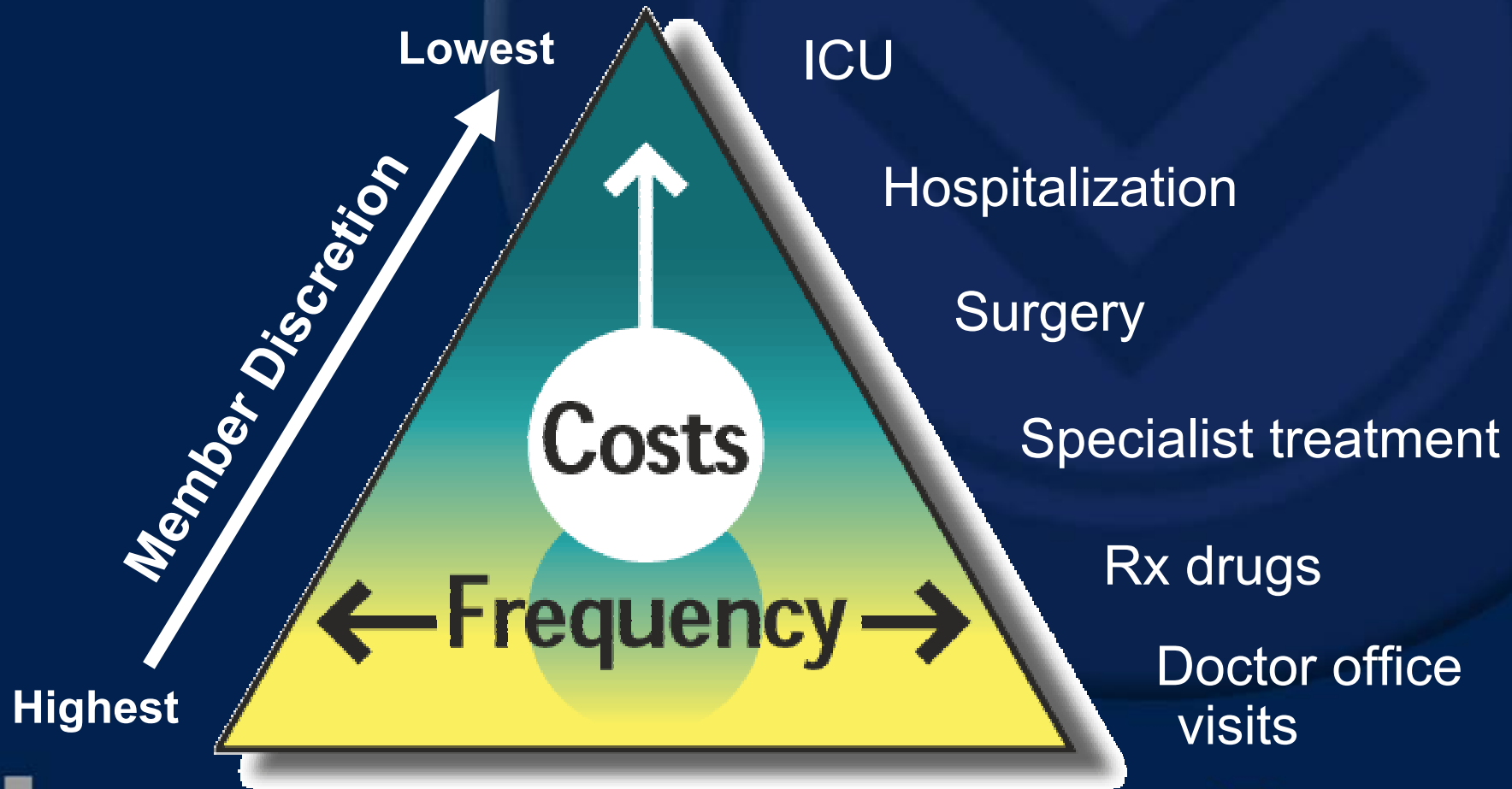


Destiny Health™



The triangle of healthcare needs



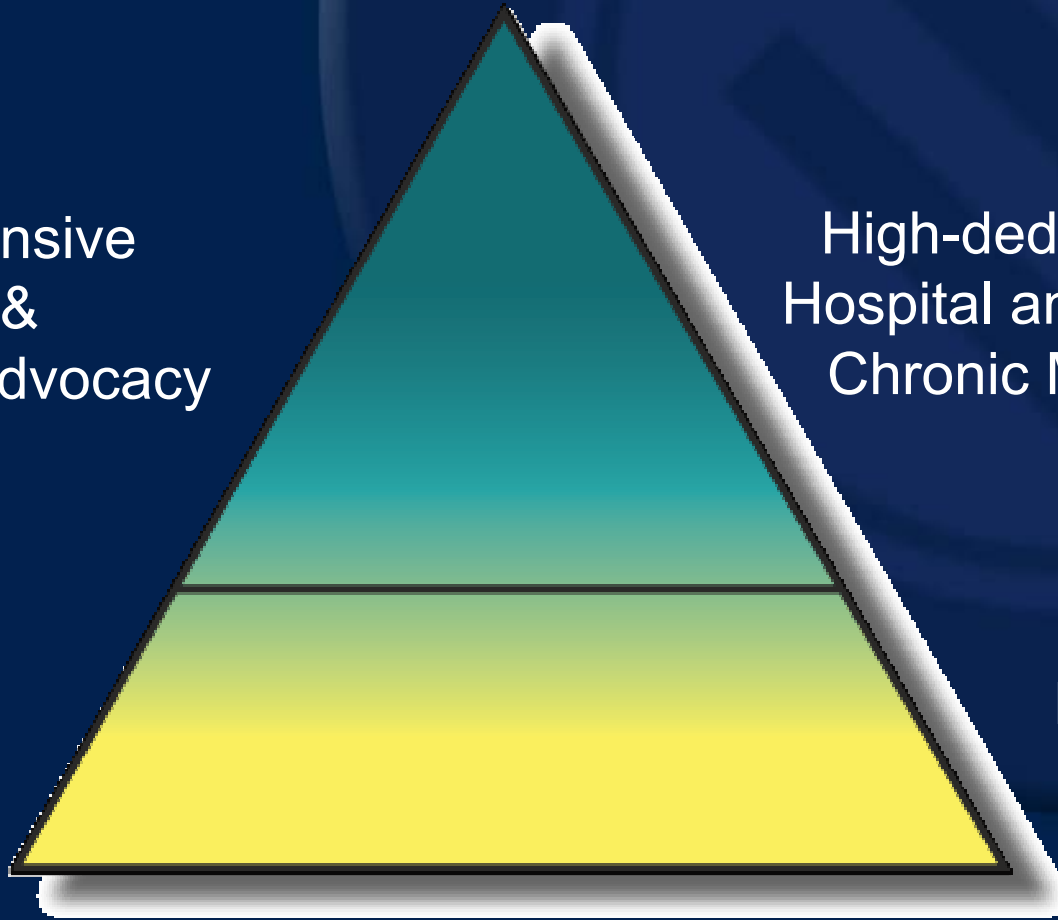
The Destiny Model

Comprehensive
Insurance &
Member Advocacy

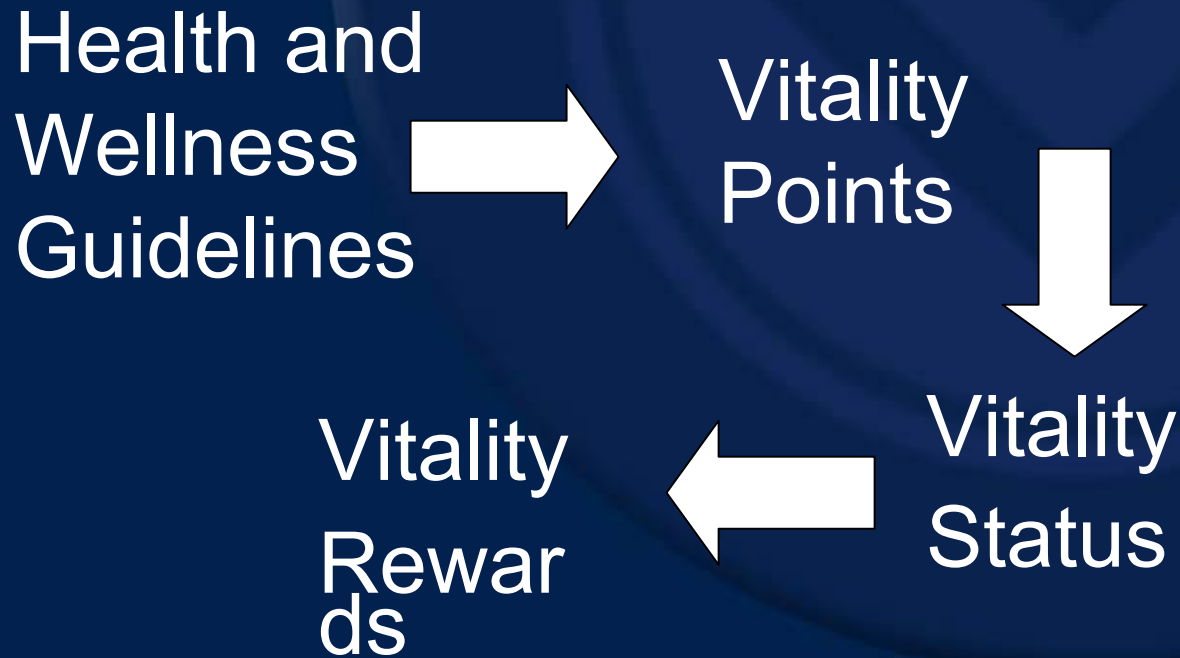
High-deductible coverage
Hospital and Surgery Rider
Chronic Medication Rider

Member
incentives

Personal Medical
Fund



The Destiny Health Vitality Program



Destiny Health: Changing Behavior

- 40% take a more active role in well-being and physical activity
- 18% reduced number of doctor visits by using nurse line or audio library
- 44% asked pharmacist for lower cost Rx
- 34% improved preventive healthcare regimen

Strong Anecdotal Evidence of
Success

Destiny Health

Renewal Experience

(mostly small group)

- Average Renewal Increase: 14.6%
- PMF Carryovers: 57% of members
- Average PMF Carryover: \$310
- Renewals after carryover: 5.8%
- Overall lapse rate to date: 3.6%

A More Sustainable Solution

Destiny  Health™