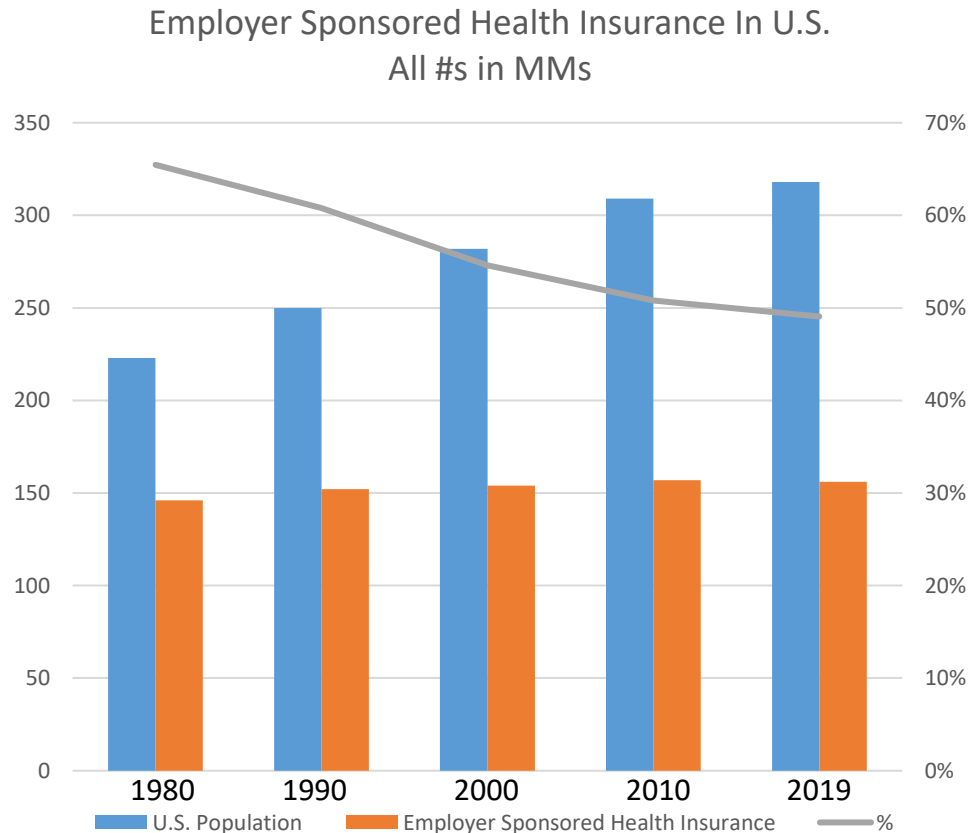


Friday Health Plans



Friday Health Plans: A New Health Insurer for Consumers



- Employer sponsored health insurance has been declining for 40 years
- Affordable Care Act created bigger and better market for individual and family policies
- Price is much more important than other features (brand, features, etc.)

Bottom line: there is an exciting new market for innovative health insurers

Company Background

- Founded in 2015 near the beginning of the Affordable Care Act
- New market of healthcare consumers
- Acquired Colorado Choice Health Plan in 2017
- Expanded into Texas, New Mexico and Nevada for 2021

We're Purpose Built for Consumers

<u>Consumer Focus</u>	<u>Innovative Product and Network</u>	<u>Enabled by World Class Tech Platform</u>
<ul style="list-style-type: none">• Product, Network, Formulary, Service, Experience, Marketing all custom built just for individuals and families• All ACA compliant – no “junk” insurance• Adding simplicity to health insurance<ul style="list-style-type: none">• Single network per state• Single set of covered services across all metal tiers• Helping customers understand health insurance	<ul style="list-style-type: none">• Unlimited \$0 PCP visits, mental health counseling, & virtual doctor visits• 4900+ free generic drugs• Wide network of PCPs, peds, OB/Gyns, and mental health provide great access• Narrow network of facilities and high cost specialists to provide value	<ul style="list-style-type: none">• Simple benefit and network design is easy to administer• Implemented and integrated new systems for enrollment, claims, medical and analytics• Achieving competitive admin results at low scale, projecting to be more efficient than national scale carriers within 12 – 24 months

**Designed for those who
buy their own insurance.**

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health plans

INSURANCE FOR
THE INDEPENDENT

Unlimited \$0 mental health visits.*
How does that make you feel?



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*In-network only, restrictions may apply. On Silver, Gold and certain Bronze Plans only.

**Not on the company health plan?
There's a plan for that.**

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THE INDEPENDENT

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Individual Coverage HRA

1 More financial control and predictability



Fixed financial contributions per employee, so you can avoid annual premium increases.

2 Tax advantages to employers and employees



Contributions do not count toward employees' taxable wages.

3 Health benefits to part-time and hourly employees



Flexible employer contributions for part-time, seasonal and hourly employees.

4 Simple administration for employers



You no longer have to endure the stress of picking one plan for your diverse company profile.

5 Employees choose and "own" their health plan



Flexibility to select a portable, individual health plan that works best for them.

6 No maximum contribution per employee class.



Employers can contribute different amounts to different employee types with no cap.