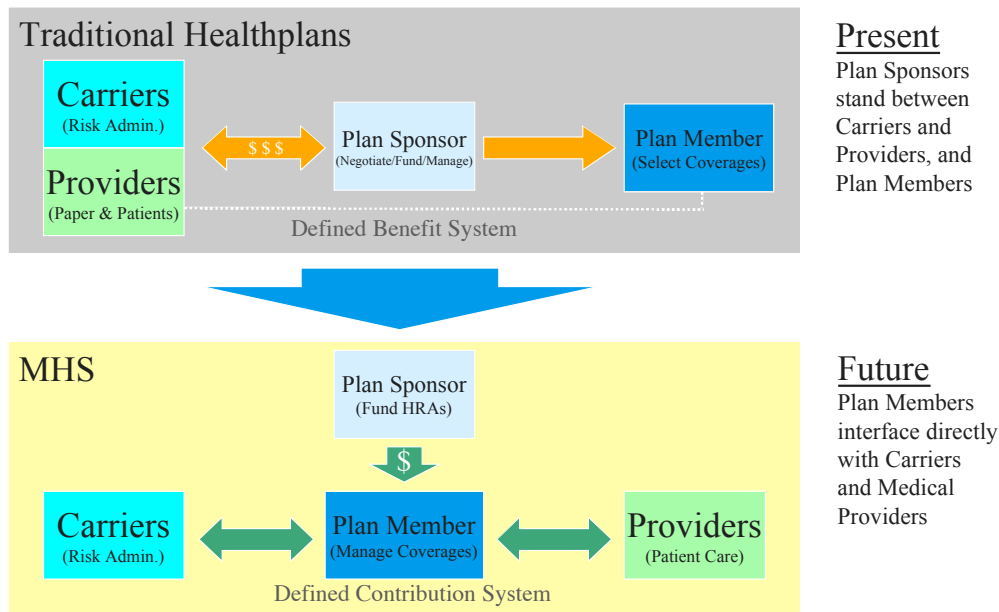


MEDACHOICE HEALTHCARE SYSTEM

The MedaChoice Healthcare System™ (MHS) is a highly unique and beneficial Web based Next Generation healthplan. It is designed to assist Employee Benefit Managers in developing customized “consumer-engaged” health benefits programs without reliance on outside consultancy. The MHS is designed for Healthplan Sponsors with 1,000+ insured members. The MHS’ totally automated process will save Plan Sponsors considerable time, effort and money in establishing permanent, totally portable, health coverage for their insureds.



MHS Benefit Scenarios

Benefits to Plan Sponsors

- Healthcare cost reduction & sustainability
- Exceptional ease of plan design and flexibility
- Process automation
- Improved Member acceptance & satisfaction
- Full conversion to Defined Contribution over time
 - Reduced liability
 - Delegation of responsibilities
- COBRA administration reduction/elimination

Benefits to Plan Members

- Cash accumulation
 - Tax deferred/tax free, or
 - Taxable bonus
- “Ownership” in process and product (self-direction)
- Increased healthplan support and consumer advocacy
 - Access to expert decision tools and calculators
- Multiple plan selection options
 - MedInvest
 - Indemnity Bridge Plan
 - Preferred Network Plan
- Permanence and portability—conversion to individual coverage