



MedPut

Program Summary



Introducing MedPut

MedPut is an employee benefit that provides 0% interest financing and healthcare bill negotiation for employees. MedPut works in conjunction with any health plan or spending account, for employers of any size.



Bill Negotiations

High value bills negotiated to save money



0% Interest

0% financing for all healthcare expenses



Easy Repayments

Seamless bill repayment through small payroll deductions



No Network Restrictions

MedPut works with any provider in the U.S. and with any health plan



No Impact

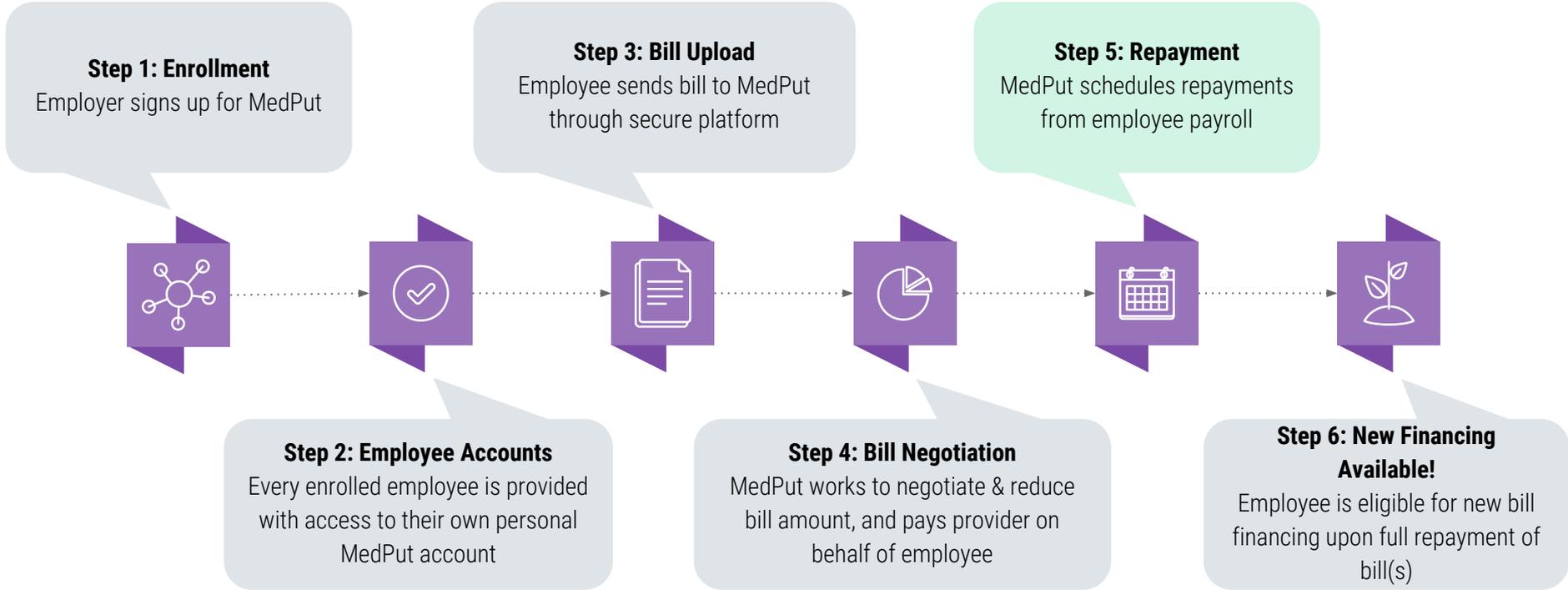
No impact on credit score



All Healthcare Bills Covered

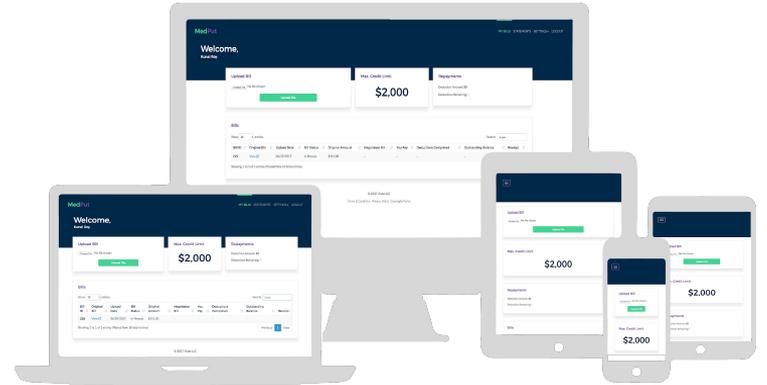
Including medical, dental, vision, pharmacy and elective treatments

How MedPut Works



Platform Features

- 5-minute registration process for employers and employees
- Health data encrypted during storage and transmission
- 1 step bill payment for employees
- Seamless scheduling of payroll deductions



MedPut for Employers

<p>No Risk In Offering MedPut If an employee leaves the company, there is no financial liability to your organization</p>	<p>Drive HDHP Utilization Lower Health Insurance Premia while helping to cover out-of-pocket medical expenses</p>	<p>Healthcare Bill Discounts Reduced healthcare costs from healthcare bill negotiation</p>
<p>Easy Benefit Administration Simple registration and program management</p>	<p>No More Employer Loans to employees</p>	<p>Improved Employee Health and well being through early treatment</p>

MedPut's Return on Investment: Employees

MedPut negotiates discounts on healthcare bills, and prevents employees from paying interest on healthcare expenses.

Example: Employee uses MedPut financing for a healthcare bill of \$3000:

Bill Size	\$3000
Negotiated Bill Discount	10%
Employee's share of Bill Discount	50%
Credit Card Interest Rate	15%
Bill Discount Savings	\$150
Credit Card Interest Savings	\$225
Total Savings to Employee	\$375

Frequently Asked Questions

Q1. Will MedPut affect employees' credit score?

A1. We don't send information to credit reporting agencies, so MedPut will have no impact on FICO scores.

Q2. What bills does MedPut cover?

A2. MedPut funds any health-related expense incurred by an employee up to the approved limit, so there are no restrictions on the type of healthcare treatment for which a bill can be submitted, as long as it is for the individual employee, their spouse, or covered dependent.

Q3. What is the financing limit?

A3. The financing limit can be set by the client, up to a maximum of \$3000 per treatment. Payroll deductions are limited to 5% of salary to ensure that employees continue to enjoy their existing lifestyle during repayment.

Q4. Is this a loan?

A4. MedPut is structured as an employee benefit that pays healthcare bills and is not a loan to an employee.

Q5. How much can you reduce my healthcare bill by?

A5. The discount that can be negotiated normally depends on the provider, the bill amount, whether the bill is in-network or out-of-network for insurance, and the type of care received, so savings vary widely.

Q6. Are my dependents covered?

A6. Spouse and dependents are covered at no extra cost.