



PERFORMANCE REVIEW

THERE IS A BETTER WAY TO MANAGE BOTH FISCAL AND PHYSICAL HEALTH

The fiscal and physical health of your benefit plan is tied together. The following graphs are a handful of examples among hundreds of American Health Data Institute (AHD) customers with similar results, proving the effectiveness of the patented population management system deployed by AHD since 2002.

The United States Patents, the Method of Optimizing Healthcare Services Consumption, US 7,711,577, B2 and US 8,036,916, B2 were granted by the Director of the United State Patent and Trademark Office in 2010 and 2012 respectively. AHD has been applying the methodology set out in the patents to its customers since 2002. Therefore, the proof of the effectiveness of the patented processes truly lies in the results.

As a consequence of this consistent application, AHD has one of the largest databases of covered members in the United States upon which a consistent population management system has been applied.

The results set out in the following graphs are indicative of those achieved by over 98% of AHD's customers since

2002. These results do not happen by accident. This is a patented, proven, integrated benefit solution.

The red lines graphically indicate the projected amounts of money per member per year (PMPY) the groups would have spent on medical and Rx claims based on medical trend from Mercer and Towers Watson data. In other words, this is the amount the groups would have spent over the years if their healthcare and Rx claim costs would have increased by what actual healthcare and Rx expenses increased across the United States due to healthcare and Rx inflation. The blue lines graphically indicate the actual amounts of money per member per year spent by the groups on healthcare and Rx expenditures while being managed under the patented process. Blue Line results are created by using the Patented Method of Optimizing Healthcare Services Consumption Patents US 7,711,577 B2 and US 8,036,916 B2.

Good health is good business...the method of optimizing Healthcare Services Consumption works. Put it to work for you today!

1 SEVEN YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

Company 1 is a nonprofit organization located in North Carolina with 784 members. Since joining the program in 2004, **Company 1** has been on a consistently favorable financial path and is currently 39% below trend. **Company 1** has not only used AHD's Population Health Management, but also the programs patent pending Controlled Healthcare Budget, and Flex program to help control their healthcare costs.

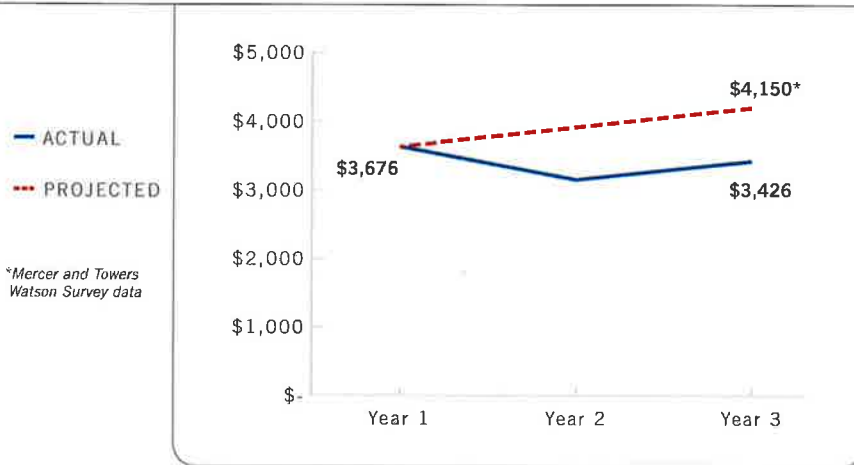


— ACTUAL - - - PROJECTED

*Mercer and Towers Watson Survey data

THREE YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

2

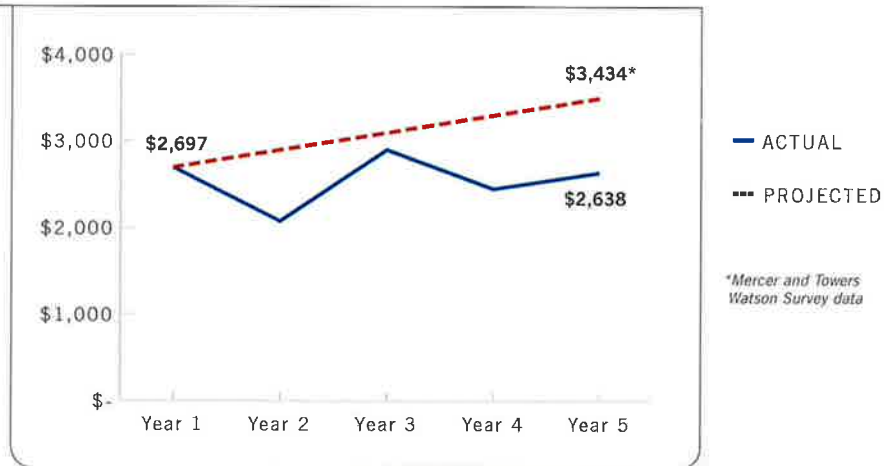


Company 2 is a global engineering consulting firm headquartered in Indiana with 687 members. Since joining the program in 2008, **Company 2** has been on a consistently favorable financial path and is currently 21% below trend.

3

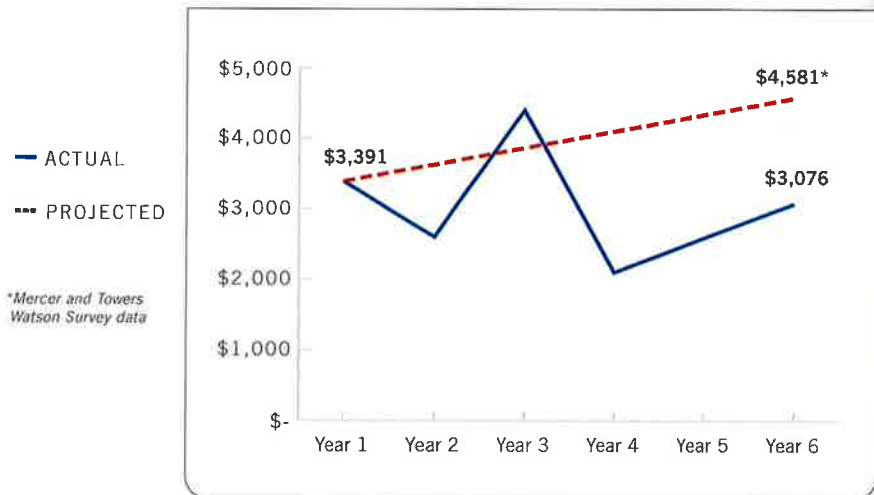
FIVE YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

Company 3 specializes in transport refrigeration with 198 members. **Company 3** joined the program in 2006. They have been on a consistently favorable financial path and are currently 30% below trend.



SIX YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

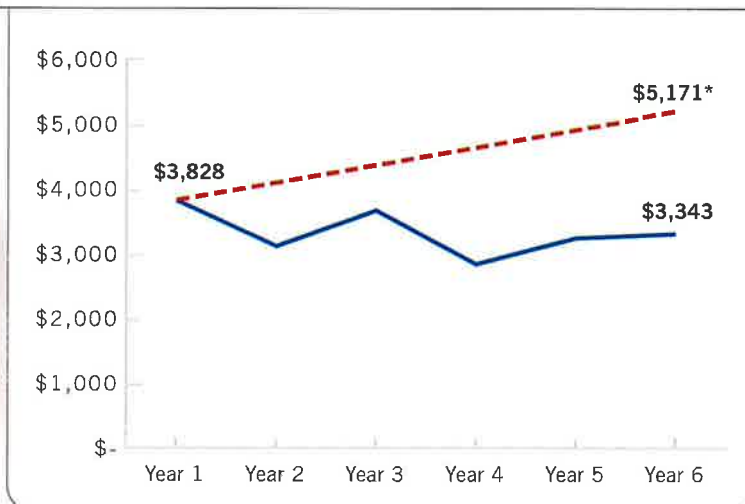
4



Company 4 is a family owned business with over 500 Members located in South Carolina. **Company 4** joined the program in 2005, and since joining us, they have been on a consistently favorable financial path and are currently 49% below trend. **Company 4** has not only used AHDI's Population Health Management, but also the program's patent pending Controlled Healthcare Budget and Flex program to help control their healthcare costs.

5 | SIX YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

Company 5 is a healthcare system located in North Carolina with 133 members. **Company 5** has been with the program since 2005 where they have been consistently on a favorable financial path and are currently 51% below trend.



— ACTUAL - - - PROJECTED

**Mercer and Towers Watson Survey data*

6 | SIX YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY



— ACTUAL - - - PROJECTED

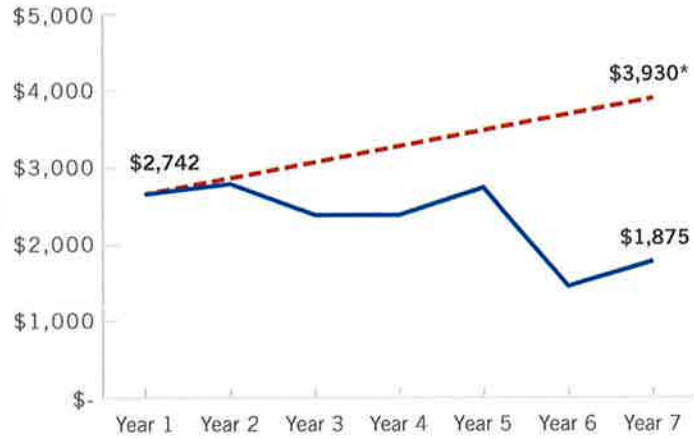
**Mercer and Towers Watson Survey data*

Company 6 is a furniture manufacturer in North Carolina with 1,055 members. **Company 6** has been with the program since 2005. **Company 6** has been consistently on a favorable financial path and are currently 42% below trend.

SEVEN YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

7

Company 7 is a manufacturing facility located in Indiana with 173 members. Since joining the program in 2004, **Company 7** has been on a consistently favorable financial path and is currently 110% below trend.

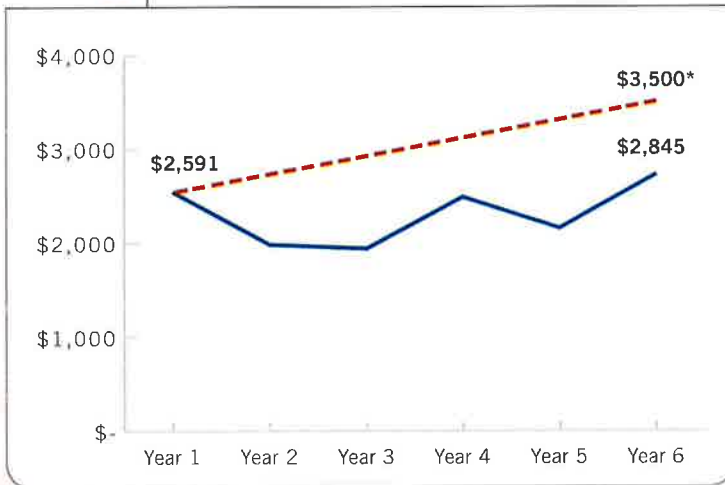


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**Mercer and Towers Watson Survey data*

8

SIX YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY



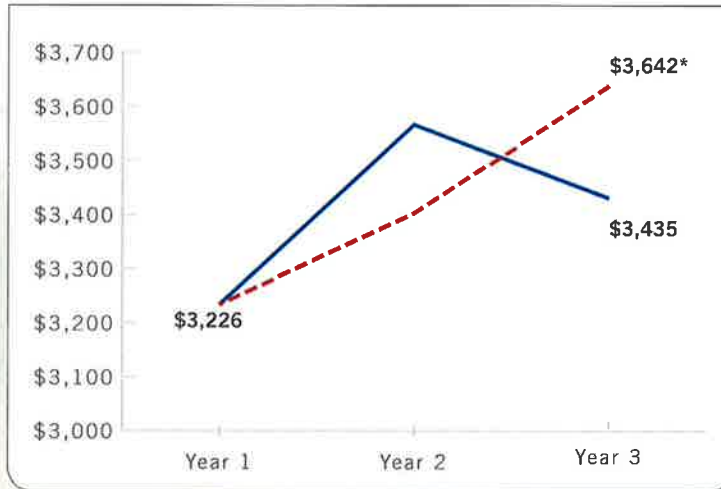
— ACTUAL - - - PROJECTED

**Mercer and Towers Watson Survey data*

Company 8 is a mechanical contractor located in South Carolina with 88 Members. Since joining the program in 2005, **Company 8** has been on a consistently favorable financial path and is currently 23% below trend. **Company 8** has not only used AHDI's Population Health Management, but also the program's patent pending Controlled Healthcare Budget, and Flex program to help control their healthcare costs.

THREE YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

9



Company 9 is a privately held company located in Indiana with 3,268 members. Since joining the program in 2008, **Company 9** has been on a consistently favorable financial path and is currently 6% below trend.

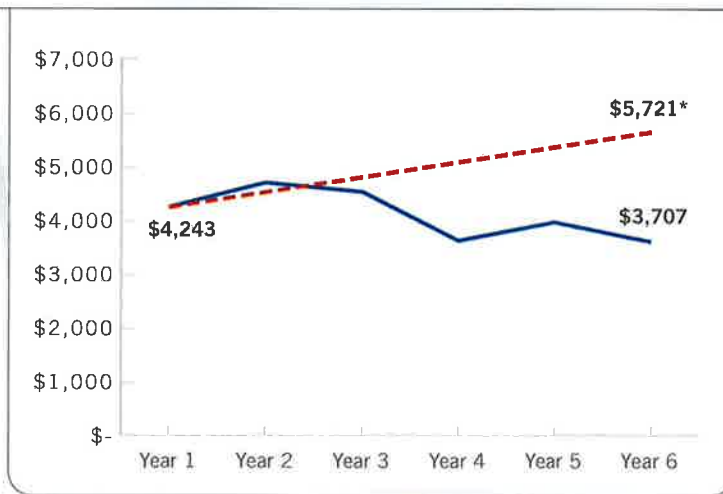
— ACTUAL — PROJECTED

*Mercer and Towers Watson Survey data

10

SIX YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

Company 10 is an organization dedicated to assisting individuals with disabilities and is located in Indiana with 210 Members. Since joining the program in 2005, **Company 10** has been on a consistently favorable financial path and is currently 54% below trend.

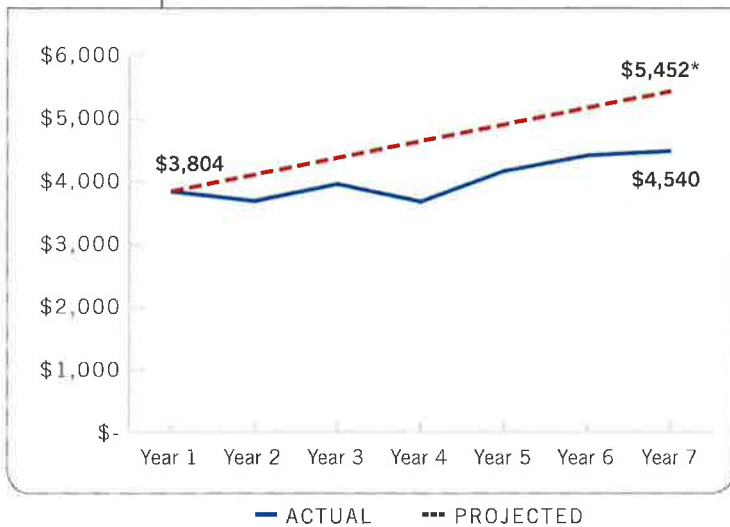


— ACTUAL — PROJECTED

*Mercer and Towers Watson Survey data

11

SEVEN YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY

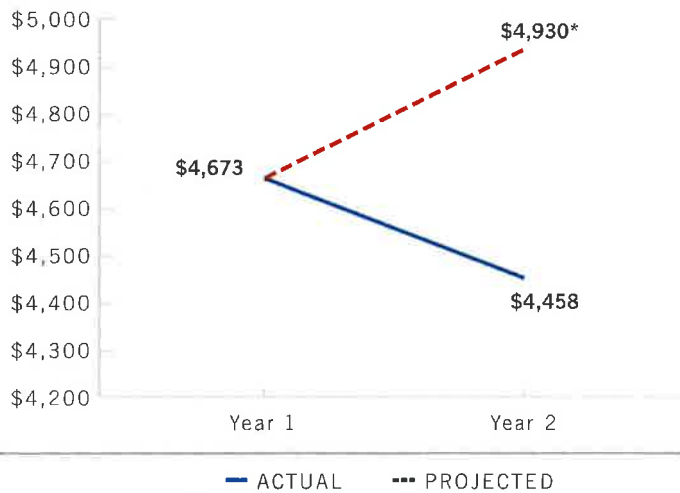


Company 11 is a hospital in North Carolina with 1,368 members. Since joining the program in 2004, **Company 11** has been on a consistently favorable financial path and is currently 20% below trend. **Company 11** has not only used AHDI's Population Health Management, but also the program's patent pending Controlled Healthcare Budget and Flex program to help control their healthcare costs.

*Mercer and Towers Watson Survey data

TWO YEAR MEDICAL AND RX TREND ANALYSIS PMPY CLAIMS ONLY | 12

Company 12 is a hospital in North Carolina with 1,894 members. Since joining the program in 2009, **Company 12** has been on a consistently favorable financial path and is currently 11% below trend.



*Mercer and Towers Watson Survey data