

The logo for AblePay features the brand name in a white serif font. To the right of the text is a decorative graphic of orange dots of varying sizes arranged in a grid-like pattern that tapers to the right. A solid orange vertical bar is located on the far left side of the image.

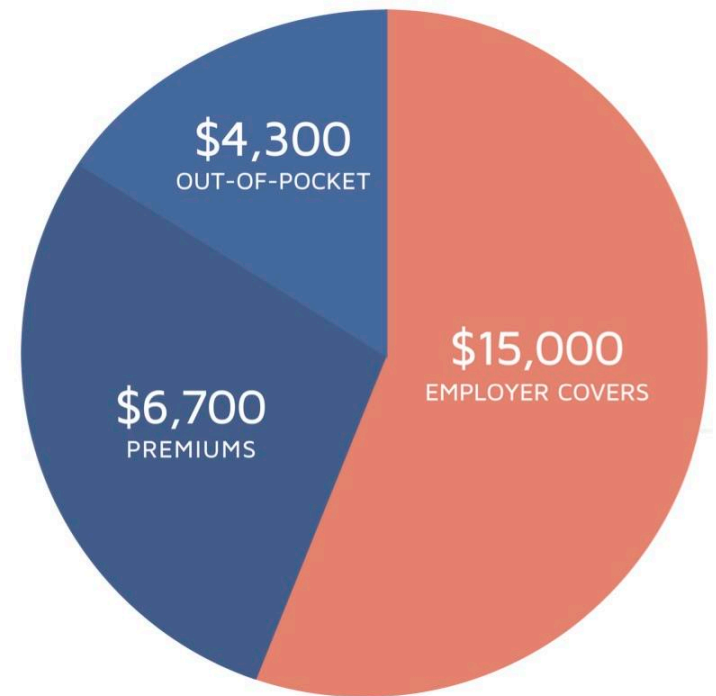
AblePay

SIMPLE HEALTH SAVINGS



Health Insurance Costs Too Much

- Average for a Family of Four
- Employer Contributes \$15,000
- Employee Pays \$11,000
 - \$6,700 in Premiums
 - \$4,300 in Out of Pocket



\$26K

**Cost of Insurance for
a Family of Four**



Employers Forced to Shift Cost

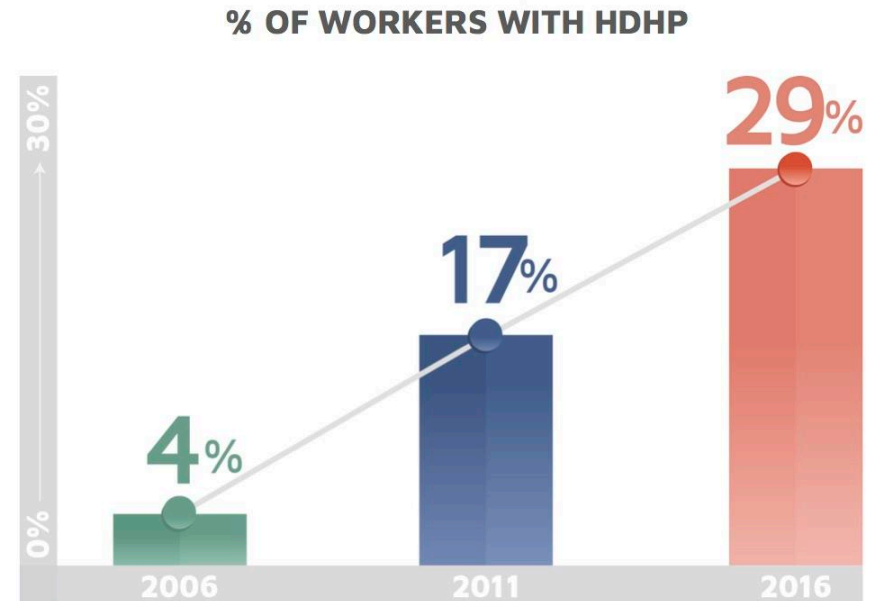


- Employers can't afford premium increases
- Forced to move cost to employees
- Shift to Higher Deductibles
 - Lower Premiums
 - Cost only incurred if used



Employers Forced to Shift Cost

- High Deductible Health Plans (HDHPs)
 - ▶ Started in 2006
 - ▶ Grew 50% in 2016
 - ▶ 1 in 3 Workers have HDHPs



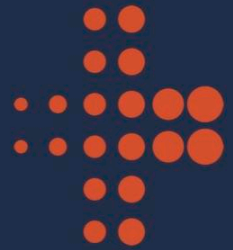


What happens when
Employers pass on this
cost to Employees?



Employees Simply Do Not Have the Money

- 69% of Americans have less than \$1,000 in savings
- 63% of Americans have to go into debt for \$500
- Inability to cover costs leads to avoidance of medical care and contributes to an unhealthy and unproductive workforce
- Unpaid medical bills are the #1 reason for bankruptcy in the US
- These concerns affect morale and directly impact your business!

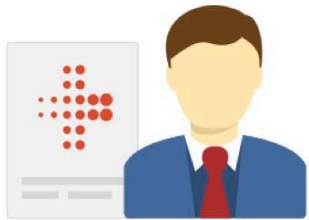


What is AblePay Health?

AblePay Health is an Employee Benefit that Provides Discounts and Flexible Payment Terms for Out of Pocket Medical Expenses



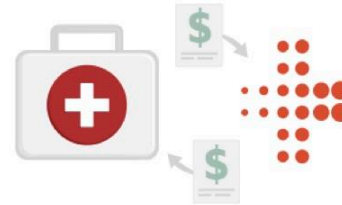
How Does it Work?



AblePay Signs Up
Employers



Employees Become
Members, Show Card at
Time of Service



Provider Bills AblePay
AblePay Pays Provider

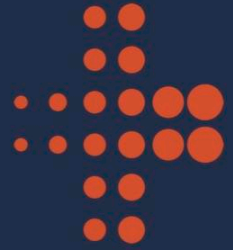


Member Pays AblePay



How Does AblePay Provide Savings?

- AblePay has a relationship with providers and has negotiated preferred rates
- Providers are willing to extend discounts since AblePay guarantees payment and ultimately reduces provider costs
- The net result is less money out of pocket for employees, while they satisfy deductible expenses 100%



Why Partner with AblePay?

- Simple economics for your employee to save \$
- Bolster current plan or assist in transitioning to HDHP
- An additional benefit to attract or retain employees
- Easy to implement, no additional work for staff