



*We help people to be at **their healthiest***

USING FIRST PRIMARY CARE & WOOP CARE TO

LOWER YOUR OUT-OF-POCKET COSTS



WHAT ARE WE SOLVING FOR?

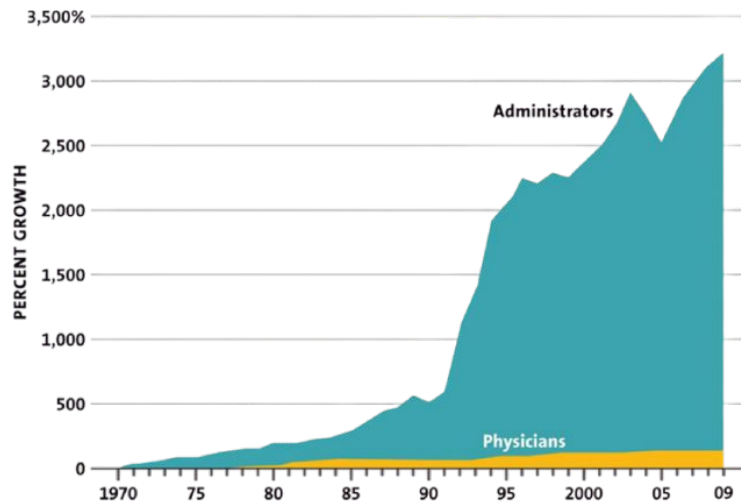
- We want ZERO employees in medical debt
 - We want your health plan costs to decrease
 - We want to provide all employees superior care
-

THE PROBLEM

WHY ARE YOU PAYING *SO MUCH* OUT OF POCKET?

- Constantly rising OOP and premium costs
- Delays in getting care

GROWTH IN PHYSICIANS AND ADMINISTRATORS



SOURCE: Bureau of Labor Statistics; NCHS; Himmelstein/Woolhandler analysis of CPS

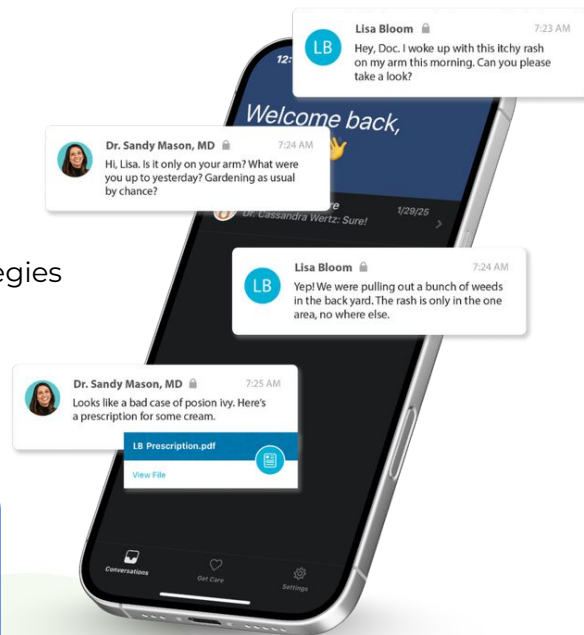
MEMBER EXPERIENCE

POWERED THROUGH DIRECT PRIMARY CARE

OUR PARTNER, FIRST PRIMARY CARE, IS THE **LEADING PROVIDER OF PREMIUM PRIMARY CARE BENEFITS**

- For free care, **members simply start with a text**
- The member's **clinician-led care team** manages all cost containment strategies
- **The member's WOOP Care team navigates the health system for them**

WE'VE BEEN BUILDING SELF-FUNDED FOR **8+ YEARS** AND WE HAVE WORKED WITH **200+ EMPLOYERS**. THIS INCLUDES LOCAL EMPLOYERS LIKE **BLUE-COLLAR BUSINESSES** AND **SCHOOL DISTRICTS**, AS WELL AS COMPANIES WITH REMOTE OR SPREAD-OUT TEAMS, LIKE **TECH FIRMS, RETAIL CHAINS, AND INSURANCE COMPANIES.**



OUR ANSWER

ADD THE OPTION TO WAIVE OOP COSTS

TRADITIONAL HEALTH PLAN

You can use the health plan like you always have. You have the freedom to choose what you want to do, **but out-of-pocket costs are enforced.**

TRADITIONAL NETWORK
100% OF CARE/CLAIMS

COPAYS, CO-INSURANCE, DEDUCTIBLES

MEMBER
HEALTH
NEEDS

THE WOOP CARE HEALTH PLAN

By getting your care coordinated you may have **your out-of-pocket costs waived.**

WOOP CARE
35% OF CARE/CLAIMS

FREE DPC CARE
65% OF CARE/CLAIMS

MEMBER
HEALTH
NEEDS

OUR SOLUTION

HOW COORDINATED CARE WORKS

INCLUSIONS	FREE CARE	WOOP CARE
	Concierge Primary Care	Imaging
	Generic Rx Program	Specialist Visits
	Steerage	Surgery
	Care Advocacy	RX (Expensive Meds)
	Free Lab Tests	ER / Urgent Care
	Onsite Labs / Visits	Outpatient Services
COSTS TO PLAN	\$0	Up to 200% of Medicare
← Least Expensive		Most Expensive →



OUR SOLUTION

FOR EVERYTHING BEYOND DPC, WE'VE STILL GOT YOU

We go beyond basic treatment

- Guiding you through every step of your healthcare journey
- By coordinating your care, you can access \$0 care on many services

Savings On:



**Specialty
Medications**



Specialist Visits



Surgeries



Hospital Stays



Imaging



And More!

(When coordinated through
your medical home)

Scan here to
explore what
prescriptions
are included!



REAL WORLD EXAMPLES

HOW TO USE FPC

COMMON SCENARIOS

Cold / Flu

Open your Spruce app and send a message to your FPC Clinician

Your FPC Clinician may do a phone/video call and may write a prescription

Most prescriptions are free through our Free Drug Program at any major retail pharmacy

Your Cost: \$0

Prescription Refill

Open your Spruce app and send a message to your FPC Clinician

Your FPC Clinician sends your prescription through either our Free Drug Program or a retail pharmacy

Free mail-order medications are delivered to your home, retail drugs may have a copay

Your Cost: \$0 - \$55

Routine Tests/CDM

Open your Spruce app and send a message to your FPC Clinician

Your FPC Clinician will coordinate all tests, so you have a \$0 copay

You spend 40+ min discussing results, action plans & follow up

Your Cost: \$0

REAL WORLD EXAMPLES

HOW TO USE FPC

SERIOUS SCENARIOS

Fell and Hurt Your Elbow

Open your Spruce app and send an image to your FPC Clinician

Your FPC Clinician may order a scan. Go to the referred facility, they will be expecting you

Any referrals from hereon, will be coordinated by your FPC Clinician

Chest Pains

Open your Spruce app and send a message to your FPC Clinician

Your FPC Clinician may do a phone/video call and may write a prescription

If you are sent to the ER or urgent care, your FPC Clinician will have coordinated the process

Your Child is Unconscious

Go directly to the ER

While waiting, open your Spruce app and text your child's FPC Clinician

We will send all available health Information to the hospital

REAL WORLD EXAMPLES

DEALING WITH EMERGENCIES



Onboarded with FPC (Guaranteed Reimbursement)

Message your FPC clinician on the Spruce app right away.

Your FPC Clinician will help you determine the next steps.

If you're told to go to the ER, you will pay a **\$500 Copay**, but you will be reimbursed the next business day.

Onboarded with FPC (NOT Guaranteed Reimbursement)

You are in a position where you can't text your FPC Clinician.

Go to the ER if it's an emergency.

You will pay a **\$500 Copay**, and if your FPC Clinician confirms it was a serious emergency, you will be reimbursed at a later date.

NOT Onboarded with FPC

You will have a \$500 copay for your ER visit.

(Waived if admitted to a hospital)



HOW MEMBERS ARE ONBOARDED

Email/SMS Onboarding:

Upon enrollment, you'll receive an email and/or SMS from First Primary Care to initiate your direct primary care benefit onboarding. Your benefits will become active immediately after you complete this process.

On-Site Onboarding:

Within 1-2 months of your start date, First Primary Care (FPC) will conduct an on-site visit. During this visit, you'll be introduced to your care team, receive initial lab draws, schedule your first appointments, and have the opportunity for one-on-one discussions about your healthcare needs.

Dependent Engagement:

We have a digital strategy to engage your dependents and encourage their participation in any activities offered to employees. When requested, please provide the email addresses and cell phone numbers of your spouses.