US Health and Life Insurance Company Overview
Who is US Health and Life Insurance Company?

Part of a family of companies committed to the goal of improving the employee benefit experience. We have the benefit of leveraging multiple disciplines into one comprehensive benefit solution.

US Health Holdings, Ltd. owns US Health and Life Insurance Company, as well as Automated Benefit Services, Inc. and several other subsidiaries that allow us to provide the full spectrum of benefit services.

*Chart does not reflect entire list of entities owned by USHH and its subsidiaries
What do we provide?

Fully insured employer group medical, prescription drug, dental and life insurance benefits to employer groups in Illinois, Indiana, Michigan, Ohio and Texas.

Additional information:
- Licensed in 20 states
- Michigan network(s) are Cofinity, HAP PPO, Central Care and Connect Care
- Out-of-state network coverage for all 50 states through PHCS

Service, Flexibility and Value
Who do we cover?

USHL covers on average annually approximately 475 employer groups with over 8500 employees plus their dependents accounting for over $31 million in annual premium

USHL pays approximately $24.5 million in claims annually

ABS pays more than $400 million in claims annually combined.

Our employer groups range from groups of two to groups numbering in the hundreds—from your local businesses to restaurant chains and unions.
Financially secure

• USHL has a cut-through endorsement from Gen Re, an A++ AM Best rated company.
  • This means that in the event USHL shall fail to be able to pay a valid claim for any reason under the policies, Gen Re becomes liable for the loss and will make payment to the appropriate party.
  • Gen Re is a Berkshire Hathaway Corporation, conducting reinsurance in health and life, and property and casualty world wide. In 1994, General Re formed an alliance with Cologne Re (now General Reinsurance AG), the world's first independent professional reinsurance company, founded in 1842.
• US Health Holdings, Ltd. is privately held and consistently profitable
Staffed by experienced professionals

• Headquartered in Michigan
• Over 100 employees
• Our employees areas of expertise include:
  • Accounting
  • Actuarial
  • Legal
  • Clinical Nursing
  • Medical Underwriting
  • Stop Loss Underwriting
  • Information Systems
  • Customer Service
  • Claim Adjudication
  • Auditing
Service, flexibility and value

• Our motto is Service, Flexibility and Value

• You will see these attributes in the way we treat agents, your clients, and their employees and dependents
  • Each member call is answered by a live CSR
  • Average answer time is less than 30 seconds
  • Each client is assigned an Account Manager
  • Each agent is assigned a Sales Representative and Sales Support person
Accurate administration

Our organization undergoes several third party audits throughout the year. These audits are conducted by various entities including governmental entities, clients, CPAs and auditing companies.

One such audit, the Statement on Standards for Attestation Engagements (SSAE) No. 16, Reporting on Controls at a Service Organization. The SSAEs are also known as the attestation standards-this was formerly known as a SAS 70.

2010 SAS 70 Audit Results

- Procedural Accuracy: 100%
- Financial Accuracy: 100%
- Claim Turnaround Time: 4.7 days
Internal audits-Claims

Claims Department
Turn Around Times
15 Month Audit

Service, Flexibility and Value
Internal audits - Customer Service

Customer Service Speed of Answer
In Seconds

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Seconds</th>
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<tbody>
<tr>
<td>2004</td>
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<td>2010</td>
<td>5</td>
</tr>
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<td>2011</td>
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</table>

Series 1
Plan Specifics

• We insure Michigan based employer groups with at least 2 lives
• We allow clients to carve out Rx
• We offer over 100 dental plan options

Medical:
23 plan designs
• 8 qualified high deductible health plans
  • Four 100% coinsurance plans (Pinnacle HDHPs)
  • Four 80% coinsurance plans (Peak HDHPS)
• 15 traditional plans
  • Five 100% coinsurance plans (Pinnacle)
  • Five 90% coinsurance plans (Summit)
  • Five 80% coinsurance plans (Peak)
Traditional Plans

• 15 plan design options

• Five deductible options each in the 100%, 90% and 80% coinsurance plans

• Competitive Copay schedules

<table>
<thead>
<tr>
<th>Coinsurance</th>
<th>100/70 Plans “Pinnacle”</th>
<th>90/60 Plans “Summit”</th>
<th>80/50 Plans “Peak”</th>
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</thead>
<tbody>
<tr>
<td>Office Visit-General</td>
<td>$20 Copay</td>
<td>$20 Copay</td>
<td>$30 Copay</td>
</tr>
<tr>
<td>Office Visit-Specialist</td>
<td>$40 Copay</td>
<td>$40 Copay</td>
<td>$60 Copay</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 Copay</td>
<td>$100 Copay</td>
<td>$150 Copay</td>
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<tr>
<td>Urgent Care Physician</td>
<td>$50 Copay</td>
<td>$50 Copay</td>
<td>$75 Copay</td>
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Service, Flexibility and Value
Qualified HDHPs

Four deductible choices in both the 100% and 80% coinsurance levels
• Three embedded deductible options
• One aggregate deductible option
• Can be paired with a H.S.A. or H.R.A.

If you utilize USHL’s H.S.A. provider—we pay your client’s monthly client administration fee.

ABS provides H.R.A. administration for groups of 20-100-talk to your Sales Representative about pricing and options available.

<table>
<thead>
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<th>100/70 Plans “Pinnacle”</th>
<th>80/50 Plans“Peak”</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit-General</td>
<td>100% after deductible</td>
<td>80% after deductible</td>
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<tr>
<td>Office Visit-Specialist</td>
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Service, Flexibility and Value
How to request a quote/additional information

E-mail quotes@ushealthandlife.com

• You do not have to be appointed to quote with USHL
• You may quote online if you are appointed and go through online quote training

Our website is www.ushealthandlife.com

Our main address is 8220 Irving Road, Sterling Heights, Michigan 48312