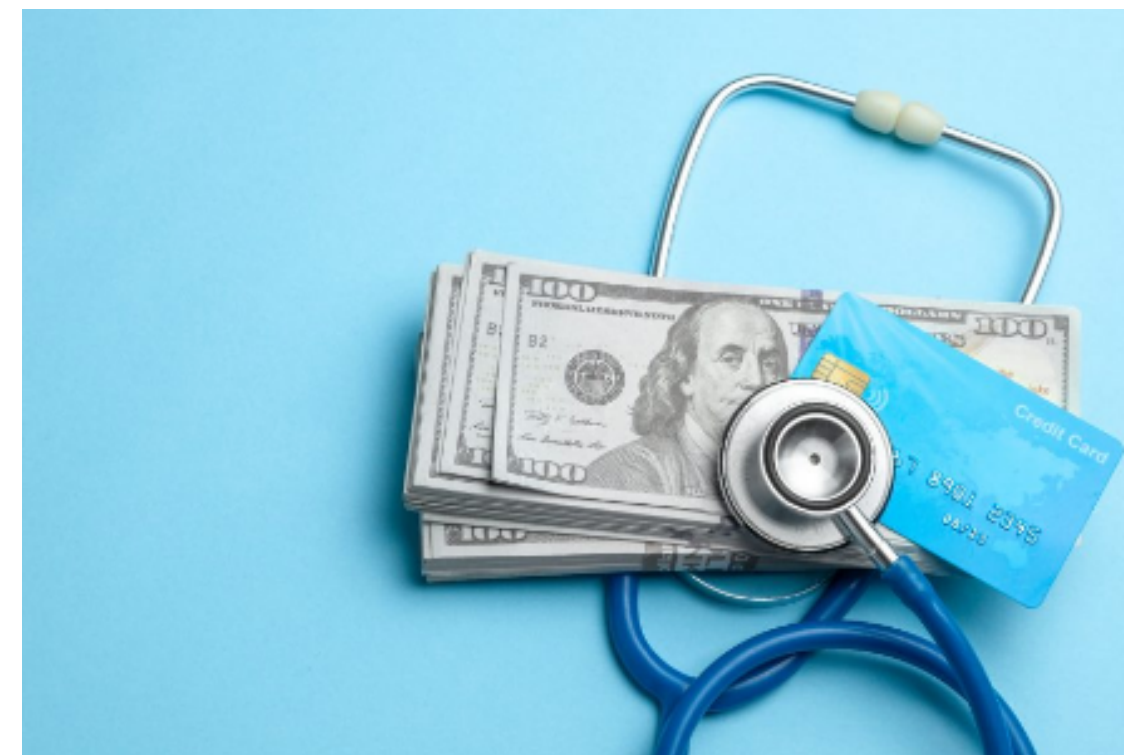




**HEALTHdrum.com** is a cost-transparent online healthcare marketplace for routine care that cuts costs and streamlines services for patients, employers and providers.



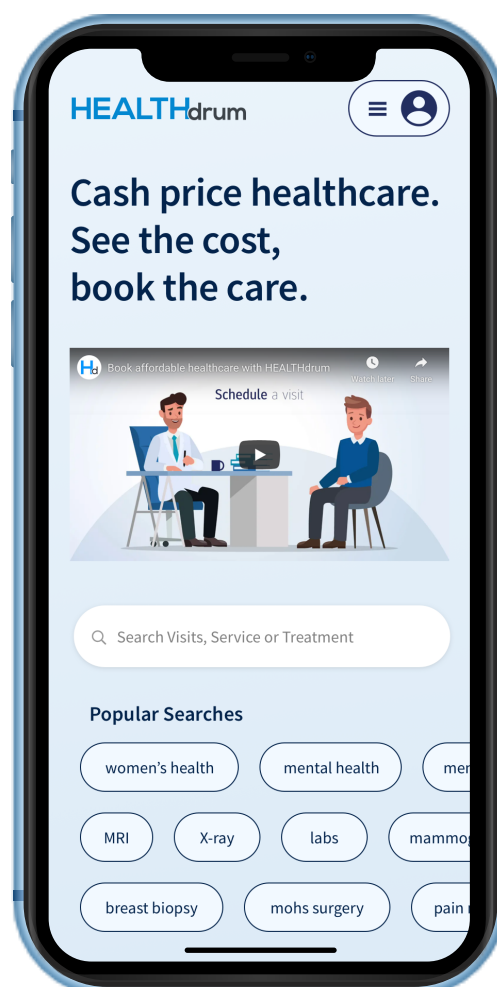
## Benefits for employers (and employees)

- Online digital health product
- Cash price healthcare for routine care
- Convenient and simple
- See any doctor with just a few clicks
- No copays, deductibles, preexisting and noncovered services
- As needed without long term commitments
- Saves money
- No surprise bills
- No referrals needed to see a doctor
- No gatekeepers
- No insurance-based pricing
- No profiteering plan middlemen
- Not paying more for a plan than a consumer uses in services
- No confusing plan rules
- Works with HSA/FSA/HRAs
- Cuts administration costs
- Cuts human resource costs
- Consumer-directed routine care allows shift to less costly plan type
- Places healthcare control and choices in consumer hands
- Open to anybody including part-time workers and gig workers
- Adds flexibility to the employee benefits package

## Why You Should Use HEALTHdrum

Virtually all patients pay for routine office-based and outpatient services anyway because of copays, deductibles, noncovered services, preexisting and the portion of a service not covered by their health plan.

Furthermore, most of the healthcare delivered in the U.S. is office-based or outpatient, generally affordable and doesn't need coverage or control



by a health plan. Such involvement in routine care by health plans leads only to inflated costs, price hikes and loss of consumer control.

After all, your car insurance doesn't cover a routine oil change.

**With HEALTHdrum - Your body, your rules.**

## HEALTHdrum's mission -

To reshape healthcare and help people connect directly with the caring community.