



Outstanding Plan Results Reduce Costs and Boost Member Satisfaction

Vitori Health delivers a member-first, technology-forward health plan that sustainably reduces costs by an average of 30% with a remarkable member experience.

These success studies highlight the significant contrast in results between Vitori and outdated insurance carrier plans across multiple industries and organizational structures.

Publicly-Traded Company

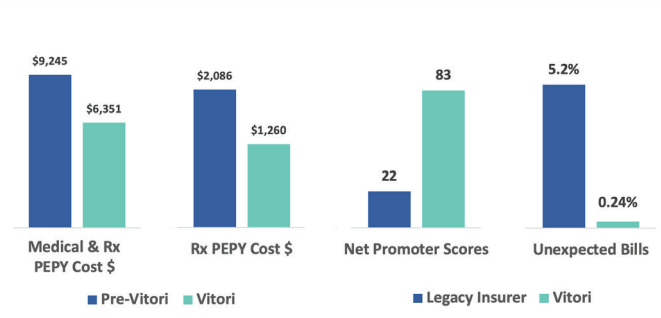
Raleigh, NC | 19,440 members in 25 states

Vitori Health was offered to employees at enrollment alongside a legacy carrier plan. The contrast in cost and member satisfaction is striking.

- Plan enrollment: 20% Vitori | 80% legacy plan
- **31.3% (\$2,894) per employee plan savings**
\$6,351 per employee annual cost vs. \$9,245 for legacy plan
- 39.6% Rx savings per employee
\$1,260 annual employee cost vs. \$2,096 for legacy plan
- 0.24% unexpected bills vs. 5.2% legacy plan

Employee Impact and Satisfaction

- \$1,849 average employee out-of-pocket savings (Payroll contribution + claims share)
- 83 Net Promoter Score employee satisfaction rating



Preferred Surgery Savings

Performance Analysis of Nationwide Surgeons of Excellence Outcomes

An analysis of 753 surgeries across 8 surgical categories in 24 metropolitan statistical areas reveals exceptional savings, quality, and satisfaction with our leading, nationwide preferred access surgery program.

- **52.3% (\$13.19M) savings**
\$12.03M vs. \$25.22M for traditional insurance networks
- 0.42% complication/re-admission rate vs. industry average of ~9%
- \$2,560 average member waived out-of-pocket costs
- 20% of previously diagnosed joint replacements
- 30% of spine surgeries avoided

Client Case Results

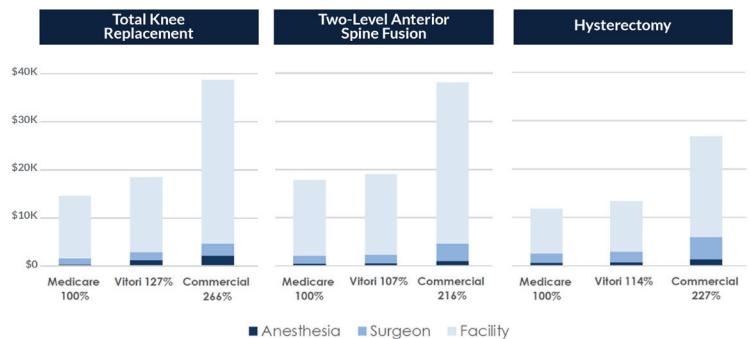
- \$559K savings on 35 procedures \$15,980 average savings per procedure
- \$611K vs. \$1.7M legacy insurance rates
- Zero post-surgery complications

Client Feedback (HR)

"Surgery is a scary thing for anyone. Of all the benefits we offer, the Vitori preferred surgery program is one of the things we get the most compliments on. People can't believe their costs are waived and they rave about the concierge handholding."

Sample Procedure Cost Comparison

Vitori Health vs. Commercial PPO Rates



No statistical difference in enrollment by tier, age, gender, or risk level of Vitori plan members vs. legacy insurance plan members.

Healthcare Software & Services

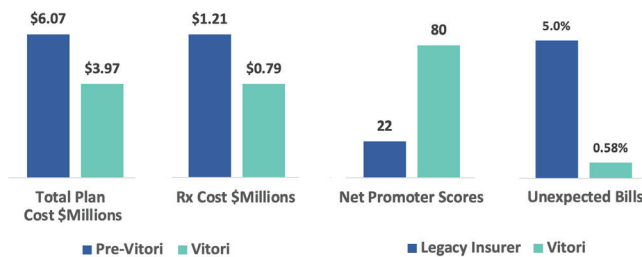
Pittsburgh, PA | 976 members in 36 states

This technology firm sought to control healthcare expense and specialty Rx costs as it scaled through acquisitions. Vitori Health reduced overall expenses and mitigated cost and risk for specialty drugs.

- **\$34.6% (\$2.1M) total plan savings**
\$3.97M vs. \$6.07M
- \$414K Rx savings | \$786K vs. \$1.21M

Member Satisfaction and Balance Billing

- 80 Net Promoter Score member satisfaction rating
- 0.58% unexpected bills vs. 5%+ for legacy plan



Global Call Center

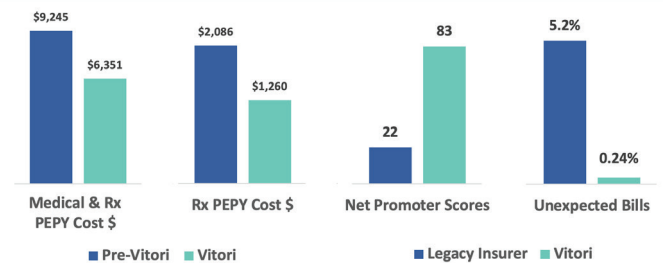
Dallas, TX | 1,708 members in 37 states

After doubling domestic operations through an acquisition, this call center with private equity ownership shifted to self-insurance with Vitori Health and cut plan costs in half.

- **53.7% (\$7.9M) total plan savings**
\$6.86M vs. \$14.83M pre-Vitori cost
- 39.6% (\$860K) Rx savings | \$1.31M vs. \$2.17M
- 81 Net Promoter Score member satisfaction rating

Provider Acceptance | Member Balance Billing

- 99.8% acceptance of Vitori Fair Market Payment™
- 0.1% unexpected bills vs. 5%+ for legacy plan



Marketing & SaaS Software

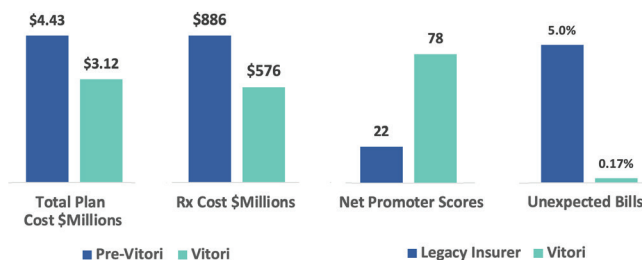
Chicago, IL | 705 members in 12 states

This forward-looking organization wanted to eliminate price-blind claims payment and legacy insurance carrier conflicts of interest that put them at a disadvantage.

- **29.5% (\$1.31M) total plan savings**
\$3.12M vs. \$4.43M pre-Vitori cost
- \$310K Rx savings | \$576K vs. \$886K

Member Satisfaction and Balance Billing

- 78 Net Promoter Score member satisfaction rating
- 0.17% unexpected bills vs. 5%+ for legacy plan



Automotive Retailer | Private Equity

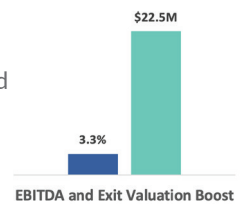
Tucson, AZ | 1,275 members in 9 states

This holding company shifted from fully-insured to self-insured with Vitori Health. The resulting savings increased EBITDA and exit value, and freed significant dollars for recruitment, increased 401(k) company contribution and employee retention programs, and more, without pushing costs to employees.

- **30.9% (\$1.7M) total plan savings**
\$3.82M vs. \$5.53M pre-Vitori
- Reduced drag on earnings growth

Healthcare Savings = Improved Exit Financials

- 3.3% boost in EBITDA
- \$22.5M boost in exit valuation
- \$500K-\$1M additional "soft" savings equated to better healthcare access and reduced lost work time



It's Time for a Less Costly, More Compassionate Health Plan

info@vitorihealth.com ♦ vitorihealth.com

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