



DZee Solutions Transforms the Value & Impact of Benefits Analytics

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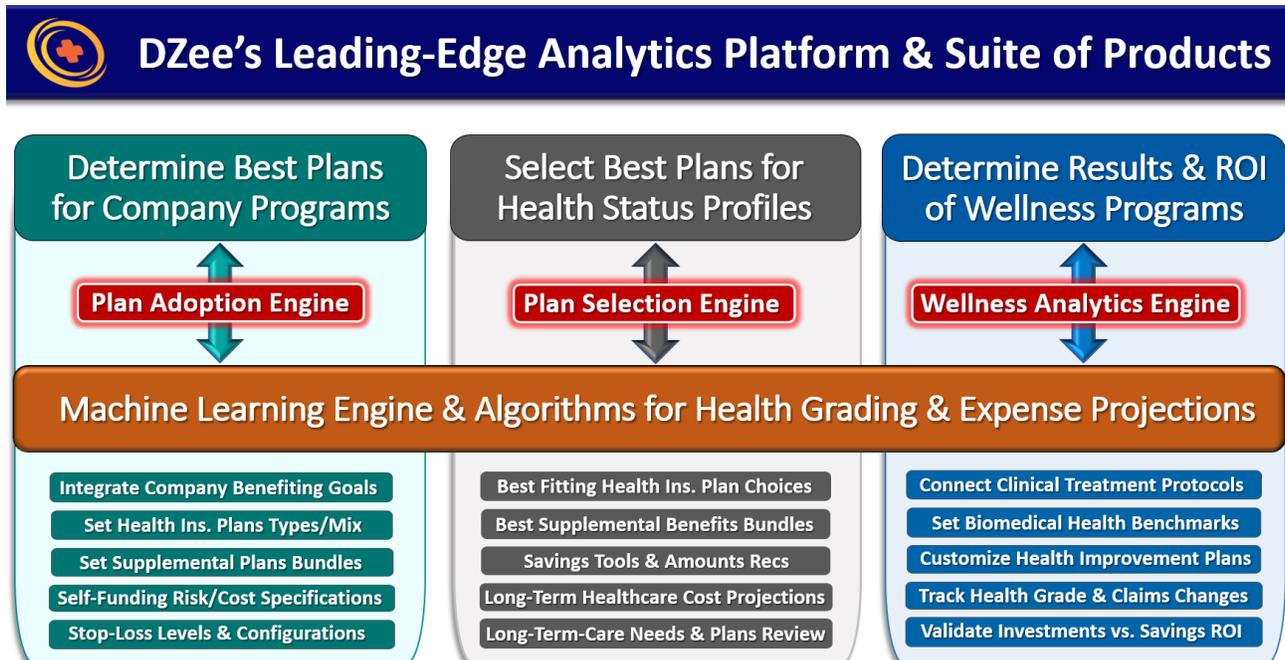
DZee Solutions is an innovative analytics and decision support software company for employee benefits plans. DZee provides an integrated suite of decision support engines that simplify and automate benefits plan analysis, cost projections, and selection decisions. DZee utilizes the massive “All-Payer” claims data banks, machine learning methods, and healthcare tuned algorithms to scientifically determine/predict:

For **Benefits Advisors / Brokers / Employers** (at a total company-level):

- (1) The optimal types, mix and number of healthcare plans to be included in a company’s program
- (2) The costs and risks of self-funding healthcare benefits programs, including the amount of high claims risks to retain, and the claims risk to transfer with stop-loss insurance
- (3) Continuous/virtual cost projection updates based on real expenses and clinical treatment outcomes
- (4) The ROI of wellness program investments by projecting the future savings from wellness program designs to healthcare claims reductions

For **Employee Benefit Platforms / Exchanges / Employees** (at an individual participant level):

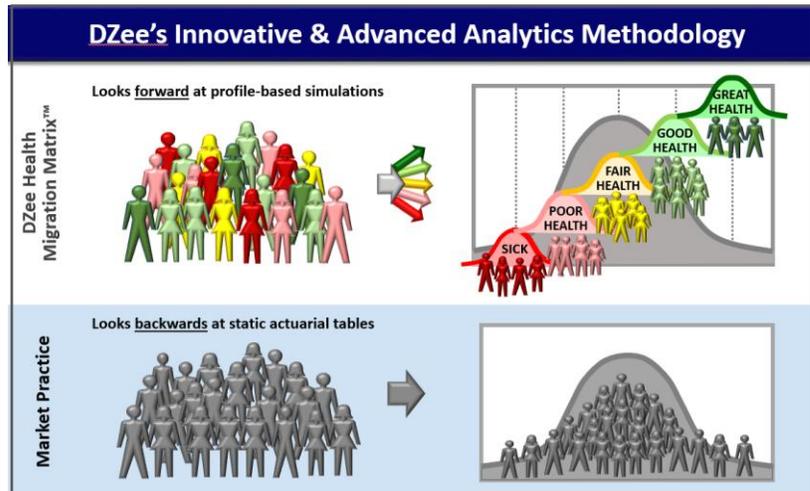
- (1) The best healthcare plan selection choices based on their family’s unique health profile and care needs
- (2) The right mix & types of voluntary benefits plans to bundle into a personalized and blended total benefits package
- (3) The best long-term projections of future healthcare costs including post-retirement and full lifetime costs, so individuals can plan for and mitigate their personal financial risks



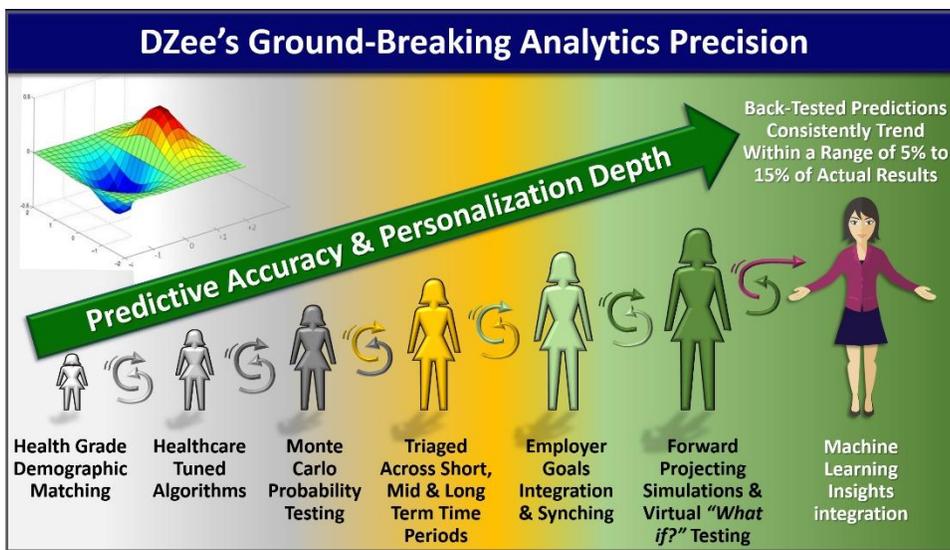
Past claims data is often an imperfect predictor of future costs because of the imperfect choices people make when dealing with health issues. Claim experiences, when combined with clinical results, family history, and lifestyle are a more accurate predictor of future healthcare costs.

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DZee solves many claims data imperfections by correlating a person's underlying health status and their claims history to a highly articulated health grading process. Health grades support a stronger connection between an individual and a pool of relevant peers in the larger population who have similar health status profiles and health conditions. The more information provided about an individual's situation, the better the accuracy of recommendations.



Each person's health grade can then be rigorously tuned and intensely individualized through millions of scenarios and algorithmic correlations testing to identify the best-fitting health insurance plan recommendations. Additionally, DZee simulates an open enrollment exercise using employee census and claims data, and identifies which specific plans, (or bundle of voluntary plans) are the best fitting for a workforce. This simulation of an open enrollment event can be run and the results analyzed before conducting open enrollment and involving employees.



Whereas, prevailing benefits consulting methods look-back at "frozen snapshots" of past claims histories and actuarial tables, DZee looks-forward and builds dynamic simulations using current census data, health status grades, and demographic matches for regional claims data and clinical treatment protocols.

DZee's first-of-its-kind and market disrupting analytics engines can predict a person's benefits consumption and health status changes over their full lifetime. DZee constructs cost projections for three different time-period views (short-term, mid-term and long-term). In triaging these three time periods, DZee discerns what is the highest probability health grade assignment, and most likely trajectory for future healthcare costs. By using DZee's analytics platform, clients can achieve maximum benefits, reduce healthcare costs, and improve the accuracy of future cost projections. DZee's cloud-enabled decision support software is available at a market-disrupting low cost, and typically generates company health plan savings in the first year of 15% or more! DZee provides both hosted solutions, or can easily integrate into your existing benefits platform.

To experience a new paradigm in healthcare and voluntary benefits predictive decision-support, contact DZee Solutions and request a demo: info@dzeesolutions.com or call (747) 224-7461.