



Reduce the chaos, complexity, and cost of employee healthcare.

Over \$325 billion is lost each year to medical fraud and overbilling. HealthLock verifies every healthcare transaction to reduce out-of-pocket costs for employees and overall plan costs for employers.










An employee benefit that benefits both employees and employers.



Out-of-pocket costs have risen to a record of nearly \$500 billion dollars—with no signs of slowing down. Employees bear the burden of these skyrocketing costs.

HealthLock provides a two-pronged solution:

- 1** HealthLock service to reduce out-of-pocket costs for employees.
- 2** Data-rich insights on insurance usage to help plan administrators make more informed decisions about providers and self-funded options.

Traditional Advocacy Services	vs.	 healthlock™
Reactive service		 Proactive & automated advocacy service
< 1% of claims audited		 100% of claims are set to verified or flagged
Extremely low engagement		 Very high engagement (40% -100%)
Limited benefit to participants and sponsors		 Savings & automated data analytics

HealthLock reduces employee out-of-pocket costs by **an average of 20%.**

How HealthLock works:



Employer enrolls workforce in HealthLock.

Activation and PEPM models available.



HealthLock syncs with the carrier.

No additional employer action is required after this step.



Claims are automatically audited for 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

HealthLock restores privacy, control, and savings to employee healthcare.



HealthLock works to remove the stress from healthcare while helping employees' medical dollars stretch further—so they're happier, healthier, and able to focus at work.



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



Take control of employee healthcare

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



50%+
of medical bills
contain errors.
Healthline



Keep more money 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 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 EMPLOYERS AND HEALTHCARE ADMINISTRATORS

**Gain actionable insight
into what's driving your
healthcare costs.**



Audit your healthcare plan and reduce your plan costs

ClaimShield powered by HealthLock integrates with your self-funded or fully-insured healthcare plan to provide analytics, insights, and savings by reviewing and auditing your plan's claims. This unprecedented access to data can reduce employer plan costs by 1-3% or more annually*.

*Requires 100% employee enrollment in HealthLock.

Rich Data

- Implementation in less than 60 days
- Monthly data refresh
- Member-centric claims and data dashboard

Drive ROI

- Reduce overall plan costs
- Identify and resolve plan billing errors
- Stop fraudulent expenses against your plan
- Additional innovative point solutions available for in depth reporting and insights

Healthcare spending is projected to reach **\$6.2 trillion** by 2028.

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



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 point of contact.

Upgrade Plans Include:

Global Medical, Financial and Cyber ID Theft Protection*

The most comprehensive protection of its kind, we monitor your insurance claims at the source and proactively scour black-market websites for your medical and financial information, email addresses, passwords, credit cards, and more. Our Cyber Security Specialists provide cyber protection advice, assist in restoring security to your home internet, and help you identify potential scam and phishing attacks.

24/7 Fraud Resolution Team and \$1 Million ID Theft Insurance*

If you fall victim to identity theft, our resolution team works around the clock to help you recover and restore your security. We provide up to \$1 Million identity expense reimbursement, and unauthorized electronic fund transfer reimbursement for checking and savings accounts, 401K, and healthcare spending accounts.

About HealthLock

We believe that medical privacy and affordable healthcare are human rights.

The healthcare system is complex, chaotic, and costly. Medical fraud, overbilling, and privacy violations are rampant.

That's why HealthLock works tirelessly to help protect our members' medical data from exposure and ensure they only pay their fair share. To date, we've helped our members save over \$130 million. We always have your back.



*Identity theft protection services and resolution provided by Iris® Powered by Generali. The Expense Reimbursement and Unauthorized Electronic Fund Transfer Reimbursement benefits are underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company, under group or blanket policies issued to Policyholder or its respective affiliates for the benefit of its Members. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits at <https://www.irisidentityprotection.com/terms-conditions>.

** 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 20% shared savings of reclaimed money or bill reduction, charged to the payment option on file upon confirmation of recovery from the carrier or provider.