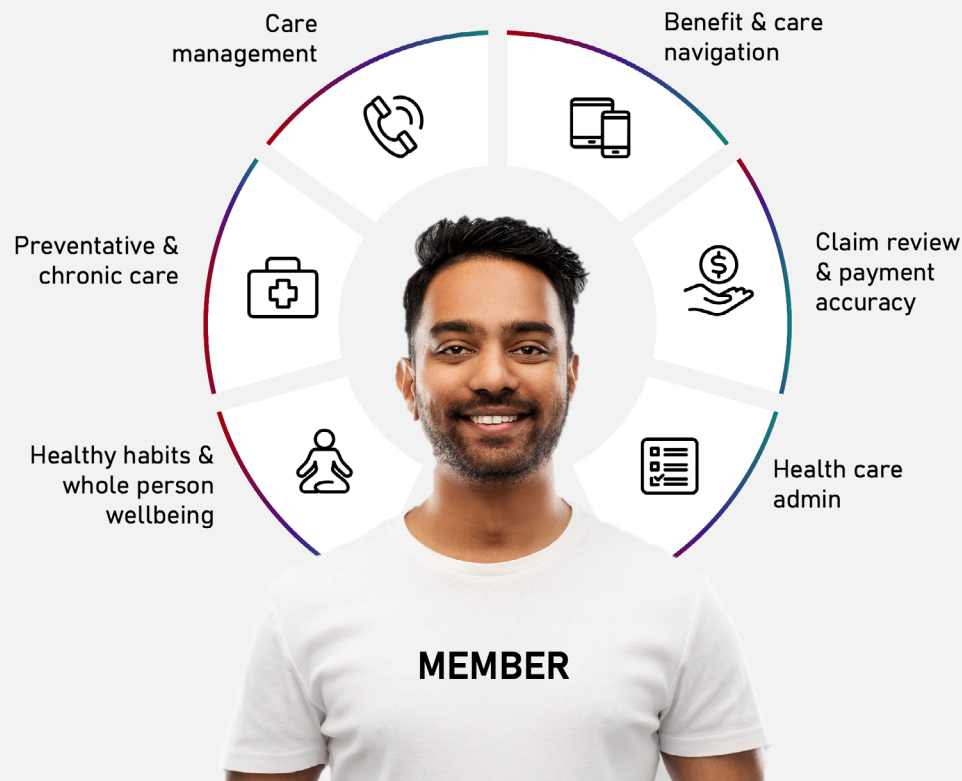




Together we will reduce costs and improve outcomes with a superior member experience by creating a health platform-as-a-service organization

Create a member-first, high-engagement platform



Affordable

- Custom benefit design
- Payment integrity
- Utilization mgmt.
- Provider cost comparison



Accessible

- Benefit navigation tools
- Digital therapeutics
- Virtual coaching
- Care advocacy team
- Multilingual support



Personal

- Wellbeing & disease mgmt
- Incentives & rewards
- Multi-model activation
- Predictive & actionable



- Clients: 20% Fortune 500 companies, national health plans and health systems
- Solutions: Digital-first health, wellbeing & navigation
- Global: 190 countries & territories; 20+ languages

Why Virgin Pulse?



Meaningful Engagement

- Drive daily interactions that create lasting behavior change, strong social connections, and improved wellbeing and loyalty. Build cultures of health including better mental wellbeing and reduced stress.

73% develop positive daily habits



Easier Navigation, 5-Star Experience

- Deliver a simplified experience that guides, connects and informs to reduce healthcare costs and optimize investments. Virgin Pulse dramatically reduces the time, cost and effort to achieve results.

\$1K reduction in health care claims cost PMPY



Better Health Outcomes

- Close care gaps, manage chronic conditions, improve health equity, access and education for all populations. Address social determinants of health with AI-powered technology.

70% improve clinical health metrics



- Clients: self-funded employers
- Solutions: clinical advocacy, medical mgmt., payment integrity, health plan admin
- National presence with offices in CA, IL, TX, LA, and WV

Why HealthComp?



Lower Cost of Quality Care

- HealthComp is managing and processing claims, providing medical management services for employee benefits plans, and offering data analytics to help employers make informed decisions about their healthcare spending to help manage costs.

+\$3k in savings PEPY



Simplify Care Management

- Offers members and partners single-contact solutions and an easy-to-use online experience. HealthComp brings value to group healthcare plan sponsors through holistic healthcare programs.

48% lower maternity spend with Nurturing Together program



Improve Payment Integrity

- Reviews claims for payment accuracy and finding savings for both members and employers. With a streamlined approach to reviewing healthcare spending, this ensures a health insurance claim is paid correctly.