

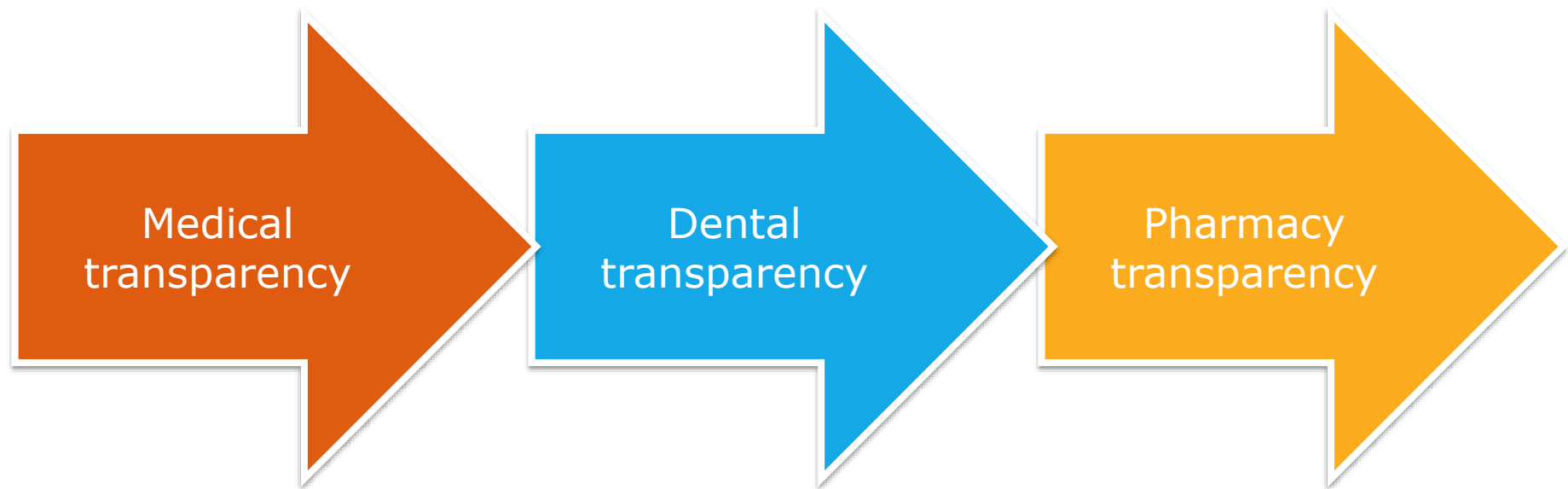
Employers' Forum of Indiana

Cummins Presentation

May 2014



Cummins plans for transparency



- Launched in 2013
- 65% registration
- Local providers reducing rates

- Launch in Q4 2014
- First dental customer
- Led agreement with Delta Dental

- Launch in Q4 2014
- Upgrading Rx integration with ESI

Key Benefits of Pharmacy Integration

One-Stop Shop



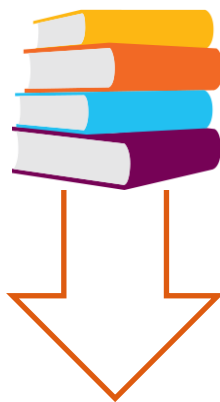
Combined experience for Medical and Pharmacy

Complete Pricing Approach



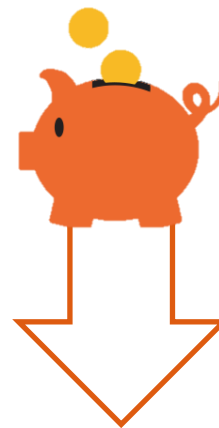
Retail Mail Order \$4 Generics Therapeutic alternatives

Education Information



Consumer Reports Best Buy Drug reports and information FAQs

Understand your spend



Prescription drug claims history for the entire family

Access by Web, Mobile or Phone



True Convenience: Anytime Anywhere

Sample screenshot of Rx functionality

The screenshot displays the Castlight Health website interface. At the top, the user is logged in as Marty Webb, with links for Inbox (1), Bookmarks (0), Your Account, Overview, Log Out, and Need Help?. Navigation tabs include home, find care, past care, and your plan. A search bar contains the text 'lipitor' and a red search button. Below the search bar, the location is set to 'Searching near 4375 Foothill Road Pleasanton CA 94588' with a 'Change' link.

Atorvastatin Calcium (Lipitor)

Tab 10 Mg | 1 Tablet | per day | Update prices

| | | | |
|---------------------------------|-----------------------------|------------------|-----------------------------|
| atorvastatin calcium Generic | Your estimate: \$104 | Lipitor Brand | Your estimate: \$180 |
|---------------------------------|-----------------------------|------------------|-----------------------------|

Buy at your local pharmacy
Lipitor | TAB 10 Mg, 30 day supply | [Find a pharmacy](#)

Ways to save on Lipitor

| | |
|------------------------|--------------------------------------|
| Go generic | You save 43% (\$76 /month) |
| Switch to an alternate | You save 34% (\$61 /month) |
| Get it delivered | You save 1% (\$1 /month) |

These prices are personalized estimates and may not reflect the actual total price. [\(More\)](#)

The prescription medicine information in Castlight is not a substitute for the guidance of your health care professional. [\(More\)](#)

How do we get our price estimates?

Prescription drug prices can vary — much like gas prices or airline tickets. Castlight highlights what you'll pay out-of-pocket based on your plan coverage and the best local price estimate. [Learn more »](#)

FAQs

[View all FAQs](#)

- Why is this medicine prescribed?
- How should this medicine be used?
- What are the possible side effects of using this medicine?
- What precautions should I take?

Is your prescription a ConsumerReports Best Buy?

Consumer Reports compared the effectiveness, risks, and cost of drugs in this class and came up with a list of Best Buys. Learn more in the full report.

[Download free report](#)

Clear demand for Dental among our users

- **'Dental' search terms are within the top 15 searches overall on Castlight**

In the past year:

4,700 Users

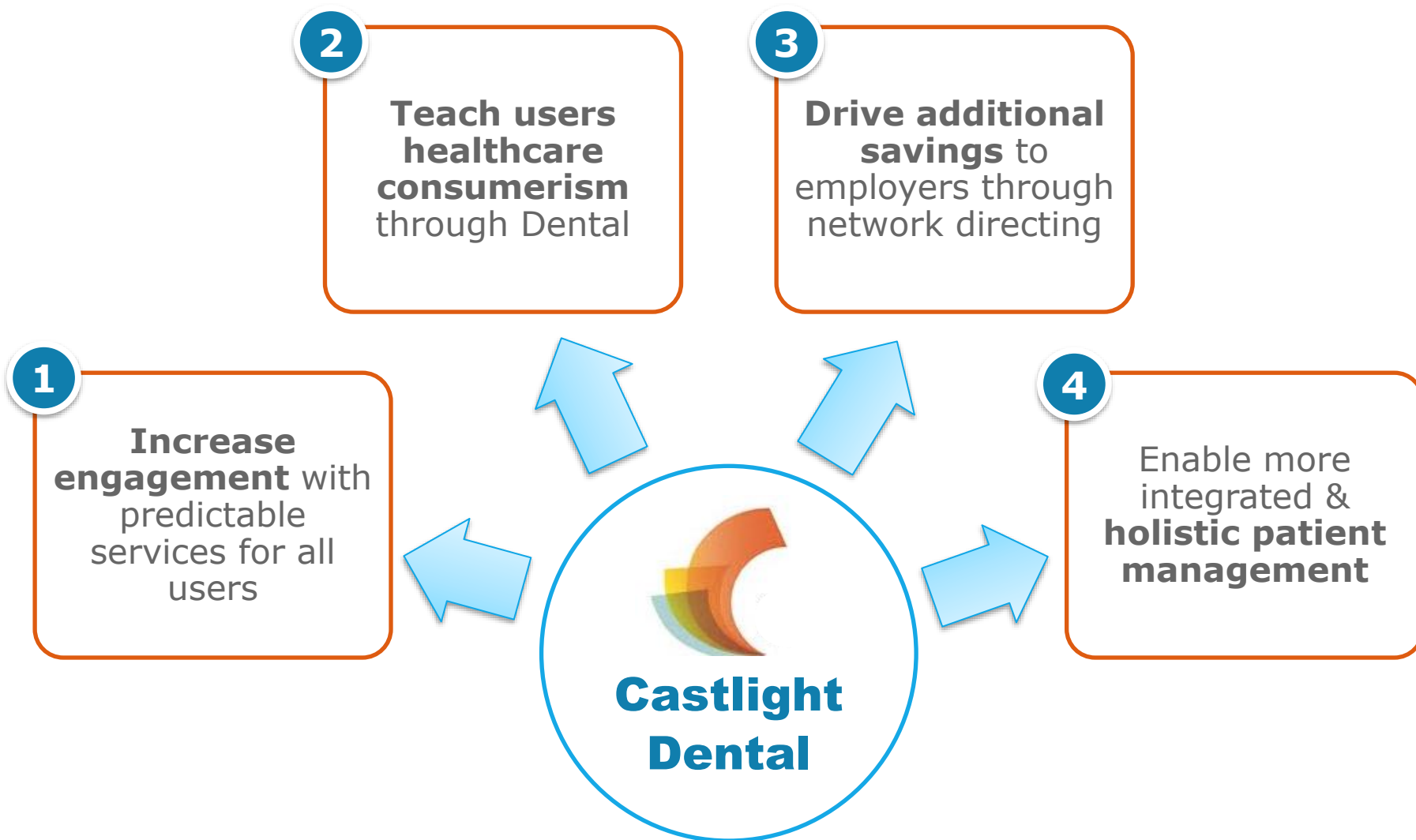


6,500 Searches



Data supplied by Castlight Health, from
8/6/2012 - 8/6/2013

Key sources of value from Dental integration



home

past care

find care

your plan

Welcome to Castlight, Joanne!

Know your costs & quality before you go.

Prices for doctors' visits and services vary. We'll help you find the doctor and price that's right for you.



Want to learn more about Castlight?

[Take a quick tour »](#)

Find quality care and save

📍 Searching near 94105. [Change »](#)

Search for a doctor, service, condition, or medicine

Search 

Find a doctor »

| | Rates for CA |
|---------------|--------------|
| Primary care | \$27 - \$226 |
| Dermatologist | \$46 - \$200 |
| Ob/Gyn | \$94 - \$361 |

Find a service »

| | Rates for CA |
|---------------|--------------|
| EKG | \$21 - \$73 |
| Phys. therapy | \$16 - \$101 |
| Lab test | \$4 - \$326 |

Treat a condition »

| | Office | ER |
|-------------|--------|-------|
| Earache | \$118 | \$708 |
| Pink eye | \$118 | \$447 |
| Sore throat | \$147 | \$527 |

Your plan phase

deductible **coinsurance** covered

WW pays

100% of routine preventive care

You pay

100% of all other care, until you meet your remaining deductible

\$250

spent to date

\$750

remaining deductible

\$500

HRA balance

Updated Aug 31

[View plan details »](#)



Save up to \$60 by seeing a dentist in your network

The dentist if you saw on **April 12, 2013** is out of your network. Did you know that you can get great dental care and save up to **\$60** for a check up by seeing a dentist in-network?

[Find in-network dentists](#)

● ● ● ● ● | [View all »](#)


See a dentist every 6 months

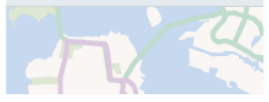
In order to prevent cavities and dental complications, it's recommended to get a check-up and cleaning every 6 months.

[Find a dentist »](#)

dentist Searching near 94105. [Change »](#) 

Dental check-up

 Show map



Refine your search

Distance

25 miles

Type of care

Cleaning (without x-ray)

- Show only**
- Taking new patients (182)
 - Results with ratings (81)

- See other dental services
- [Filling](#)
 - [Crown](#)
 - [Braces consultation](#)
 - [Root canal](#)
 - [Teeth whitening](#)

Dental check-up and cleaning

- Total price: \$70 - \$230
- Company pays: \$56 - \$184
- You pay: **\$14 - \$46** [Learn how we get prices](#)

Sort by

Compare 1-10 of 187 ...

Kevin Barenblat, DDS You pay **\$14**
 Dentist ★★★★★ (2)
 In-network
 450 Sutter St, Suite 123
 San Francisco, CA 94109 (2 mi)

Howard Kim, DDS You pay **\$22**
 Dentist ★★★★★ (9)
 In-network
 450 Sutter St, Suite 123
 San Francisco, CA 94109 (2 mi)

Angela Celio, DDS You pay **\$28**
 Dentist ★★★★★ (2)
 In-network
 450 Sutter St, Suite 123
 San Francisco, CA 94109 (2 mi)

Raj Sapru, DDS You pay **\$31**
 Dentist ★★★★★ (2)
 In-network
 450 Sutter St, Suite 123
 San Francisco, CA 94109 (2 mi)

Dawn Knopfe, DDS You pay **\$36**
 Dentist ★★★★★ (9)
 In-network
 450 Sutter St, Suite 123


Preparing for your dental visit

It's important to have a regular dental check-up every 6 months. Here are some tips to get the most out of your visit. [See tips.](#)

Your coverage

Regular check-up and cleaning

Covered every 6 months
 In Network: You pay 20%
 Out-of-network; You pay 70%

 **New Dental Benefits!**

As of March 1, 2013, we have a new dental program including a broader network and improved benefits. [See details.](#)