

| To d | uantif\ | the i | mpact | of switch | nina to | zizzl F | lealth v | we tak | e the | following | steps |
|------|---------|-------|-------|-----------|---------|---------|----------|--------|-------|-----------|-------|
| | | | | | | | | | | | |

First, we group states with similar costs into contribution classes and select a baseline county for each class.

Your baseline county(ies):

Next, we identify the benchmark plan(s) from the baseline county(ies) in each class that share similar attributes such as actuarial value, cost sharing features, etc. to your current plan, if available, or your desired plan design.

Actuarial value range of your benchmark plan(s):

Single deductible range of your benchmark plan(s)

Then we calculate the total premium for the zizzl health benchmark plan(s) and compare it to your current total premium costs, if available.

CHART A

Cost Comparison

Total Employees:

Total Covered Persons:

| | ZIZZL HEALTH BENCHMARK | CURRENT | DIFFERENCE | % DIFFERENCE |
|---|------------------------|---------|------------|--------------|
| Total Monthly Premium Cost | | | | |
| Total Yearly Premium Cost | | | | |
| Average monthly premium cost per employee | | | | |

Plan Effective Date:

Cost Savings Analysis zizzl health

Fees Below is an estimate of your annual costs for zizzl Health. Annual Admin Fee Annual Premium Cost Estimated Annual zizzl Health Cost Estimated Annual zizzl Health Cost Difference

CHART B

A BREAKDOWN OF COSTS FOR EACH CONTRIBUTION CLASS FOLLOWS

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

| 1 | Your baseline county is: |
|---|--------------------------------|
| 2 | Your benchmark plan is: |
| 3 | States included in this class: |
| | |
| | |
| | |
| | |
| | |
| | |
| | |

Considerations

- How many employees will choose a higher deductible/lower cost plan if they know that they could use the left-over funds from your
 contribution to offset their out-of-pocket costs? This is the feature of zizzl health that gives you long term budget control.
- Consider the value of how zizzl health could help you achieve additional goals and objectives beyond premium savings. zizzl health offers tools to help employees make smart healthcare decisions by leveraging the decision support and physician/prescription search tools to guide employees to pick the plan that's right for them.
- It's possible that the overall price increase of the plans available in zizzl health will be relatively flat next plan year. If you currently offer a
 plan, consider the impact your renewal increase would have on this cost analysis.
- Explore various contribution strategies. What is the financial impact of contributing to employee's only versus employees and dependents. You could also consider a spousal carveout which would dictate that if a spouse were eligible for coverage through their employer that they would not be able to participate in the plan. Note that in an ICHRA model, the employer cost is dependent on the number of persons electing Health Insurance coverage and their ages. Actual cost may be different than those reflected in the analysis.
- All ICHRA plans have deductibles and plan years that reset on 1/1.
- All Qualified Individual and Family Health Plans displayed within zizzl health quoting and enrollment tools satisfy the ACA Minimum Essential Coverage (MEC) standards. However, all employer contribution styles do not automatically satisfy ACA Minimum Affordable Coverage (MAC) Standards. To ensure your employer contribution is in compliance with MAC standards, please contact your zizzl health sales representative.

The information provided by zizzl health in this "Cost Savings Analysis" document is for general purposes only. All information presented is provided in good faith, however we make no representation or warranty of any kind, express or implied, regarding the accuracy, availability, reliability or completeness of any information presented. This document is solely intended to be used by zizzl health and a prospective client to start discussions around the zizzl health product and services and should not be construed as a legal or binding document.

