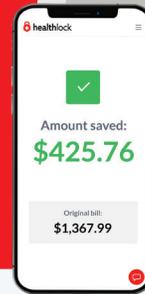


Save 20% on out-of-pocket costs for clients' employees. Gain data-rich insights for you.



HealthLock EmployeeCare provides a two-pronged approach to help clients save on health insurance:

- 1** HealthLock service to reduce out-of-pocket costs for your clients' employees (average savings of 20% annually).
- 2** Actionable insights into their insurance usage to help you and plan administrators make more informed decisions about providers and self-funded options.

Why choose HealthLock EmployeeCare?

- Help your clients reduce the impact of rising healthcare costs.
- Provide more than data—give actionable insights into what's driving costs.
- Strengthen existing client relationships with a completely unique value-add.
- Leverage insurance usage data to negotiate plan costs or recommend new plans—including self-funded options.

How HealthLock EmployeeCare works:



Employer enrolls workforce in HealthLock.

PEPM and free to fee options available. Get paid when employees upgrade.



HealthLock syncs with the carrier.

No additional employer action is required after this step.



Incoming bills are automatically audited for fraud and overbilling.

Employees can opt to have HealthLock negotiate flagged claims.



Employees keep more of their paychecks.



Admins gain insight into healthcare usage.

This anonymized data can be used to obtain better pricing, select a new provider, or make the decision to move to a self-funded model.

For Employees

Comprehensive HealthLock services restore privacy, control, and savings to employee healthcare



50M+
patient records
breached in 2021.
Protenus



Protect employee privacy and help stop fraud

HealthLock monitors providers for breaches, detects fraud at the source, and helps protect employee privacy. Upgraded plans include global medical, financial, and cyber ID theft protection.



56%
of people feel lost
about healthcare.
Bend HSA



Give employees more control over their healthcare

HealthLock automatically organizes and tracks employees' medical bills, providers, deductibles, and out-of-pocket expenses in a secure, easy to understand dashboard.



40%+
of medical bills
contain errors.
Healthline



Put more money back in employee pockets

Powerful HealthLock DeepAudit technology audits incoming medical bills and flags potential overcharges. At an employee's request, we work on their behalf to resubmit claims and help get their money back.

To date, we've helped our members reclaim over \$130 million.

For Employers and Healthcare Administrators

Audit your client's healthcare plan and reduce their plan costs



NavProtect powered by HealthLock integrates with your self-funded or fully-insured healthcare plan to provide real-time analytics, insights, and savings by reviewing every claim. This unprecedented access to data can reduce employer plan costs by 1-3% or more annually.

See your healthcare usage across the board including your most used services, top service providers, top prescribed pharmaceuticals, and much more. Use this data to provide your plan decision makers with a clear roadmap predicting future costs, risks, and opportunities.