



Summary

The first national, electronic healthcare transaction network in the U.S.

Providing easy, convenient and affordable access to routine, preventive and primary healthcare services for the uninsured and underinsured

OVERVIEW:

- Unique, first-of-its-kind, healthcare product for small businesses and their employees
- Affordable alternative to traditional health insurance
- Flexible healthcare product that affords employers and employees complete control over their healthcare costs
- Provides employees access to routine primary, preventive, and wellness healthcare services at quality provider locations, and at highly discounted prices
- No insurance company involvement necessary

HEALTHCARE NETWORK PARTICIPATION:

- Participation in the Network is open to any employee (& their family) of an HTN participating small business
- Small businesses “pre-fund” the small business health cards for their employees on a regular basis (amount of funding is at the employer’s discretion)
- Funds are maintained for each cardholder in a “stored value” account that is attached to each card
- Employees may present the card for access to healthcare services at any participating HealthTransaction Network® participating healthcare provider location (listing of participating providers is available at www.HTNnet.com)
- Healthcare services offered by participating providers to HTN cardholders are highly discounted – service listings, including discounted pricing, are provided by each provider (available at www.HTNnet.com)
- **“Pay-as-you-go” healthcare.**
 - Cardholders pay only for the services they use, when they use them
 - Payment for services at the time of care may be made by using the stored value attached to the card or via cash, credit/debit card, check

BENEFITS TO SMALL BUSINESSES:

- **Affordable** - alternative to traditional health insurance
- **Flexible** – employers have complete control over the cost of healthcare benefits to employees
 - Small business health card can be used to supplement health insurance plans that may be in place (eg. for dental or eyecare benefits)
 - Small business health card may benefit employees with high deductible plans (card provides access to discounted services to meet deductibles)
- Opportunity to offer healthcare benefits to part-time employees and others that traditionally do not have access to health insurance
- High-tech, secured electronic transaction network to connect consumers and providers
 - First electronic healthcare transaction network in the U.S.
 - Positive identification of cardholders using biometrics (fingerprint)
 - Transactions processed on-line, real-time