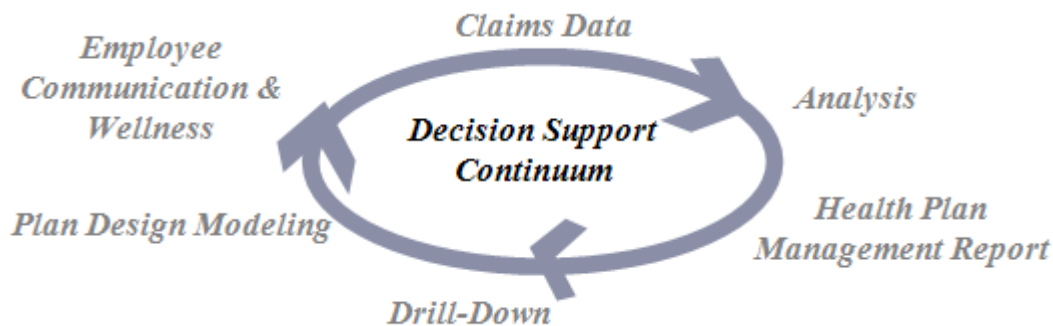


DATA ANALYTICS & BENCHMARKING

We feel it is the responsibility of a Benefits Consultant to provide high-quality, reliable, and meaningful data. We understand our clients are making decisions that impact their bottom line and the well-being of their employees. We have found that every client's data needs are different and we pride ourselves on providing flexible data options to our clients. The Murray Group has invested heavily in our staff training and data systems to provide a custom reporting package to meet our clients' needs.

The Murray Group provides employer groups with tools that will provide consistent year-to-year data, reporting formats and comparative benchmarks. The Murray Group will partner with our client to provide the expertise and commitment to continuously analyze their health and Rx plans to identify further cost-saving opportunities. Our Decision Support Continuum illustrates how HBC's on-going data analysis provides long-term strategies for managing your medical and Rx benefits.



Medical Claim & Rx Management Reports

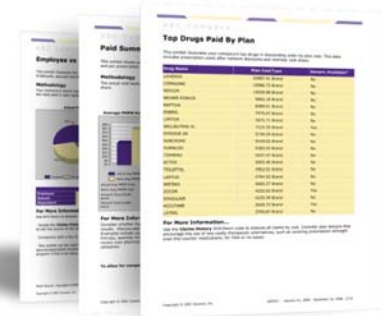
This easy-to-read report benchmarks your data against a normative set—with over \$100 billion in claims annually—from Truven Health Analytics and the Kaiser Family Foundation, and breaks down comparisons by location, industry and plan type. Explore data comparisons such as:

- Total Health Plan Costs
- Inpatient and Outpatient Claims
- Emergency Room and Office Visit Utilization and Cost
- Claims by Major Diagnostic Categories
- Wellness
- Paid Summary
- Total Member Cost Share
- Mail Service Utilization
- Brand Name versus Generic Utilization



Multiproject Reporting

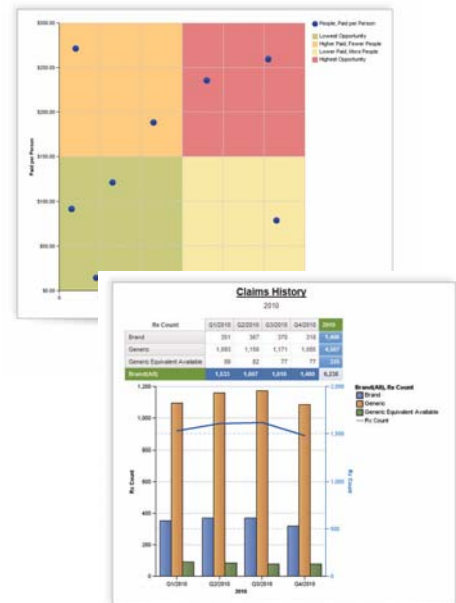
The Multiproject Reporting function allows us to compare up to four different data sets. We can track data trends from year to year, or compare between multiple divisions or locations to isolate opportunities. We've found this useful for strategic long-term planning and evaluation.



Ad Hoc Analysis

This sophisticated analysis feature allows us to get to the source of problem areas quickly. We offer customized reporting to discover areas of opportunity to help you reduce benefits plan costs. Find health and Rx plan answers such as:

- What diagnoses do my high cost claimants fall under? What other diagnoses and comorbidities are they affected by?
- Where are the most cost-effective places to go for specific procedures? How much would we save by renegotiating with the providers that have high costs?
- Who is utilizing mail-order vs. traditional pharmacy? What is the cost differential?
- How often are generics being utilized when available?



Alternative Plan Modeling

After identifying cost drivers, you may want to tweak your plan design. The modeling feature helps us try out plan design alternatives to see how changes would impact both your budget and your employees. Think of it as benchmarking against your own plan.

For instance, try out different copay or deductible amounts, or model an entirely new plan, such as an HSA-style plan. The system allows us to model your plan based on a variety of plan elements, including:

- ✓ Calendar year deductibles
- ✓ Coinsurance
- ✓ Out-of-pocket maximums
- ✓ Office visit copays
- ✓ Wellness maximums
- ✓ Rx benefits
- ✓ Emergency room copays
- ✓ Specialist office visit copays

Test Client 1

Actuarial Modeling

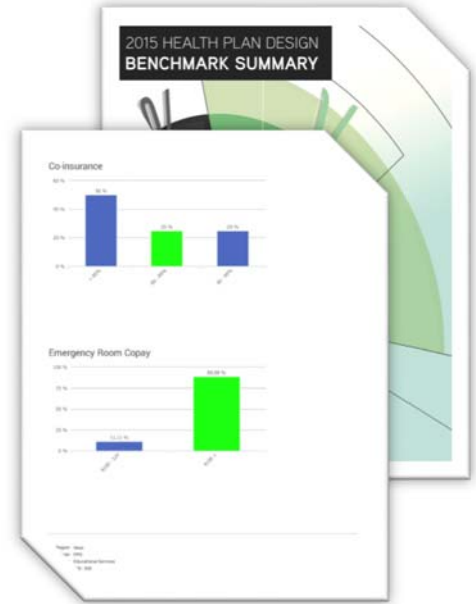
Model Comparison: Regression w/Rx

Total Paid Comparison	Current	Increase Specialist Copay	Increase Plan Coinsurance	Increase OP Emergency Copay
Value of Medical Plan Changes		-0.25%	0.25%	0.24%
Value of Rx Plan Changes		0.00%	0.00%	0.00%
Total Value of Plan Changes		-0.25%	0.25%	0.24%
Total Medical Paid	\$90,341.00	\$79,561.07	\$90,419.04	\$90,610.18
Total Rx Paid	\$0.00	\$0.00	\$0.00	\$0.00
Total Projected Paid	\$90,341.00	\$79,561.07	\$90,419.04	\$90,610.18

Members Affected Comparison	Current	Increase Specialist Copay	Increase Plan Coinsurance	Increase OP Emergency Copay
Total Claimants	17			
Total Enrolled	307			
Deductible	500	600	500	600
Members Affected	0	0	0	0
% of total claimants	n/a	n/a	n/a	n/a
% of total enrolled	n/a	n/a	n/a	n/a
Primary Care Copay	15	25	15	25
Members Affected	0	0	0	0
% of total claimants	n/a	n/a	n/a	n/a
% of total enrolled	n/a	n/a	n/a	n/a
Specialist Copay	30	25	45	35
Members Affected	0	0	0	0
% of total claimants	0.00%	0.00%	0.00%	0.00%

Health Plan Design Benchmark Summary

The Murray Group continually looks for innovative services and solutions to benefit your organization. We have a resource available to help you make smarter health plan decisions—our Health Plan Design Benchmark Summary. This report is based on data gathered from the largest database in the country, consisting of tens of thousands of employer-offered health plans. This valuable resource breaks down common plan measures by region, employer size, industry and plan type, so we can isolate what similar employers are doing in each area of your plan—and together make the best decisions to balance cost and competitiveness.



Quarterly Medical Plan Dashboard

To stay on top of medical plan performance and identify utilization trends, The Murray Group provides clients a quarterly dashboard report compiled from carrier reports. This snapshot report gives decision makers concise information without the need to deep dive into complex and time consuming carrier reports. The report captures membership, paid premiums, claims expense, Rx utilization and large claims. Through this report, we can isolate areas of concern in overall claims and monitor changes in large claims.

The report is provided on a quarterly basis, but can be adjusted to monthly if desired by the Client.

SAMPLE CLAIMS DASHBOARD—SELF FUNDED				Monthly Financial - Paid Benefits				HELBLING				
January 2015 - June 2015				2015 YTD				2015 YTD				
Membership				Claims Expense				Large Claims				
Medical Employee Months	1,379	1,360	4.2%	Medical Claims	\$1,018,091	\$1,110,013	10.7%	1	Active	\$147,000.00	Supplies/Services	Employee
Medical Dental Member Months	4,354	4,276	6.2%	Pharmacy Claims	299,839	299,721	11.3%	1	Active	176,715.74	Fracture of Pelvis	Employee
American Dental Member Months	3,203	3,125	1.9%	Medical Pharmacy Per Member Per Month	43.31	49.42	24.3%	1	Active	34,806.00	Lateral Trauma	Dependent
Union Member Months	2,599	2,891	-10.1%	Pharmacy Per Member Per Month	362.20	398.13	13.0%	4	Active	128,963.85	Thrombotic Thrombocytopenic Purpura	Employee
Expenses				2015 YTD				2015 YTD				
Medical Plan Funding (LSE)	\$1,776,892	\$1,776,892	-0.0%	Pharmacy Per Member Per Month	27.82	30.87	9.4%	1	Active	128,963.85	Diabetes	Employee
Funded Per Member Per Month	\$137.45	\$137.46	-0.7%	Medical Pharmacy	\$14,476	\$16,471	-12.9%	4	Active	128,963.85	Lateral Epilepsy/Seiz	Employee
Employing Dental Plan Funding (LSE)	\$121,009	\$120,813	1.6%	Pharmacy Per Member Per Month	8.64	9.68	-10.3%	4	Active	128,963.85	Thrombotic Thrombocytopenic Purpura	Employee
Funded Per Member Per Month	\$10.08	\$10.07	0.0%	Blue Card Access & Processing	\$4,135	\$8,622	-51.2%	1	Active	128,963.85	Diabetes	Employee
Union Plan Funding (LSE)	\$46,541	\$46,541	0.0%	2015 YTD				2015 YTD				
Funded Per Member Per Month	\$17.47	\$17.48	-1.2%	Pharmacy Refill	118,976	113,846	5.1%	1	Active	128,963.85	Fracture of Pelvis	Employee
Total Plan Funding	\$1,622,980	\$1,621,429	0.4%	Refill Per Member Per Month	3.70	3.70	0.0%	1	Active	128,963.85	Fracture of Pelvis	Employee
Funded Per Member Per Month	\$126.17	\$126.20	-0.4%	Stop Loss Reimburse (Credit to Insured Claims)	164,700	127,904	22.1%	1	Active	128,963.85	Fracture of Pelvis	Employee
Administrative Expenses				2015 YTD				2015 YTD				
Stop Loss Premium	\$17,000	\$17,000	0.0%	Medical Claims Administration	\$101,500	\$101,710	0.4%	1	Active	128,963.85	Fracture of Pelvis	Employee
Stop Loss Per Member Per Month	\$13.30	\$13.30	0.0%	Medical Claims Administration	\$11,942	\$11,943	0.0%	1	Active	128,963.85	Fracture of Pelvis	Employee
Stop Loss Per Member Per Month	\$10.57	\$10.20	34.55%	Medical Claims Administration	\$1,300	\$1,317	-1.3%	1	Active	128,963.85	Fracture of Pelvis	Employee
Medical Claims Administration	\$101,500	\$101,710	0.4%	Union Claims Administration	\$1,018	\$1,006	11.5%	1	Active	128,963.85	Fracture of Pelvis	Employee
Medical Claims Administration	\$11,942	\$11,943	0.0%	Medical Health Admin (SEAP)	\$2,079.00	\$1,999.10	4.2%	1	Active	128,963.85	Fracture of Pelvis	Employee
Medical Claims Administration	\$1,300	\$1,317	-1.3%	Medical Health Admin (SEAP)	\$2,079.00	\$1,999.10	4.2%	1	Active	128,963.85	Fracture of Pelvis	Employee
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