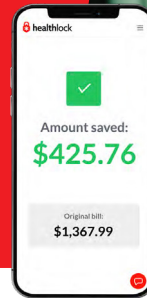


**Reduce out-of-pocket costs.
Save on rising plan expenses.**



By syncing with your insurance carrier, HealthLock restores privacy and control to healthcare **while helping employees save an average of 20% on their healthcare spend every year**—so they're happier, healthier, and able to focus at work.

Plan administrators benefit from actionable insights into insurance usage that can be used to reduce costs and predict future spend.



171M+
patient records
breached in 2023
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 claims, providers, deductibles, and out-of-pocket expenses in a secure, easy-to-understand dashboard.



50%+
of medical claims
contain errors
Healthline



Put more money back in employee pockets

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



*"HealthLock manages my medical bills, negotiates with my insurance carriers and providers, and has **saved me nearly \$100,000 in medical costs.**"*

Jen Coyne, HealthLock Member



For Employees

Provide the ultimate in healthcare privacy, control, and savings to employees with HealthLock service.

Free, upgrade, and PEPM options are available.

24/7 Medical Privacy and Breach Monitoring

We work around the clock to monitor your providers for HIPAA violations and breaches of your private medical information. If your information is exposed in a breach, we'll help restore your privacy.

Medical, Provider and Insurance Fraud Remediation**

If you don't recognize a doctor or your bill doesn't match, just let us know. We'll investigate to uncover whether it's an error or a misuse of your information. If it's fraud, our team will help fix the problem.

Medical Privacy Risk Score

The only score of its kind, we calculate your privacy exposure based on several risk factors. As the score changes, we alert you via your dashboard so you can take control of your medical privacy.

Proactive Threat Alerts and Notifications

We alert you by email or text whenever we detect new claims, a breach, or a potential threat. Our comprehensive alerts provide expanded notifications for our enhanced plans to help you stop medical and financial identity theft early.

Medical Claim Tracker

See all your medical claims at a glance. We bring all your insurance-submitted doctor and medical service claims into a single location for easy review and verification.

Medical Claim Price Check

Using our powerful HealthLock DeepAudit technology, we automatically audit incoming claims and flag potential upcoding and overcharges so you can get your money back.

Secure Medical Manager Dashboard and Document Vault

Take back control of your healthcare with our centralized, easy-to-understand portal. View your claims, deductibles, doctors, and more on your desktop or mobile phone. Securely upload your insurance cards, invoices, and receipts for easy access anytime.

Member Support

Have a question? Our friendly team of knowledgeable experts is available via phone, email, or chat to provide advice and answer your questions about alerts, your dashboard, and your membership.

Medical Bill Negotiation and Overcharge Recovery[§]

If you've been overcharged by a provider, you can request that we negotiate on your behalf to help get your money back. To date, we've helped our members save over \$130 million.

Historical Claim Analysis[†]

Upon joining, we'll analyze up to two years of your previous medical claims and flag potential overcharges using our HealthLock DeepAudit technology. While in most cases these bills are past the window for negotiation, the analysis helps you identify the potential for future overbilling issues.

90-Day Retro Audit and Recovery^{†,§}

For select flagged claims that are less than 90 days old, you can elect to have us work on your behalf to reclaim money from overbilled and overpaid bills.

Deductible Tracking

Track what medical expenses you've paid out-of-pocket already and know how much you have left to meet your annual deductibles.

Personal Reimbursement Specialist

When we negotiate on your behalf, we'll assign you to a Personal Reimbursement Specialist. While our team is busy getting your money back, they'll be your single point of contact.

For Employers and Healthcare Administrators

ClaimShield 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. See healthcare usage across the board and leverage data to predict future opportunities and reduce your plan costs by 1-3% or more.



Schedule a demo and receive a free trial of HealthLock. | Email: sales@healthlock.com





Legal

** Remediation includes guidance throughout the recovery process, assistance in restoring accuracy to credit reports and medical records, help reporting errors to health care providers, and assistance finding new doctors. HealthLock will spend up to \$1 million to cover internal expenses related to remediation. This is not an insurance product. HealthLock does not reimburse for member losses or personal expenditures. Covered expenses are provided at the sole discretion of HealthLock.

† Historical Claim Analysis and 90-day Retro Audit and Recovery are provided once per member lifetime only during initial enrollment.

§ Negotiation and recovery services require any applicable claim fees + 33% shared savings of reclaimed money or bill reduction, charged to the payment option on file upon confirmation of recovery from the carrier or provider.