

# EmployerLens<sup>®</sup> Analytics Platform: Puts You, the Advisor, in the Driver's Seat

We rely on navigation apps to get us where we're going. Innovu's EmployerLens analytics platform is like that, taking you and your clients on the best route, avoiding traffic and road hazards. Combine this real-time insight with your consulting expertise to navigate client human capital programs to achieve their goals.

**Realize a competitive advantage, with EmployerLens<sup>®</sup> analytics.**

Data-driven insight lets you:

-  **Locate** where your clients' programs and your book of business are.
-  **Map** where the programs need to go.
-  **Drive** programs efficiently, and proactively adapt to changing conditions.

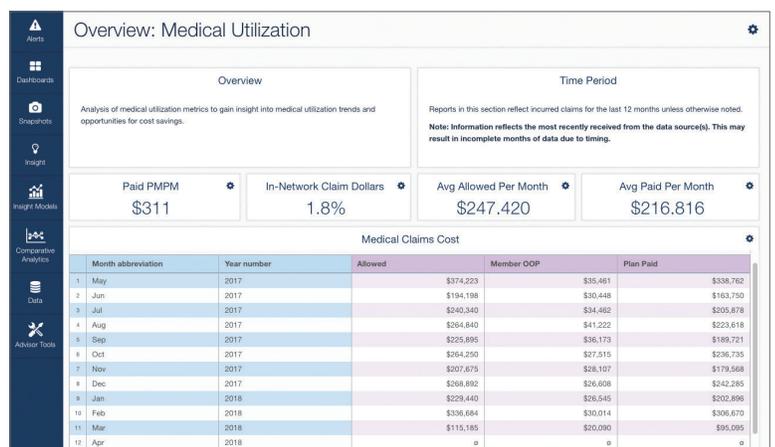


## Locate

### Identify How Clients' Programs are Performing

The EmployerLens platform consolidates and integrates your clients' benefits and risk program data – medical, Rx, wellness, workers' compensation, disability, safety, etc. – to create a 360-degree view of each population. With Innovu's intensive validation and cleansing process, you get a "single truth" of information you can trust to make sound decisions.

- Assess current and future program performance and historical trends through deep data exploration and dynamic KPI-driven dashboards and reports.
- Compare programs nationally, regionally, and within specific industries by benchmarking client and book of business performance against our database of more than 65 million lives.



**Overview: Medical Utilization**

Analysis of medical utilization metrics to gain insight into medical utilization trends and opportunities for cost savings.

Reports in this section reflect incurred claims for the last 12 months unless otherwise noted. Note: Information reflects the most recently received from the data source(s). This may result in incomplete months of data due to timing.

<b>Paid PMPM</b>	<b>In-Network Claim Dollars</b>	<b>Avg Allowed Per Month</b>	<b>Avg Paid Per Month</b>
\$311	1.8%	\$247.420	\$216.816

**Medical Claims Cost**

Month abbreviation	Year number	Allowed	Member OOP	Plan Paid
1 May	2017	\$374,223	\$35,461	\$338,762
2 Jun	2017	\$194,198	\$30,448	\$163,750
3 Jul	2017	\$240,340	\$34,462	\$205,878
4 Aug	2017	\$264,840	\$41,222	\$223,618
5 Sep	2017	\$225,895	\$36,173	\$189,721
6 Oct	2017	\$264,250	\$27,515	\$236,735
7 Nov	2017	\$207,675	\$26,107	\$179,568
8 Dec	2017	\$268,892	\$26,608	\$242,285
9 Jan	2018	\$259,440	\$26,545	\$232,896
10 Feb	2018	\$336,684	\$30,014	\$306,670
11 Mar	2018	\$115,185	\$20,090	\$95,095
12 Apr	2018			

The EmployerLens platform delivers a robust reporting solution that empowers you to:

- Create and deliver consistent analytics and reporting across every product line for your entire book of business.
- Scale your internal analytics capabilities cost-effectively.



# Map

## Optimize Program Design and Intervention Strategies

Real-time insight shows clients where their program need to go:

- Uncover program correlations and underlying cost drivers that could be adversely impacting member health and client costs.
- Stratify and understand each client's current risk.
- Compare each client against 1,000 virtual peers, using SmartCohort™ benchmarking, to get an apples-to-apples view of how their programs should be performing.

Showcase your industry expertise by designing solutions that map to client-specific goals and the real issues impacting their populations.

- Develop targeted interventions and benefit plan designs.
- Quantify each client's risk exposure to develop client-specific, differentiated programs.
- Win new business with integrated risk strategies and strategic vision.

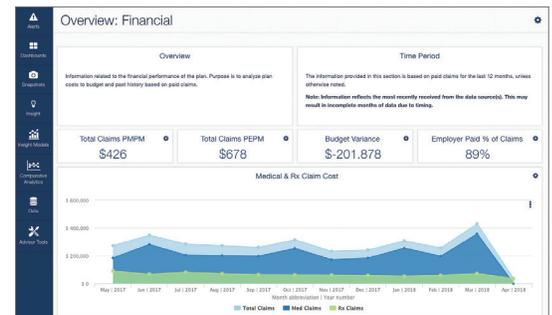


# Drive

## Steer and Adapt Your Programs Around Real-time Obstacles

Adeptly avoid obstacles and keep clients' programs moving forward to effectively manage costs and improve member health. EmployerLens analytics allows you and your clients to:

- Leverage your integrated risk management insights to reduce program costs.
- Use the insight generated through InsightAlerts to proactively address anomalies that are not obvious in the data or captured in standard reports.
- Forecast issues ahead and devise solutions to mitigate future risk.



Steer your clients in the right direction with EmployerLens advanced analytics.

- Manage your entire book of business more aggressively and effectively.
- Proemptively address and optimize real-time program issues.
- Leverage your consultative expertise to win new business and market share.

## We Help You and Your Clients Navigate

Innovu's team of benefits and risk experts, healthcare analysts, and business specialists take the trip with you — from initial onboarding through ongoing monthly, quarterly, and annual reviews. We also perform ad hoc analyses.

## Client Data is Secure

Your client's data is segregated in our cloud-based platform. We deploy the latest digital safeguards and access policies, verified by independent, third party SSAE16 SOC 1 Type 2 and SOC 2 Type 2 and annual HIPAA audits.

Drive your business to new heights of success and deliver client programs to their destinations using the EmployerLens platform.

For more information, visit [www.innovu.com](http://www.innovu.com)