

# THE QUANTUM HEALTH EFFECT™

## One simple solution to reduce the cost and complexity of healthcare

Without guidance, healthcare is costly and complex. Navigation support from Quantum Health is an essential part of your healthcare benefits, providing employees with the experts and tools they trust for any healthcare journey. This results in a better experience and increased satisfaction for employees — and measurably lower healthcare costs for employers.

### HOW IT WORKS

#### A model of simplicity.

Quantum Health is purpose-built to make the employee healthcare journey a less confusing and more effective experience. Employees and their family members have convenient access to expertise, tools and support from dedicated teams of specialists and clinicians. We guide them through the range of challenges they face, from simply understanding their benefits to selecting a doctor; from seeking clinical support to connecting with community resources.

#### Guidance when it matters most: Real-Time Intercept™.

Avoidable medical costs reach into the billions annually.<sup>1</sup> Our powerful proprietary Real-Time Intercept (RTI) model uses predictive data, including provider interactions, to engage consumers early, up to 120 days before other industry models. Combined with guidance from our empathetic experts, your employees get more-effective care — before unnecessary costs are incurred.

# 88%

of high-cost claimants engaged up to 120 days earlier through Real-Time Intercept

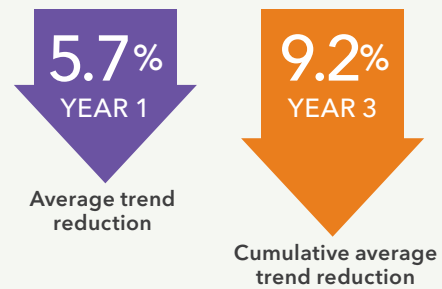
1. <https://www.nytimes.com/2019/10/07/upshot/health-care-waste-study.html>

### THE RESULTS

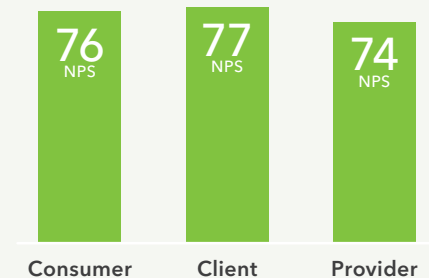
#### Simpler, cost-effective healthcare is more than possible – it's proven.

We regularly validate our entire book of business results with third-party actuaries, demonstrating immediate results that are sustained over time. We also consistently achieve industry-leading Net Promoter Scores® (NPS®).

#### Savings year after year:



#### Industry-leading Net Promoter Scores:



**Independent navigation support is essential to reducing your healthcare cost trend and increasing your employee satisfaction. See what The Quantum Health Effect can do for you.**