

FOR EMPLOYERS

medkaz[®]



Why offer MedKaz as a health/wellness benefit?

Bottom line, the quality of medical care your employees receive will go up and your health insurance claims and costs will go down.

- You enjoy a happier, healthier workforce, with less absenteeism, fewer insurance claims and reduced health insurance costs.
- Your employees enjoy peace of mind, better care and better health. They will also need fewer tests and sick days — saving deductibles and copays.
- Providers treating your employees can coordinate their care, provide better care at lower cost and increase their income.

It's the only system providing total interoperability today, and benefits everyone.

What is MedKaz?

MedKaz is a groundbreaking personal health record management system for patients — *paid for by the patient, employer or insurer*. It contains a patient's complete record from *all* their providers on a MedKaz mini-drive, and our patented MedKaz application to manage them. (It can also include records for children, parents and pets.) The patient owns it, carries it on a key chain, in a wallet or wears it, and gives it to any provider anytime, anywhere they need care — even during a power or Internet outage or natural disaster. Their providers use it to deliver better, coordinated, lower-cost care. It is the *safest, most secure record sharing system available*. There is no other system like it.

How does MedKaz work?

When a provider logs on to a patient's MedKaz, documents are waiting that quickly bring the provider up to date about the patient, and save time. The provider then examines their patient. As needed to understand the patient's issues and past care, with only two or three clicks the provider can electronically search for and access specific records. *This search function is the "magic" that differentiates MedKaz and makes it so powerful*. Following each visit, either the provider or we upload the provider's notes to our Server which makes the record searchable and emails the patient that a record is waiting. The patient downloads the record to their MedKaz with only two clicks. We then erase it from our server so it cannot be breached or stolen.

How much does MedKaz cost?

Purchased individually by consumer, \$9.00 per month, first yr; \$7.00 per month, second yr. Family and Group Packs, less. For employers, we design custom programs to meet each company's unique needs; the cost can be as low as \$4.00 per participating employee per month. This cost will be easily recovered when one test is avoided. When procedures such as MRIs and CT Scans, a day in an ICU, or a night in the hospital are avoided, your returns will be huge.

Why do patients need MedKaz? Their doctors have their records?

Each doctor has *their* records for their patients, *no one* has their patients' records from *all* their providers. MedKaz is the *only* system that does — in *one place, on the patient's MedKaz*. This enables any provider to understand their patient's issues, avoid mistakes and unnecessary tests, and coordinate their care. And it gives patients control of their records, empowers them to participate in their care management and decisions, and saves deductibles and copays.

What if an employee loses his MedKaz or it gets corrupted?

It's encrypted so their records are secure. The employee recovers their backed-up records to a new MedKaz. For their protection, a backup can only be recovered to a MedKaz drive. This ensures emergency providers know they've found their patient's medical records when they find their distinctive MedKaz on their key chain, in their wallet or around their neck.

What's the MedKaz business model?

The MedKaz business model *aligns everyone's interests and benefits everyone in the healthcare equation*. It is simple, unique and *financially self-sustaining*. It *requires no subsidies* of any sort.

The patient, insurer or employer subscribes to MedKaz; we pay providers to update it. The patient enjoys better care, better health and saves deductibles and copays when their providers are able to coordinate their care and avoid unnecessary costs. Providers save time with each patient, are more efficient and enjoy a new revenue source — paid by us from our subscription revenue stream when they upload copies of their records to our Server. You enjoy increased employee productivity and you or their insurer enjoy fewer claims and significantly lower health insurance costs.

We're satisfied with the wellness benefits we offer. Why add another?

Because *MedKaz generates real savings*; most wellness benefits don't (a RAND study concluded that savings from most wellness plans are "statistically insignificant"). MedKaz doesn't require employees to change their behavior like other programs do in the hope that they will improve their health and avoid costly medical care. Instead, MedKaz relies on employees behaving normally: when they are sick, they see a doctor who, thanks to having access to the patient's MedKaz, can avoid unnecessary costs. These *savings directly reduce your health insurance costs and drop right to your bottom line*. Adopting MedKaz as a wellness benefit could well be one of the most profitable investments you make!

If we want to add MedKaz as a health/wellness benefit, what do we do?

First, we'll design a Demonstration Program involving groups of your employees so you can evaluate employee responses and how it benefits your bottom line. When you see it really works as promised, you adopt MedKaz as a health/wellness benefit and invite all employees to participate. You then give each participating employee a MedKaz. To ensure they use it, you offer incentives tied to milestones.

Whom do we contact to discuss MedKaz and arrange a demo?

To learn more about it and how it can benefit your employees, your company and your shareholders, write mbushkin@medkaz.com, or call **802 484-0249**.

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