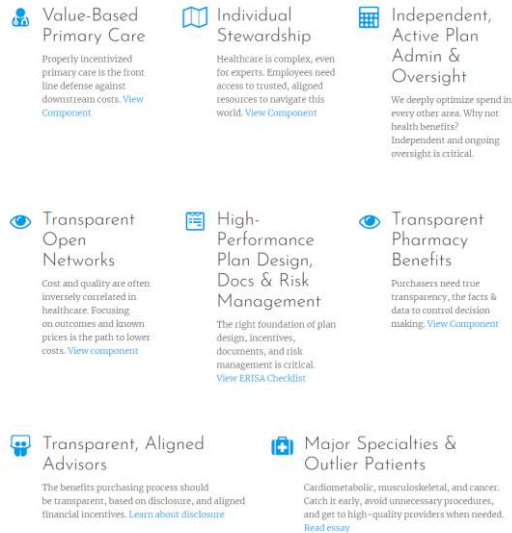


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The Future is Here

The foundational components

The big levers where most high-performers focus.



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Why?

“an agreement, combination, or group formed to undertake an enterprise beyond the resources of any one member”



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Why now? Why not now?

- Generally, a strategy reserved for larger corporations, with ability to manage financial risk, this approach has been extending down market
- Due to the demand of a segment of consultants in the U.S., specialty insurance carriers now have protection available at lower price points, with better structure that are financially feasible for smaller employers
- AI solutions such as Verakai and Gradient combined with data from prospective underwriting tools like FormFire allow for much greater predictability



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Health Insurance Continuum

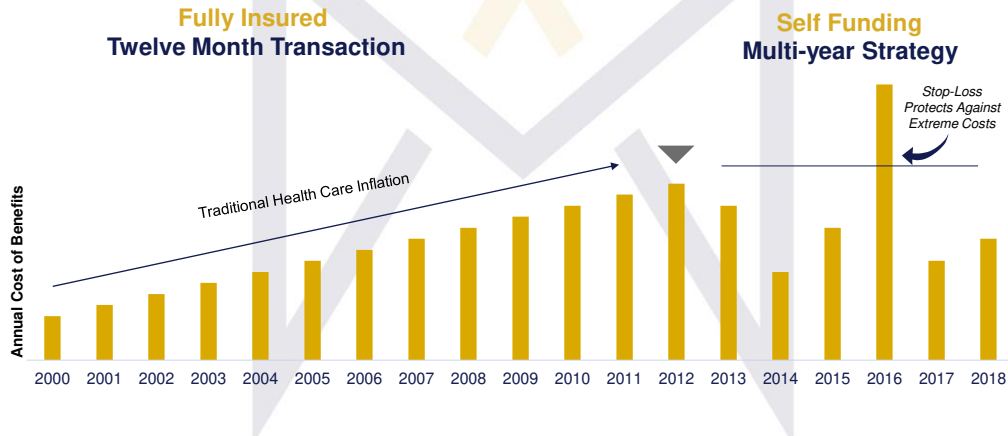


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What is Self Funding

Arrangement where employer provides direct reimbursement for health benefits; generally combined with stop-loss protection, that protects against catastrophic health expenses



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States with the largest percentages of self-funded plans



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Recommended Self-Funding Program

Health Benefits Budget

Fixed



- Benefit Admin Support
- Claims Administration
- Network Access/Contracting
- Actuarial Services
- Program Stewardship
- Medical Billing Review
- Reinsurance Premium
- Consulting and Brokerage

Variable



- Outpatient Services
- Inpatient Services/Hospitalization
- Physician Visits
- ER/Urgent Care
- Lab Services
- Nuclear Testing
- Specialist Services
- Monthly Reporting

Plan Performance



- Claims Fund Balance-carries over to the next year

OR

- Zero Claims Fund Balance-predicted maximum claims fund was used

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Cooperatives, Consortia, and Pools?

What's the diff?



ERChealth™



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Benefits of Self-funded Groups?

TRANSPARENCY



- All Costs
- True Performance
- Advocates to Increase Medical Risk Accuracy
- More Predictable Renewal Pricing

CONTROL



- No Shared Risk
- Financial Management Tools
- Custom Plan Designs
- Proactive Claims Management

OWNERSHIP



- Set Benefit Goals
- No Start-up Capital Required
- Retain All Unspent Funds
- Member Driven and Governed

PREDICTABILITY

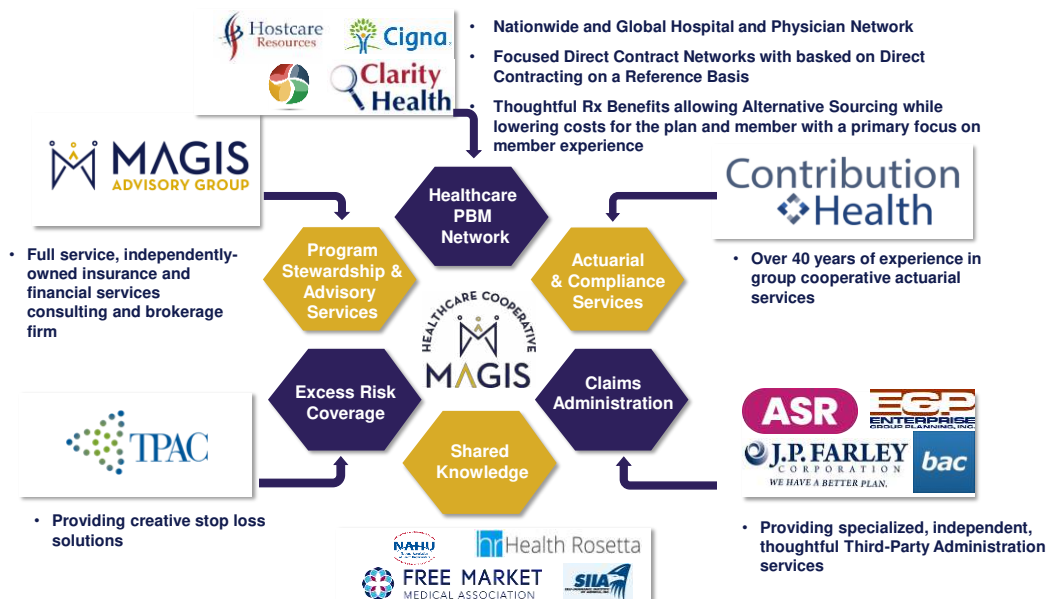


- Relationship vs. Transaction
- Even Out Volatility Year Over Year
- Collective Buying of Reinsurance
- EHRC's Actuary Negotiates on Your Behalf



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Consultant = Coordinator



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Drugs are an issue: Progressive Sourcing



Member Experience:

- Drugs exceeding \$1250 (30-day supply) and \$3,000 (90-day supply) qualify for Progressive Sourcing
- Clinical review approves an appropriate drug
- Consultant assists the member through the Progressive Sourcing process
- Members who comply with the program always have access to an appropriate drug at no cost to them



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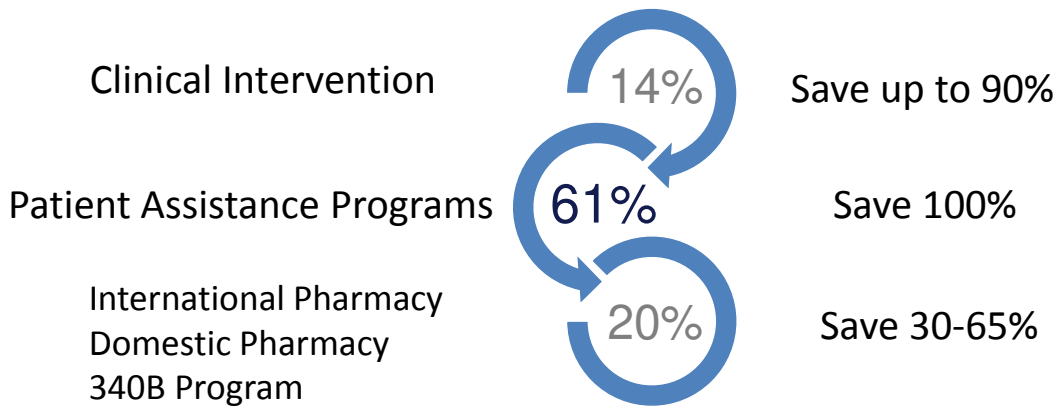
Progressive Sourcing

Clinical Claim Oversight	✓
Alternate Sourcing: Patient Assistance	✓
Alternate Sourcing: International Pharmacy	✓
Alternate Sourcing: Domestic Pharmacy	✓
Alternate Sourcing: 340B	✓
Clinical Drug Alternatives	✓
Copay Maximization	✓
JCode Program	✓
PBM Transparency	✓
PBM Vetting/Flexibility	✓



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Solution for 95% of high-cost claims; touches 2% of membership



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Let Technology do the Heavy Lifting.



ease




Aim to give employers software tools that solve transactional HR & employee benefits challenges.










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Online Benefits Administration System



BERNIEPORTAL
A Bernard Health Production

 Applicant Tracking Find the best candidates faster by bringing your recruitment online	 Onboarding First days should be about getting to work, not paperwork	 Benefits Administration Benefits can be complicated, but enrollment doesn't have to be
 Time & Attendance Time management without the time commitment	 PTO Tracking Don't waste your time tracking your team's free time	 Performance Evaluate and communicate workplace performance
 Compliance Streamline communication without opening your inbox	 1094-C / 1095-C Increase compliance and save time with BerniePortal 1094-C/1095-C Reporting	 COBRA Administration Take the sting out of COBRA Administration

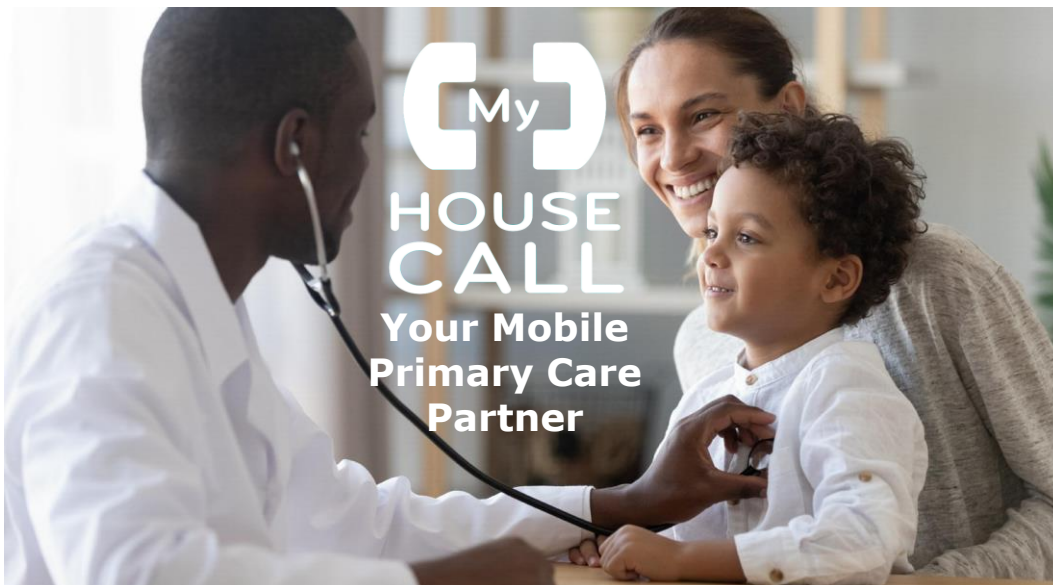
BerniePortal aims to give employers software tools that solve transactional HR & employee benefits challenges.

And BerniePortal now offers PAYROLL!

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Care comes to you.

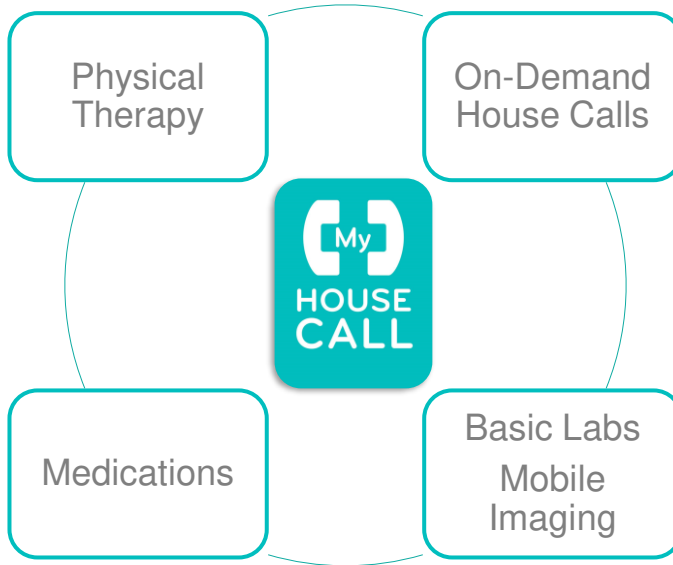


My
HOUSE
CALL
Your Mobile
Primary Care
Partner

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Care comes to you.



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Why STRIVE?



Fuel Engagement

Help employees stay inspired, motivated, and feel connected to your company's unique community.

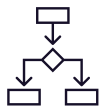
**85% of employees are currently unengaged at work*



Improve Retention/Productivity

Your employees are the core of your success. Fuel their engagement through features that incentivize and empower.

**It costs \$10,000 on average for an employee who quits*



Educate Employees

Give employees access to the key information they need to make smarter decisions.

**Over 50% of employees do not understand their benefits*



Save HR Time

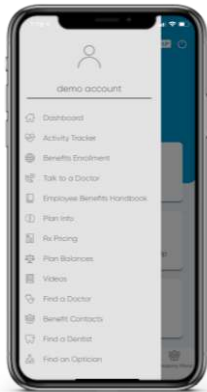
Give back valuable time to your HR team by offering a solution that lets employees seek out the answers themselves.

**HR only has 17% of time for company strategic initiatives*



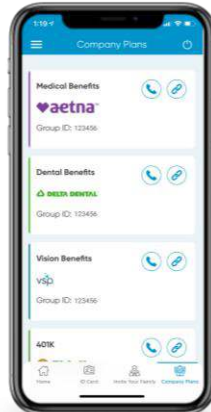
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STRIVE – The Employee Engagement App



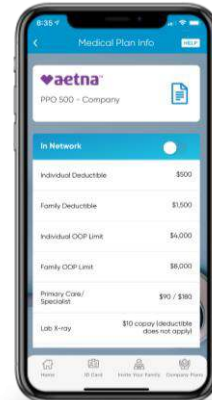
SIDE MENU

Where the rest of the information filled on the chart from step 2 of the checklist will appear



Integrated Platform

Centralize access to sites such as 401k and payroll through a benefits hub to easily utilize contact information for vendors



PLAN INFO

Based on Step 3 – lists out the details of medical, dental, and vision plans.
Can link to SBC's



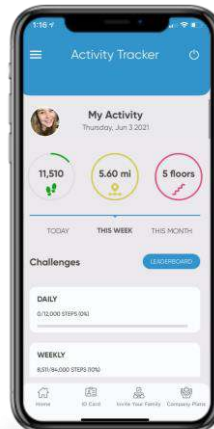
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STRIVE – The Employee Engagement App



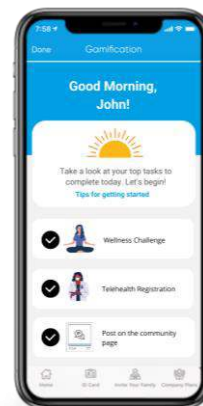
Targeted Communication

Easy-to-use communication tools to connect & interact with employees through push notifications, company community tile, etc.



Live Well

Make it easier for employees to prioritize their well-being through access to information, resources, and tools to make better decisions



Behavioral Change

Incentivize participation in strategic initiatives while driving utilization through features like gamification and 360-recognition



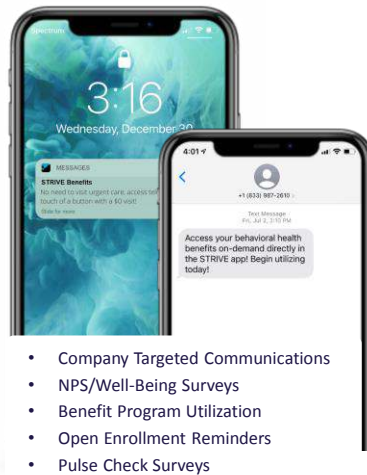
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Best-in-Class Communication

Communication Modes:

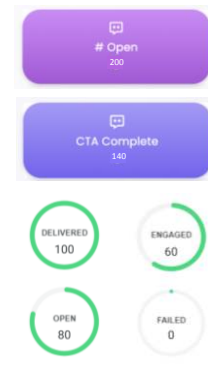


Types of Communication:



In-Depth Analytics:

- Access data analytics to track & analyze outreach including opens, CTA's completed, etc.



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Cost-Savings & Utilization

Through STRIVE's Alight integration, employers see an increase in total savings and overall utilization. The following is a comparison of Alight statistics compared to a STRIVE/Alight partnership:

Alight	Alight/STRIVE
Total Savings: \$20,000 - \$30,000	Total Savings: \$100,000 - \$120,000
Effective Utilization: 10 - 20%	Effective Utilization: 70 - 80%
Household Engagement: 2 - 4%	Household Engagement: 30 - 40%
Solutions Closed: 50	Solutions Closed: >350

Utilize Services



Medication Support
Receive medication support and advice from Alight's pharmacist and nurse team.



Understand Benefits
Understand the healthcare plan offered for you and your family. Clear up any confusion.



Save Money
Money-saving capabilities allow you to compare prices and find cost-effective options.



Find Great Physicians
Find quality doctors, dentists, and opticians in your area to access the care you deserve.



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Consultant = Coordinator



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What is the American Dream?



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Thank you!

- Questions
- Comments
- Concerns
- Complaints
- Suggestions




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