



May 2020
Report Date

PERFORMANCE REPORT

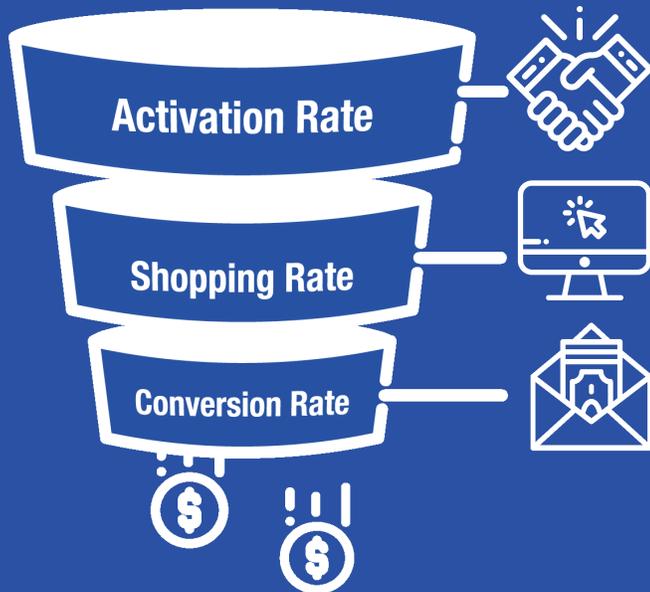
EXECUTIVE SUMMARY-Program to Date



**Eligible
Population**

2,840
Members

1,194
Households



47% Activation Rate	8% Activation Benchmark	556 Activated Households	
96% Activated Shopping Rate	66% Activated Shop Benchmark	535 Households Shopped	
79% Shop Conversion Rate	35% Shop Conversion Benchmark	423 Households Receiving Incentive	3,442 Total #Incentives



\$2,848,710
Total Gross Savings

\$258,620
Total Incentives(\$)

\$2,590,090
Total Claims Savings

Incentive and Savings Summary

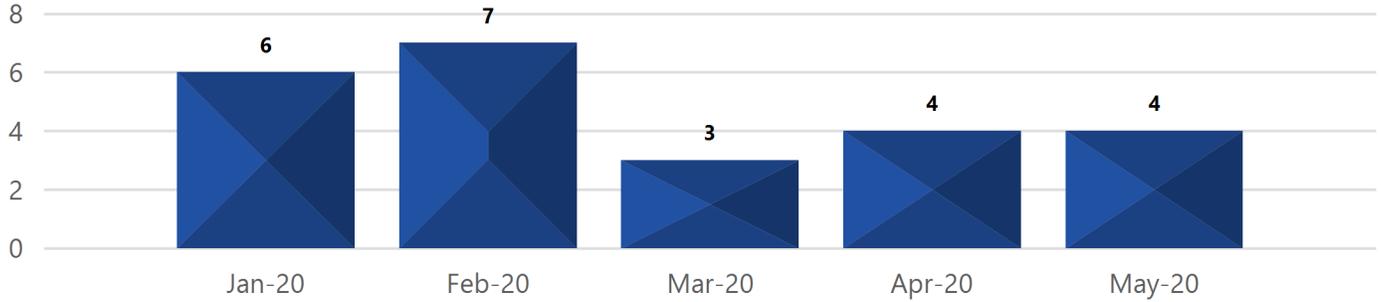
Timeframe	Gross Savings	Incentives Paid(\$)	Claims Savings	Incentives Paid(#)
MTD	\$35,449	\$3,625	\$31,824	33
YTD	\$231,925	\$22,625	\$209,300	297
PTD	\$2,848,710	\$258,620	\$2,590,090	3,442



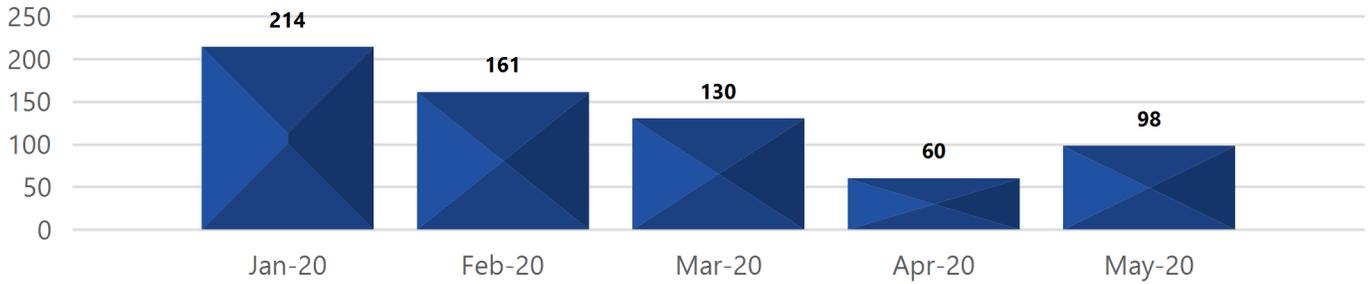
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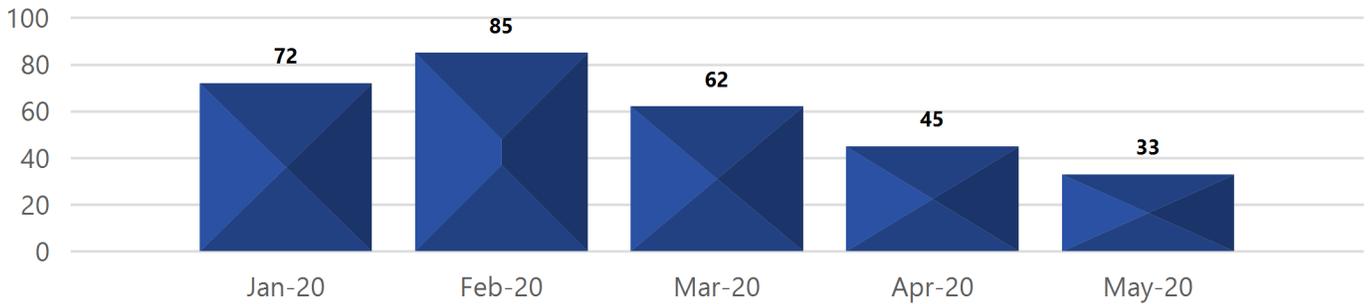
Activations



Shopping



Incentives



Claim Savings



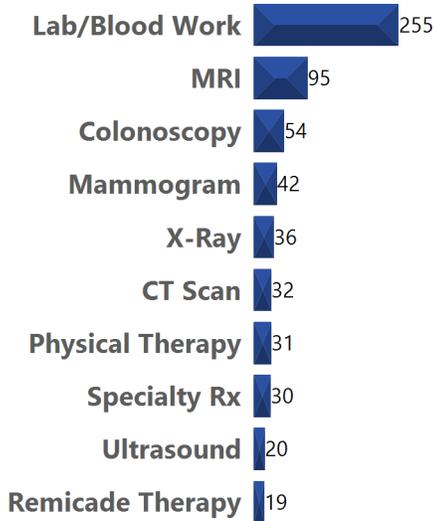


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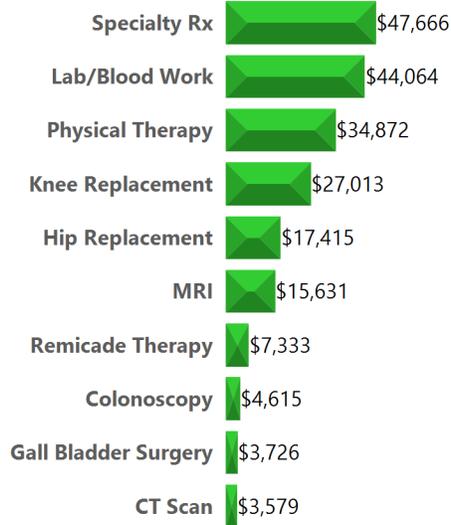
PERFORMANCE REPORT

Top Procedures Summary (Jan 2020 - May 2020)

Top Shopping Procedures

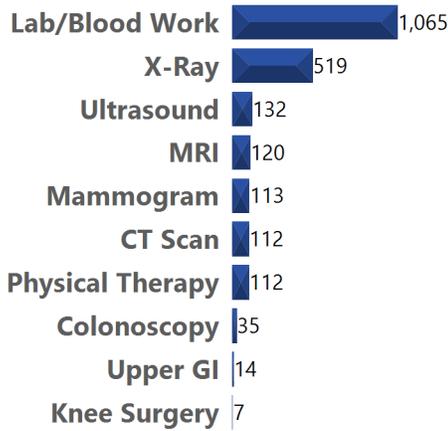


Top Savings Summary

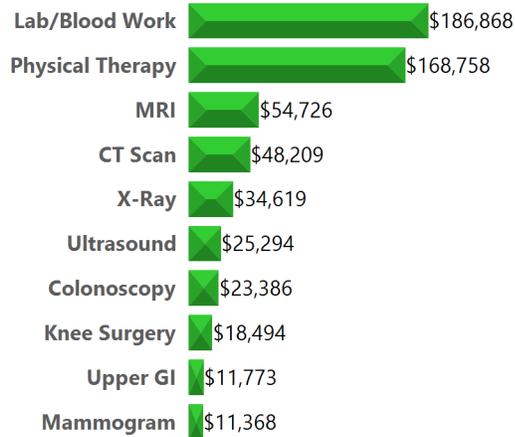


Missed Opportunity Procedure Summary (Jan 2020 - May 2020)

Top 10 Missed Opportunity Claims



Top 10 Missed Opportunity Savings





May 2020
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2020 - May 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	1	7	0	\$0	\$0	\$0	\$1,508	\$1,508
Bariatric Surgery	1	0	0	\$0	\$0	\$0	\$8,921	\$8,921
Bone and Joint Imaging	4	2	0	\$0	\$0	\$0	\$380	\$1,520
Bone Density	7	5	2	\$100	\$270	\$135	\$77	\$387
Breast Biopsy	4	2	0	\$0	\$0	\$0	\$2,259	\$9,036
Breast Lumpectomy	1	0	0	\$0	\$0	\$0	\$6,552	\$6,552
Bronchoscopy	1	0	0	\$0	\$0	\$0		\$0
Bunionectomy	1	1	0	\$0	\$0	\$0	(\$75)	(\$75)
Carpal Tunnel	3	9	1	\$75	\$1,003	\$1,003	\$1,364	\$2,729
Cataract Removal	1	0	0	\$0	\$0	\$0	\$1,200	\$1,200
Colonoscopy	35	54	9	\$1,675	\$4,615	\$513	\$899	\$23,386
CT Scan	112	32	6	\$900	\$3,579	\$597	\$455	\$48,209
Dilation & Curettage - D&C	0	1	0	\$0	\$0	\$0		\$0
Ear Tubes	4	6	0	\$0	\$0	\$0	\$901	\$3,602
Gall Bladder Surgery	2	1	1	\$100	\$3,726	\$3,726	\$2,562	\$2,562
Hammertoe Correction	1	3	0	\$0	\$0	\$0		\$0
Hernia Repair	3	2	0	\$0	\$0	\$0	\$1,949	\$5,846
Hip Replacement	1	0	1	\$500	\$17,415	\$17,415	\$3,543	\$0
Hysterectomy	2	0	0	\$0	\$0	\$0	\$240	\$480
Hysteroscopy	1	0	0	\$0	\$0	\$0	\$4,306	\$4,306
Knee Replacement	2	5	2	\$750	\$27,013	\$13,507	\$5,747	\$0
Knee Surgery	7	9	0	\$0	\$0	\$0	\$2,642	\$18,494
Lab/Blood Work	1,065	255	190	\$4,750	\$44,064	\$232	\$214	\$186,868
Lithotripsy - Kidney Stones	5	1	0	\$0	\$0	\$0	\$1,271	\$6,356
Mammogram	113	42	25	\$1,150	\$2,958	\$118	\$129	\$11,368
MRI	120	95	18	\$2,125	\$15,631	\$868	\$537	\$54,726
Orthopedic Procedure	1	0	0	\$0	\$0	\$0		\$0
PET Scan	3	0	1	\$150	\$2,884	\$2,884	\$2,083	\$4,166
Physical Therapy	112	31	17	\$2,550	\$34,872	\$2,051	\$1,776	\$168,758
Prostate Surgery	0	0	0	\$0	\$0	\$0	(\$500)	\$0
Shoulder Surgery	1	1	0	\$0	\$0	\$0	\$3,467	\$3,467



May 2020
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PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2020 - May 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Sinus Surgery	4	1	0	\$0	\$0	\$0	\$2,112	\$8,449
Specialty Rx	58	30	15	\$7,500	\$47,666	\$3,178		\$0
Spinal Fusion	0	2	0	\$0	\$0	\$0	\$8,229	\$0
Tonsils and Adenoids	3	2	1	\$50	\$1,831	\$1,831	\$1,384	\$2,768
Total Revision of Hip and Knee	0	0	0	\$0	\$0	\$0		\$0
Tubal Ligation	1	0	0	\$0	\$0	\$0	\$2,090	\$2,090
Ultrasound	132	20	3	\$100	\$1,083	\$361	\$196	\$25,294
Upper GI	14	6	1	\$50	\$500	\$500	\$906	\$11,773
Urethra and Bladder Scope	4	2	0	\$0	\$0	\$0	\$970	\$3,880
Uterine Tissue Biopsy	3	1	0	\$0	\$0	\$0		\$0
X-Ray	519	36	4	\$100	\$190	\$47	\$67	\$34,619
Total	2,352	664	297	\$22,625	\$209,300			\$663,243



May 2020
Report Date

PERFORMANCE REPORT

Engagement Details (Program To Date)

Activation	Registration	Shopping	
556 Total HH's Activated	495 Total HH's Registered	535 Total HH's that Shopped	
79% Digital Activation	73% Digital Registration	62% Digital Shopping	56% Male Shopper
21% PAT Activation	27% PAT Registration	38% PAT Shopping	44% Female Shopper

Metric Name	Definition
Members	Total count of Members that are currently enrolled in the plan and are eligible
Households	Total count of Households(HHs) that are currently enrolled in the plan and eligible for program
Activation	First encounter with a Member via PAT, Smartshopper, CareSelect, and MEG
Activation Rate	Total Activated Households/Total Households
Registration	First instance of a Member validating or providing an email and/or phone number
Shopping	Total number of phone inquiries and web searches by Households
Activated Households that Shopped	How many Activated Households had shop activity for incentivized procedures
Activated Shopping Rate	Total Activated Households that shopped for incentivized procedures/ Total Activated Households
# Incentives Paid	How many Incentives had the client/account received
\$ Incentives Paid	How much had the client/account received from Incentives
Shop Conversion Rate	Total Activated Households receiving an Incentive / Total Activated Households that Shopped
Claims Savings	Calculated as Gross Savings amount - Incentive Amount
Gross Savings	Dollar amount saved by Households choosing to receive care by incentivized providers rather than higher priced providers (original provider cost minus the cost of the incentivized provider). Sum Of Incentive Amounts and Claim Savings.
Savings Per Case	Claim Savings/Incentives Paid
Book of Business Average Savings(prior year)	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings)
Conversion	Member successfully receiving an incentive after shopping

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Apr 2020
Report Date

PERFORMANCE REPORT

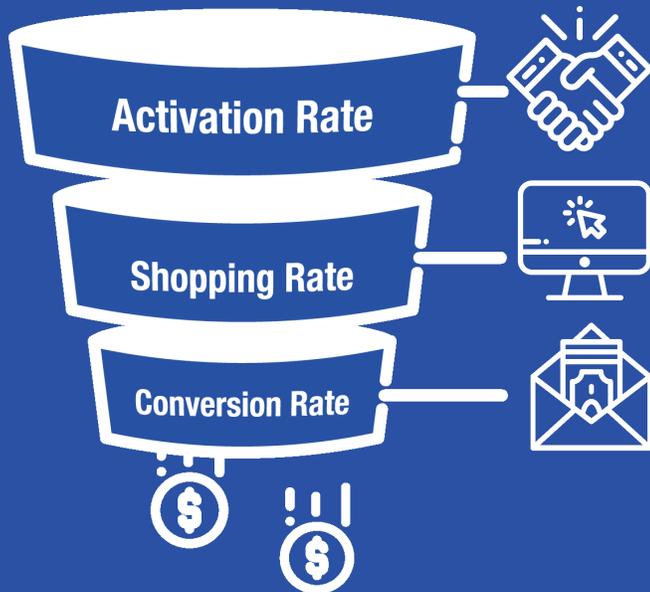
EXECUTIVE SUMMARY-Program to Date



**Eligible
Population**

2,852
Members

1,195
Households



46% Activation Rate	8% Activation Benchmark	555 Activated Households	
96% Activated Shopping Rate	66% Activated Shop Benchmark	533 Households Shopped	
79% Shop Conversion Rate	35% Shop Conversion Benchmark	422 Households Receiving Incentive	3,409 Total #Incentives



\$2,813,261
Total Gross Savings

\$254,995
Total Incentives(\$)

\$2,558,266
Total Claims Savings

Incentive and Savings Summary

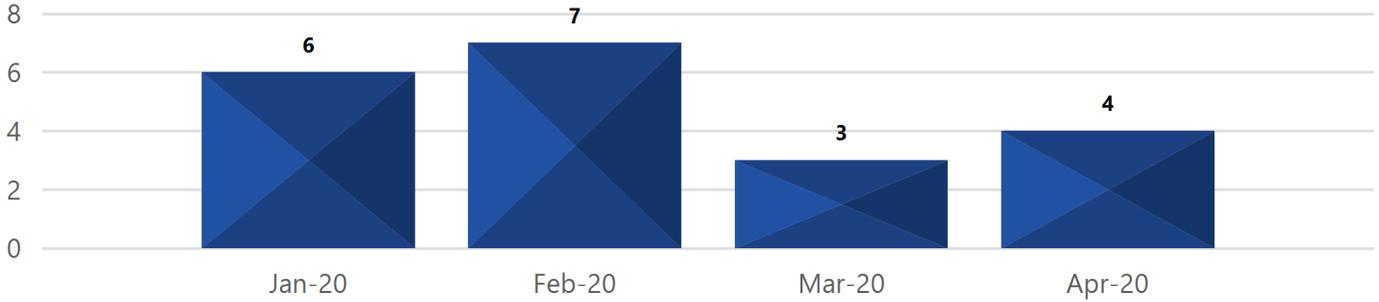
Timeframe	Gross Savings	Incentives Paid(\$)	Claims Savings	Incentives Paid(#)
MTD	\$24,267	\$3,450	\$20,817	45
YTD	\$196,476	\$19,000	\$177,476	264
PTD	\$2,813,261	\$254,995	\$2,558,266	3,409



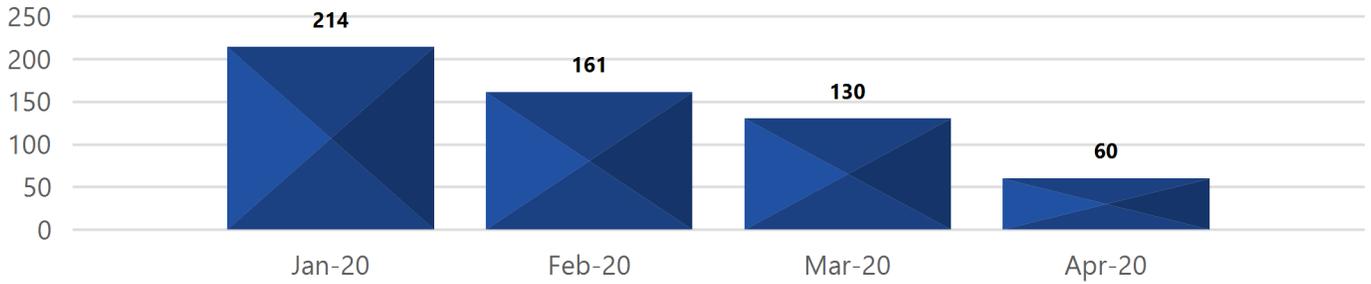
Apr 2020
Report Date

PERFORMANCE REPORT

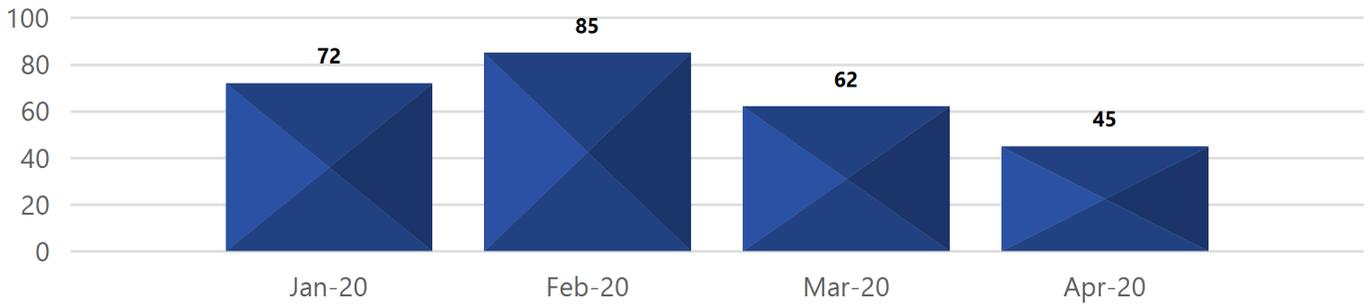
Activations



Shopping



Incentives



Claim Savings



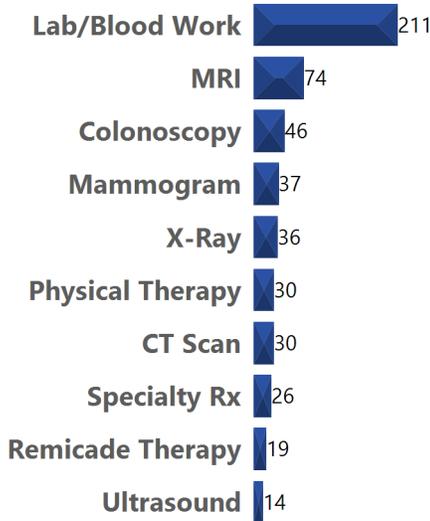


Apr 2020
Report Date

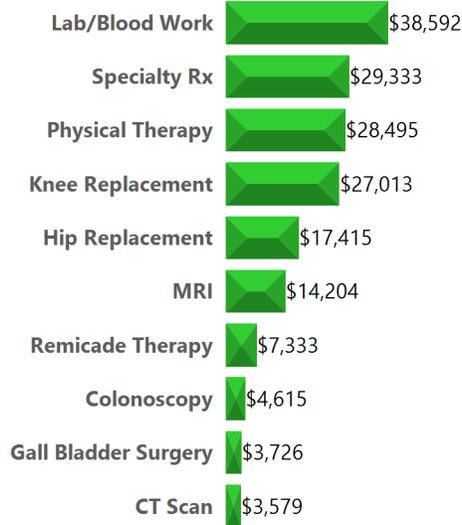
PERFORMANCE REPORT

Top Procedures Summary (Jan 2020 - Apr 2020)

Top Shopping Procedures

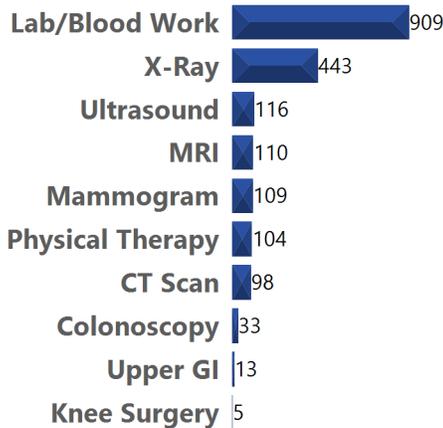


Top Savings Summary

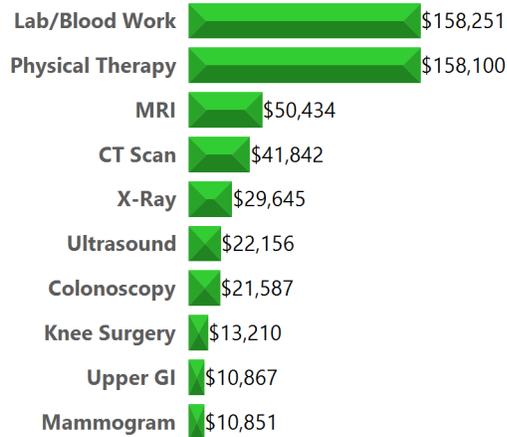


Missed Opportunity Procedure Summary (Jan 2020 - Apr 2020)

Top 10 Missed Opportunity Claims



Top 10 Missed Opportunity Savings





Apr 2020
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2020 - Apr 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	1	7	0	\$0	\$0	\$0	\$1,508	\$1,508
Bariatric Surgery	1	0	0	\$0	\$0	\$0	\$8,921	\$8,921
Bone and Joint Imaging	4	2	0	\$0	\$0	\$0	\$380	\$1,520
Bone Density	7	5	2	\$100	\$270	\$135	\$77	\$387
Breast Biopsy	4	2	0	\$0	\$0	\$0	\$2,259	\$9,036
Breast Lumpectomy	1	0	0	\$0	\$0	\$0	\$6,552	\$6,552
Bronchoscopy	1	0	0	\$0	\$0	\$0		\$0
Bunionectomy	1	1	0	\$0	\$0	\$0	(\$75)	(\$75)
Carpal Tunnel	2	7	1	\$75	\$1,003	\$1,003	\$1,364	\$1,364
Cataract Removal	0	0	0	\$0	\$0	\$0	\$1,200	\$0
Colonoscopy	33	46	9	\$1,675	\$4,615	\$513	\$899	\$21,587
CT Scan	98	30	6	\$900	\$3,579	\$597	\$455	\$41,842
Dilation & Curettage - D&C	0	1	0	\$0	\$0	\$0		\$0
Ear Tubes	3	6	0	\$0	\$0	\$0	\$901	\$2,702
Gall Bladder Surgery	2	1	1	\$100	\$3,726	\$3,726	\$2,562	\$2,562
Hammertoe Correction	0	3	0	\$0	\$0	\$0		\$0
Hernia Repair	3	2	0	\$0	\$0	\$0	\$1,949	\$5,846
Hip Replacement	1	0	1	\$500	\$17,415	\$17,415	\$3,543	\$0
Hysterectomy	2	0	0	\$0	\$0	\$0	\$240	\$480
Hysteroscopy	1	0	0	\$0	\$0	\$0	\$4,306	\$4,306
Knee Replacement	2	5	2	\$750	\$27,013	\$13,507	\$5,747	\$0
Knee Surgery	5	5	0	\$0	\$0	\$0	\$2,642	\$13,210
Lab/Blood Work	909	211	168	\$4,200	\$38,592	\$230	\$214	\$158,251
Lithotripsy - Kidney Stones	3	1	0	\$0	\$0	\$0	\$1,271	\$3,814
Mammogram	109	37	25	\$1,150	\$2,958	\$118	\$129	\$10,851
MRI	110	74	16	\$1,900	\$14,204	\$888	\$537	\$50,434
PET Scan	3	0	1	\$150	\$2,884	\$2,884	\$2,083	\$4,166
Physical Therapy	104	30	15	\$2,250	\$28,495	\$1,900	\$1,776	\$158,100
Prostate Surgery	0	0	0	\$0	\$0	\$0	(\$500)	\$0
Shoulder Surgery	1	1	0	\$0	\$0	\$0	\$3,467	\$3,467
Sinus Surgery	4	1	0	\$0	\$0	\$0	\$2,112	\$8,449



Apr 2020
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2020 - Apr 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Specialty Rx	36	26	10	\$5,000	\$29,333	\$2,933		\$0
Spinal Fusion	0	2	0	\$0	\$0	\$0	\$8,229	\$0
Tonsils and Adenoids	3	2	1	\$50	\$1,831	\$1,831	\$1,384	\$2,768
Total Revision of Hip and Knee	0	0	0	\$0	\$0	\$0		\$0
Tubal Ligation	1	0	0	\$0	\$0	\$0	\$2,090	\$2,090
Ultrasound	116	14	3	\$100	\$1,083	\$361	\$196	\$22,156
Upper GI	13	5	1	\$50	\$500	\$500	\$906	\$10,867
Urethra and Bladder Scope	3	2	0	\$0	\$0	\$0	\$970	\$2,910
Uterine Tissue Biopsy	2	1	0	\$0	\$0	\$0		\$0
X-Ray	443	36	2	\$50	(\$25)	(\$13)	\$67	\$29,645
Total	2,032	566	264	\$19,000	\$177,476			\$589,714



Apr 2020
Report Date

PERFORMANCE REPORT

Engagement Details (Program To Date)

Activation	Registration	Shopping	
555 Total HH's Activated	493 Total HH's Registered	533 Total HH's that Shopped	
79% Digital Activation	73% Digital Registration	63% Digital Shopping	57% Male Shopper
21% PAT Activation	27% PAT Registration	37% PAT Shopping	43% Female Shopper

Metric Name	Definition
Members	Total count of Members that are currently enrolled in the plan and are eligible
Households	Total count of Households(HHs) that are currently enrolled in the plan and eligible for program
Activation	First encounter with a Member via PAT, Smartshopper, CareSelect, and MEG
Activation Rate	Total Activated Households/Total Households
Registration	First instance of a Member validating or providing an email and/or phone number
Shopping	Total number of phone inquiries and web searches by Households
Activated Households that Shopped	How many Activated Households had shop activity for incentivized procedures
Activated Shopping Rate	Total Activated Households that shopped for incentivized procedures/ Total Activated Households
# Incentives Paid	How many Incentives had the client/account received
\$ Incentives Paid	How much had the client/account received from Incentives
Shop Conversion Rate	Total Activated Households receiving an Incentive / Total Activated Households that Shopped
Claims Savings	Calculated as Gross Savings amount - Incentive Amount
Gross Savings	Dollar amount saved by Households choosing to receive care by incentivized providers rather than higher priced providers (original provider cost minus the cost of the incentivized provider). Sum Of Incentive Amounts and Claim Savings.
Savings Per Case	Claim Savings/Incentives Paid
Book of Business Average Savings(prior year)	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings)
Conversion	Member successfully receiving an incentive after shopping

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Feb 2020
Report Date

PERFORMANCE REPORT

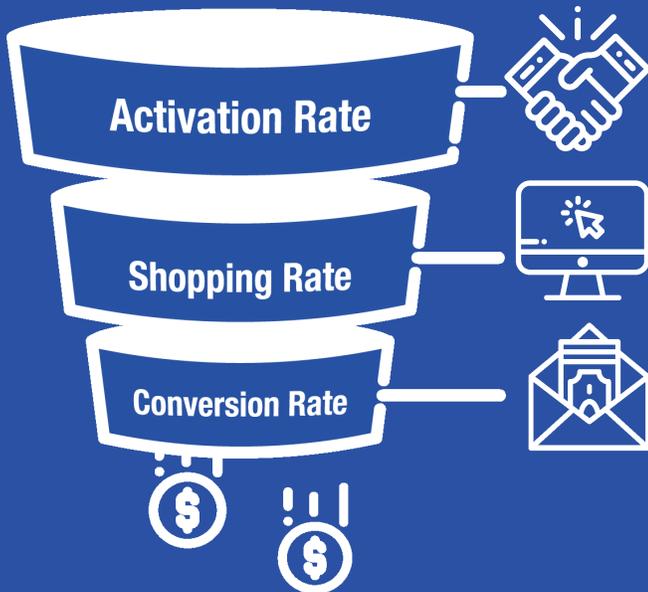
EXECUTIVE SUMMARY-Program to Date



**Eligible
Population**

2,875
Members

1,191
Households



47% Activation Rate	8% Activation Benchmark	556 Activated Households	
96% Activated Shopping Rate	66% Activated Shop Benchmark	533 Households Shopped	
76% Shop Conversion Rate	35% Shop Conversion Benchmark	405 Households Receiving Incentive	3,302 Total #Incentives



\$2,738,321
Total Gross Savings

\$246,470
Total Incentives(\$)

\$2,491,851
Total Claims Savings

Incentive and Savings Summary

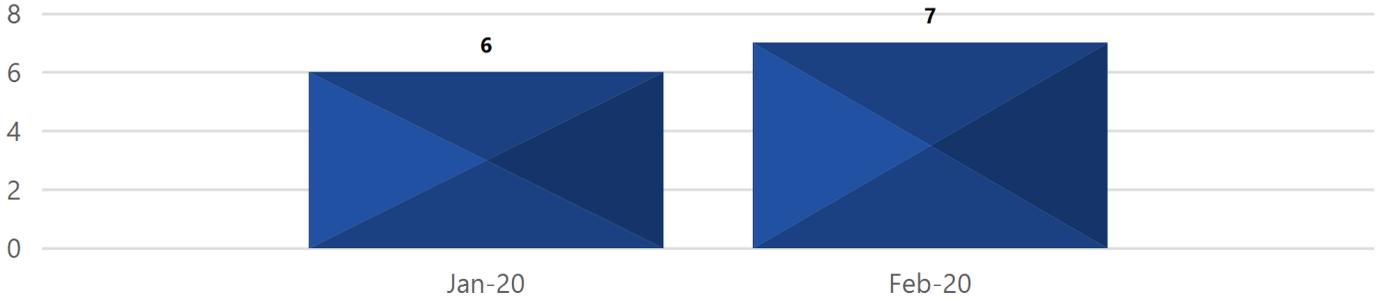
Timeframe	Gross Savings	Incentives Paid(\$)	Claims Savings	Incentives Paid(#)
MTD	\$38,955	\$4,550	\$34,405	85
YTD	\$121,536	\$10,475	\$111,061	157
PTD	\$2,738,321	\$246,470	\$2,491,851	3,302



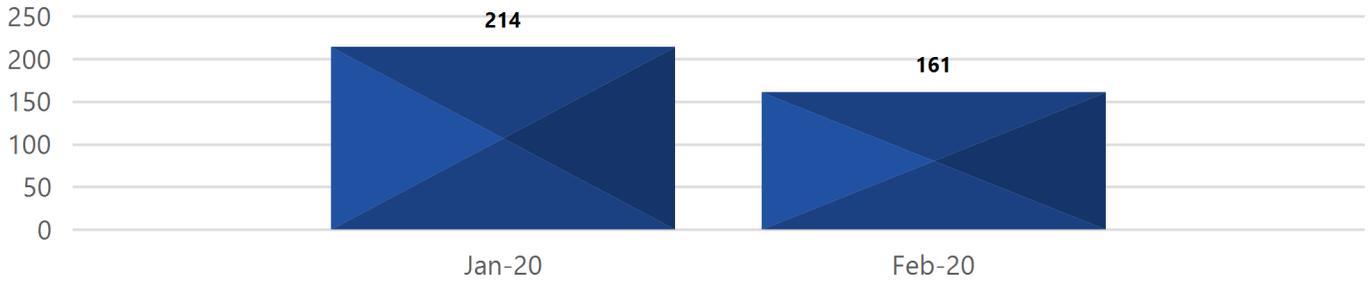
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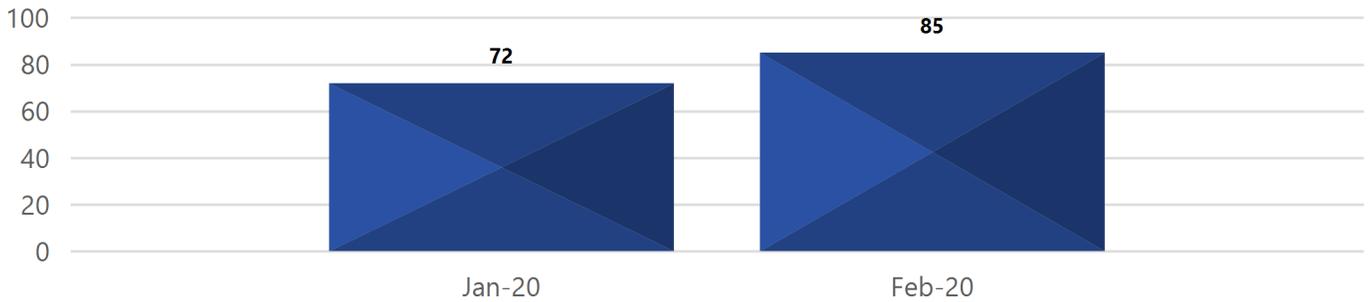
Activations



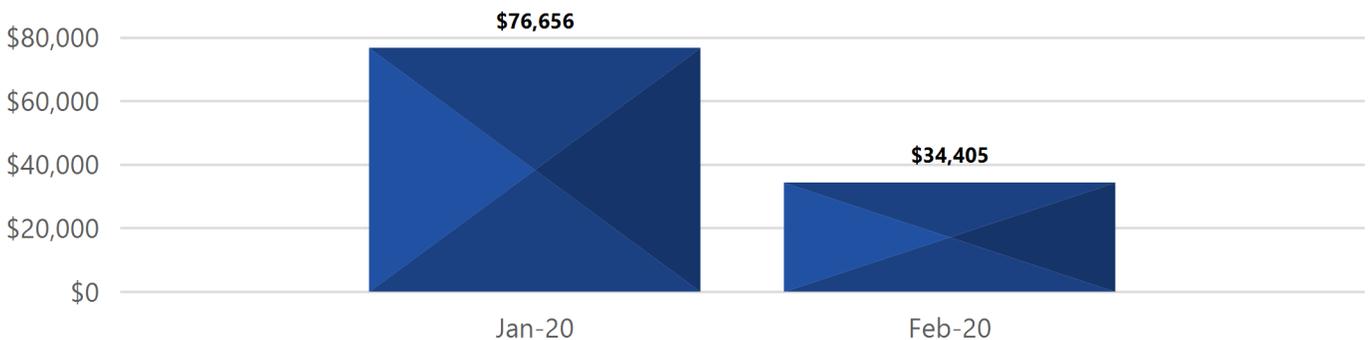
Shopping



Incentives



Claim Savings



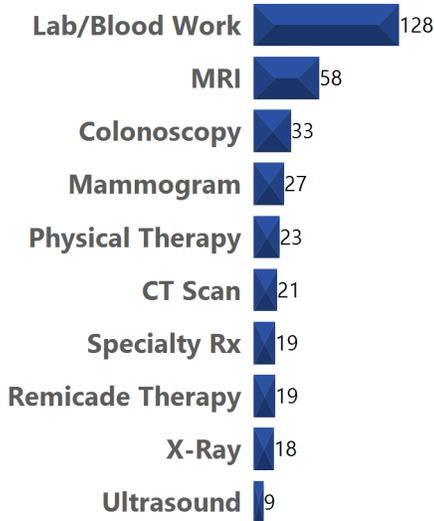


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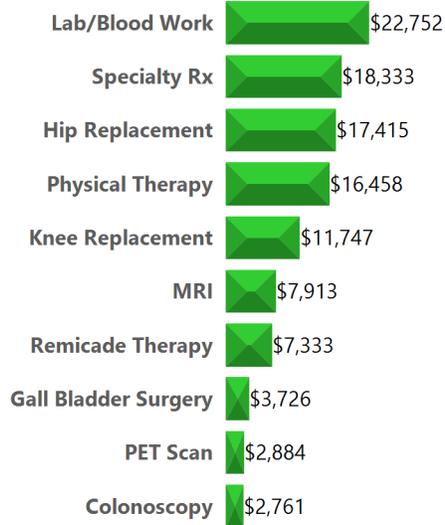
PERFORMANCE REPORT

Top Procedures Summary (Jan 2020 - Feb 2020)

Top Shopping Procedures

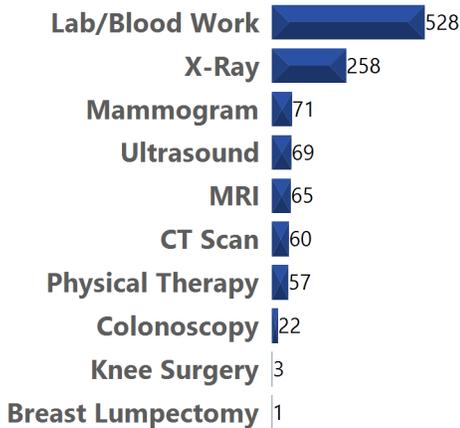


Top Savings Summary

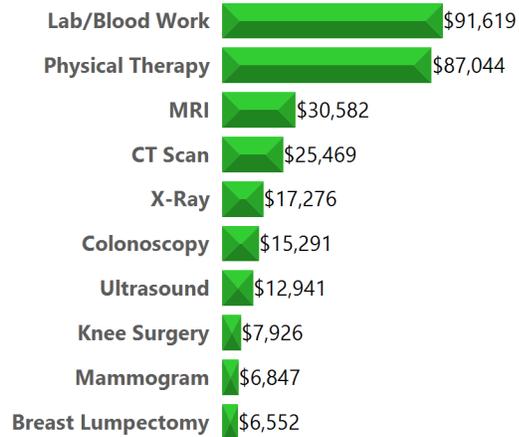


Missed Opportunity Procedure Summary (Jan 2020 - Feb 2020)

Top 10 Missed Opportunity Claims



Top 10 Missed Opportunity Savings





Feb 2020
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2020 - Feb 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	1	5	0	\$0	\$0	\$0	\$1,508	\$1,508
Bariatric Surgery	0	0	0	\$0	\$0	\$0	\$8,921	\$0
Bone and Joint Imaging	2	1	0	\$0	\$0	\$0	\$380	\$760
Bone Density	3	3	1	\$50	\$135	\$135	\$77	\$155
Breast Biopsy	2	0	0	\$0	\$0	\$0	\$2,259	\$4,518
Breast Lumpectomy	1	0	0	\$0	\$0	\$0	\$6,552	\$6,552
Bronchoscopy	0	0	0	\$0	\$0	\$0		\$0
Bunionectomy	1	1	0	\$0	\$0	\$0	(\$75)	(\$75)
Carpal Tunnel	0	3	0	\$0	\$0	\$0	\$1,364	\$0
Cataract Removal	0	0	0	\$0	\$0	\$0	\$1,200	\$0
Colonoscopy	22	33	5	\$675	\$2,761	\$552	\$899	\$15,291
CT Scan	60	21	4	\$600	\$1,563	\$391	\$455	\$25,469
Dilation & Curettage - D&C	0	0	0	\$0	\$0	\$0		\$0
Ear Tubes	2	6	0	\$0	\$0	\$0	\$901	\$1,801
Gall Bladder Surgery	1	1	1	\$100	\$3,726	\$3,726	\$2,562	\$0
Hammertoe Correction	0	3	0	\$0	\$0	\$0		\$0
Hernia Repair	2	1	0	\$0	\$0	\$0	\$1,949	\$3,897
Hip Replacement	0	0	1	\$500	\$17,415	\$17,415	\$3,543	(\$3,543)
Hysterectomy	1	0	0	\$0	\$0	\$0	\$240	\$240
Hysteroscopy	1	0	0	\$0	\$0	\$0	\$4,306	\$4,306
Knee Replacement	1	5	1	\$250	\$11,747	\$11,747	\$5,747	\$0
Knee Surgery	3	0	0	\$0	\$0	\$0	\$2,642	\$7,926
Lab/Blood Work	528	128	99	\$2,475	\$22,752	\$230	\$214	\$91,619
Lithotripsy - Kidney Stones	3	1	0	\$0	\$0	\$0	\$1,271	\$3,814
Mammogram	71	27	18	\$850	\$2,461	\$137	\$129	\$6,847
MRI	65	58	8	\$950	\$7,913	\$989	\$537	\$30,582
PET Scan	1	0	1	\$150	\$2,884	\$2,884	\$2,083	\$0
Physical Therapy	57	23	8	\$1,200	\$16,458	\$2,057	\$1,776	\$87,044
Prostate Surgery	0	0	0	\$0	\$0	\$0	(\$500)	\$0
Shoulder Surgery	1	1	0	\$0	\$0	\$0	\$3,467	\$3,467
Sinus Surgery	3	1	0	\$0	\$0	\$0	\$2,112	\$6,336



Feb 2020
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2020 - Feb 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Specialty Rx	20	19	5	\$2,500	\$18,333	\$3,667		\$0
Spinal Fusion	0	1	0	\$0	\$0	\$0	\$8,229	\$0
Tonsils and Adenoids	2	2	1	\$50	\$1,831	\$1,831	\$1,384	\$1,384
Total Revision of Hip and Knee	0	0	0	\$0	\$0	\$0		\$0
Tubal Ligation	0	0	0	\$0	\$0	\$0	\$2,090	\$0
Ultrasound	69	9	3	\$100	\$1,083	\$361	\$196	\$12,941
Upper GI	5	3	0	\$0	\$0	\$0	\$906	\$4,528
Urethra and Bladder Scope	2	2	0	\$0	\$0	\$0	\$970	\$1,940
Uterine Tissue Biopsy	2	0	0	\$0	\$0	\$0		\$0
X-Ray	258	18	1	\$25	\$0	\$0	\$67	\$17,276
Total	1,190	376	157	\$10,475	\$111,061			\$336,581



Feb 2020
Report Date

PERFORMANCE REPORT

Engagement Details (Program To Date)

Activation	Registration	Shopping	
556 Total HH's Activated	495 Total HH's Registered	533 Total HH's that Shopped	
80% Digital Activation	74% Digital Registration	63% Digital Shopping	56% Male Shopper
20% PAT Activation	26% PAT Registration	37% PAT Shopping	44% Female Shopper

Metric Name	Definition
Members	Total count of Members that are currently enrolled in the plan and eligible for SmartShopper
Households	Total count of Households(HHs) that are currently enrolled in the plan and eligible for SmartShopper
Activation	First encounter with a Member via PAT, Smartshopper, CareSelect, and MEG
Activation Rate	Total Activated Households/Total Households
Registration	First instance of a Member validating or providing an email and/or phone number
Shopping	Total number of phone inquiries and web searches by Households
Activated Households that Shopped	How many Activated Households had shop activity for incentivized procedures
Activated Shopping Rate	Total Activated Households that shopped for incentivized procedures/ Total Activated Households
# Incentives Paid	How many Incentives had the client/account received
\$ Incentives Paid	How much had the client/account received from Incentives
Shop Conversion Rate	Total Activated Households receiving an Incentive / Total Activated Households that Shopped
Claims Savings	Calculated as Gross Savings amount - Incentive Amount
Gross Savings	Dollar amount saved by Households choosing to receive care by SmartShopper incentivized providers rather than higher priced providers (original provider cost minus the cost of the incentivized provider). Sum Of Incentive Amounts and Claim Savings.
Savings Per Case	Claim Savings/Incentives Paid
Book of Business Average Savings(prior year)	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings)
Conversion	Member successfully receiving an incentive after shopping

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Dec 2019
Report Date

PERFORMANCE REPORT

EXECUTIVE SUMMARY

 Eligible Population	<p>2,871 Members</p>		<p>1,187 Households</p>	
 Activation (Program to Date) <p>42.50% Activation Rate</p>	 Shopping (Program to Date) <p>72.00% Activated Shopping Rate</p>		 Incentives Paid (Program to Date) <p>108.30% Shop Conversion Rate</p>	
<p>504 Households Activated</p> <p>485 Households Registered</p>	<p>363 Activated Households that shopped</p> <p>\$6,558.65 Average Savings per Shop Activity</p> <p>30.60% Shopping Rate</p>		<p>2,459 Shop Activity by Activated Households</p> <div data-bbox="802 1163 1143 1442" style="border: 2px solid purple; padding: 5px;"> <p>Shopping By Gender</p> <p>Men 53% Women 47%</p> </div>	
<p>MTD</p>	<p>\$45,385 Total Gross Savings</p>	<p>\$4,050 \$ Incentives Paid</p>	<p>\$41,335 Total Claims Savings</p>	<p>33 # Incentives Paid</p>
<p>YTD</p>	<p>\$654,887 Total Gross Savings</p>	<p>\$71,375 \$ Incentives Paid</p>	<p>\$583,512 Total Claims Savings</p>	<p>938 # Incentives Paid</p>
<p>PTD</p>	<p>\$2,616,785 Total Gross Savings</p>	<p>\$235,995 \$ Incentives Paid</p>	<p>\$2,380,790 Total Claims Savings</p>	<p>3,145 # Incentives Paid</p>



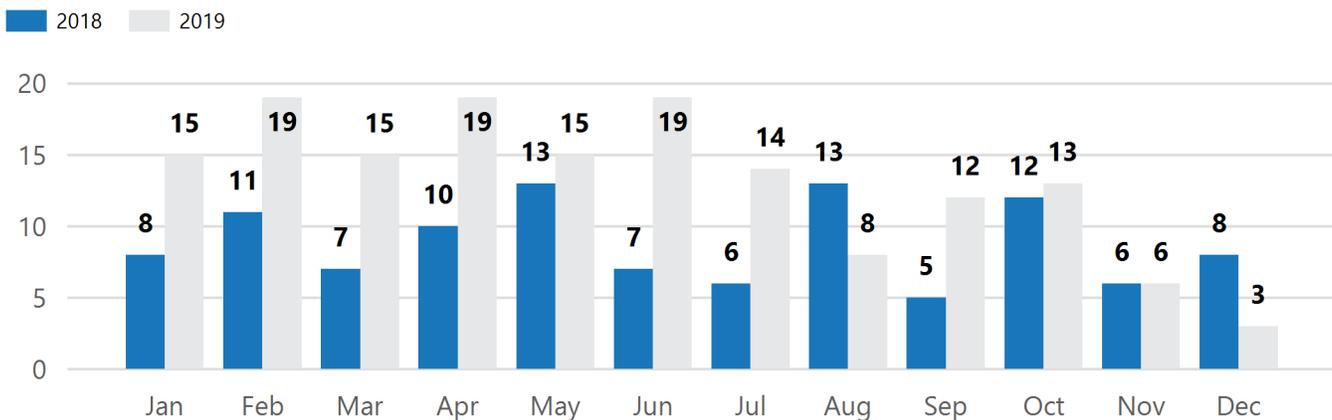
Dec 2019
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PERFORMANCE REPORT

Year Over Year Savings Summary				
Timeframe	Gross Savings	Incentives Paid (\$)	Claims Savings	Incentives Paid (#)
2015 Total	\$361,804	\$24,200	\$337,604	351
2016 Total	\$369,341	\$27,050	\$342,291	376
2017 Total	\$406,707	\$33,100	\$373,607	457
2018 Total	\$403,954	\$43,100	\$360,854	473
YTD	\$654,887	\$71,375	\$583,512	938

Current Year Savings Summary						
Timeframe	Gross Savings	Incentives Paid(\$)	Claims Savings	Incentives Paid(#)	Percentage of claims with Savings	Percentage of claims with Missed Savings
MTD	\$45,385	\$4,050	\$41,335	33	6.67%	93.33 %
YTD	\$654,887	\$71,375	\$583,512	938	13.40%	86.60 %

Total Activations Year Over Year

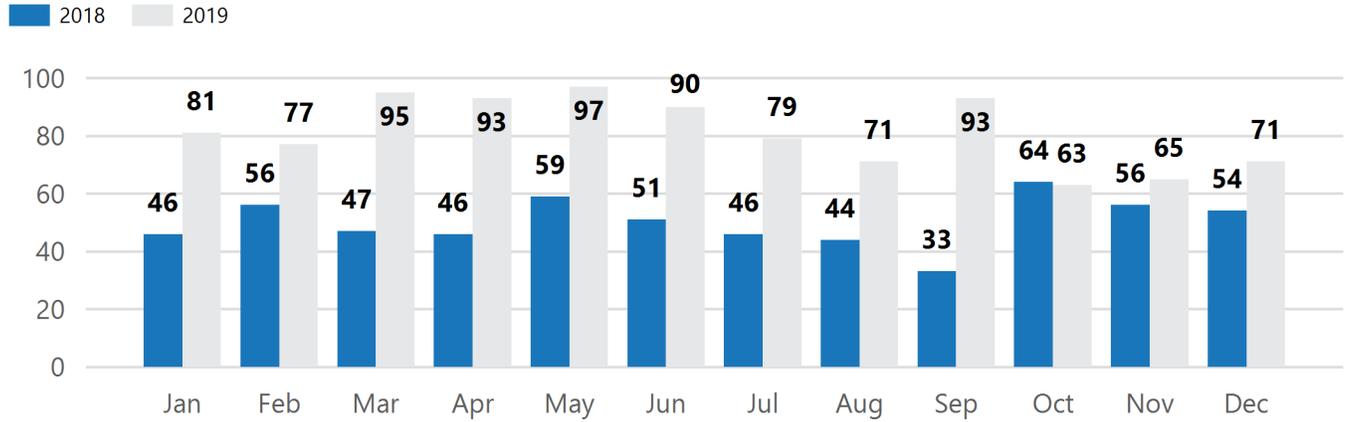




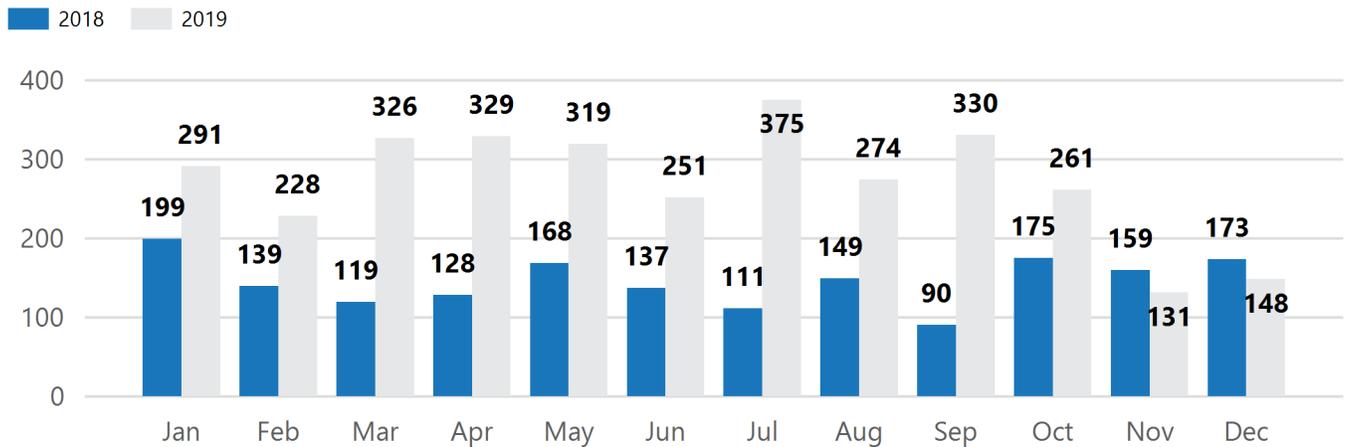
Dec 2019
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PERFORMANCE REPORT

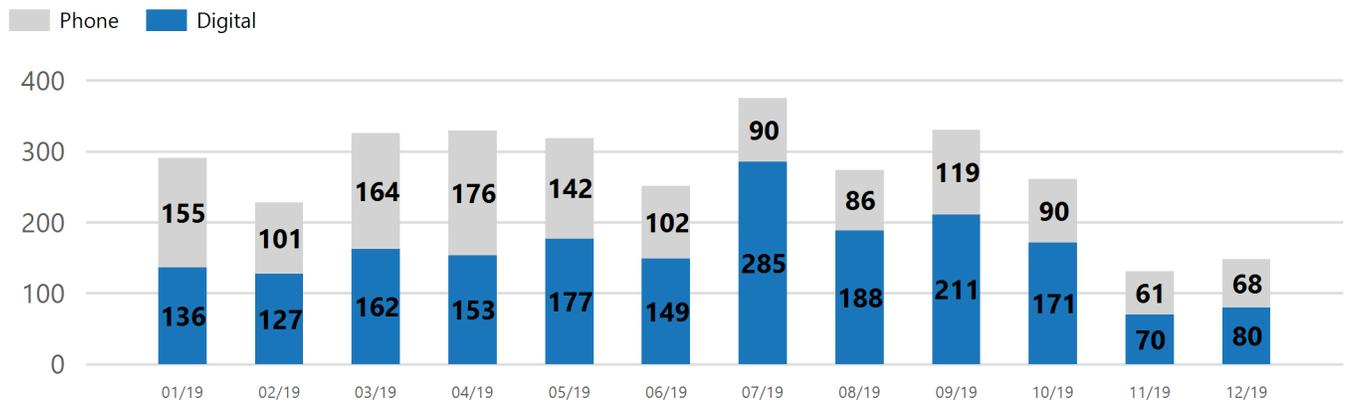
Total Shopping Year Over Year



Total Shop Activity Year Over Year



Shop Activity By Month This Year

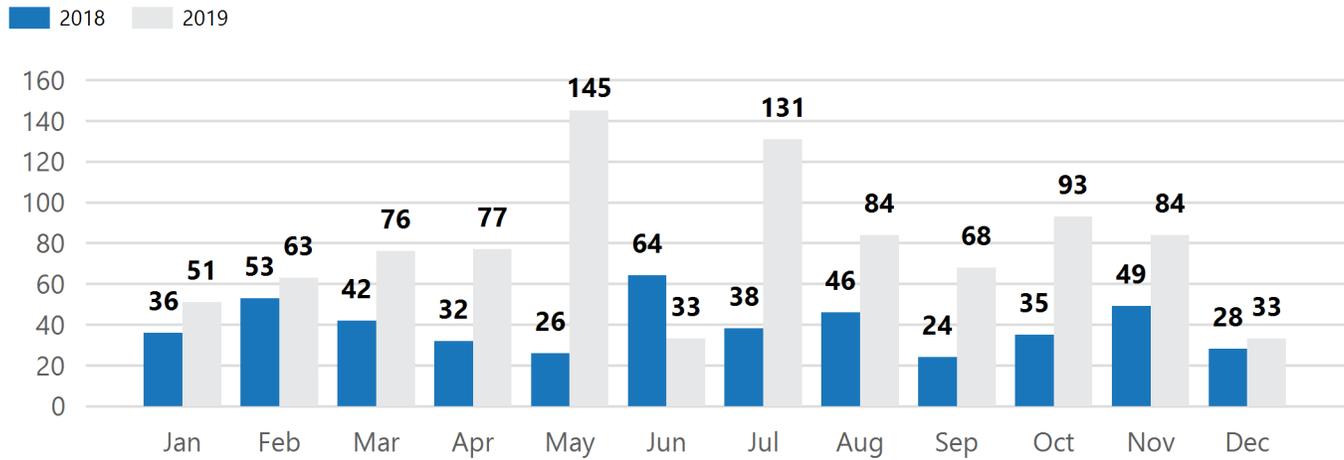




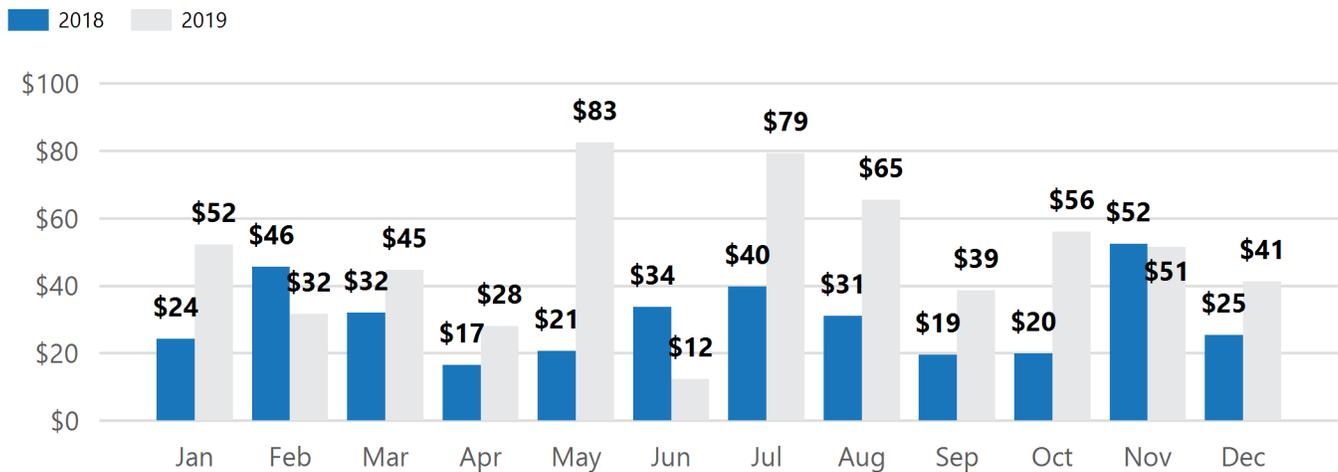
Dec 2019
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PERFORMANCE REPORT

Total Incentives Year Over Year



Total Claim Savings Year Over Year in Thousands(000's)



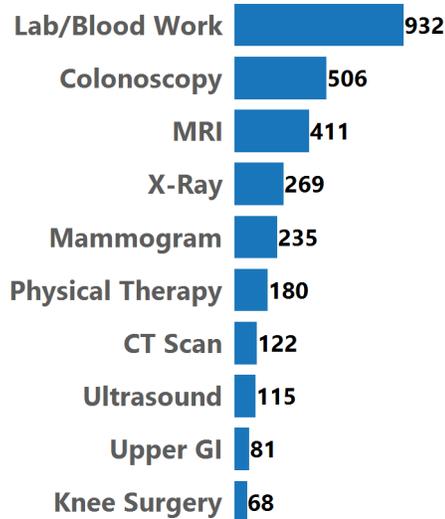


Dec 2019
Report Date

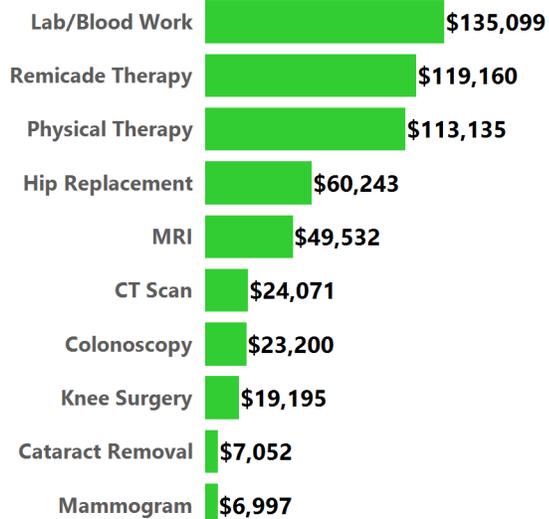
PERFORMANCE REPORT

Best Procedures Summary (Jan 2019 - Dec 2019)

Top Shopping Procedures

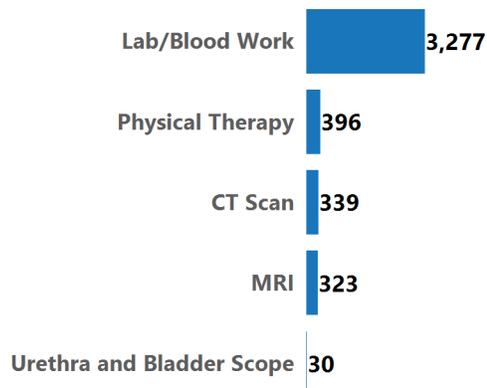


Top Savings Summary

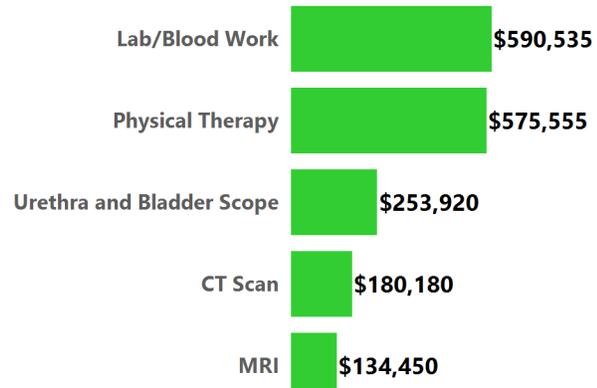


Missed Opportunity Procedure Summary (Jan 2019 - Dec 2019)

Top 5 Missed Opportunity Claims



Top 5 Missed Opportunity Savings





Dec 2019
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Dec 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	5	11	0	\$0	0.00%	\$0	\$0	\$7,768	\$38,839
Bariatric Surgery	2	9	0	\$0	0.00%	\$0	\$0	\$5,487	\$10,974
Bone and Joint Imaging	5	14	1	\$150	20.00%	(\$456)	(\$456)	\$308	\$1,232
Bone Density	44	64	11	\$400	25.00%	\$2,744	\$249	\$61	\$2,014
Breast Biopsy	5	6	0	\$0	0.00%	\$0	\$0	\$1,831	\$9,157
Breast Lumpectomy	1	2	0	\$0	0.00%	\$0	\$0	\$3,670	\$3,670
Bronchoscopy	5	2	0	\$0	0.00%	\$0	\$0	(\$206)	(\$1,032)
Bunionectomy	1	6	0	\$0	0.00%	\$0	\$0	\$0	\$0
Carpal Tunnel	3	5	1	\$150	33.33%	(\$150)	(\$150)	\$1,419	\$2,838
Cataract Removal	26	9	4	\$600	15.38%	\$7,052	\$1,763	\$773	\$17,004
Colonoscopy	148	506	40	\$8,450	27.03%	\$23,200	\$580	\$744	\$80,304
CT Scan	339	122	30	\$4,250	8.85%	\$24,071	\$802	\$583	\$180,180
Dilation & Curettage - D&C	4	0	0	\$0	0.00%	\$0	\$0		\$0
Ear Tubes	13	1	0	\$0	0.00%	\$0	\$0	\$333	\$4,323
Gall Bladder Surgery	12	4	0	\$0	0.00%	\$0	\$0	\$2,038	\$24,450
Hammertoe Correction	2	1	0	\$0	0.00%	\$0	\$0	(\$150)	(\$300)
Hernia Repair	14	37	1	\$100	7.14%	\$3,801	\$3,801	\$2,162	\$28,109
Hip Replacement	9	13	5	\$1,750	55.56%	\$60,243	\$12,049	(\$187)	(\$749)
Hysterectomy	7	6	0	\$0	0.00%	\$0	\$0	\$1,678	\$11,748
Hysteroscopy	10	4	0	\$0	0.00%	\$0	\$0	\$877	\$8,771
Knee Replacement	8	30	1	\$250	12.50%	(\$3,895)	(\$3,895)	\$4,159	\$29,111
Knee Surgery	16	68	5	\$500	31.25%	\$19,195	\$3,839	\$1,491	\$16,403
Lab/Blood Work	3,277	932	557	\$13,925	17.00%	\$135,099	\$243	\$217	\$590,535
Lithotripsy - Kidney Stones	8	4	0	\$0	0.00%	\$0	\$0	\$3,754	\$30,033
Mammogram	394	235	67	\$3,325	17.01%	\$6,997	\$104	\$129	\$42,113
MRI	323	411	70	\$9,200	21.67%	\$49,532	\$708	\$531	\$134,450
PET Scan	4	6	1	\$150	25.00%	\$2,414	\$2,414	\$1,848	\$5,545
Physical Therapy	396	180	60	\$9,000	15.15%	\$113,135	\$1,886	\$1,713	\$575,555
Prostate Surgery	1	3	0	\$0	0.00%	\$0	\$0		\$0
Remicade Therapy	50	57	33	\$16,500	66.00%	\$119,160	\$3,611	\$5,109	\$86,860
Shoulder Surgery	15	6	4	\$350	26.67%	\$4,162	\$1,040	\$4,758	\$52,337



Dec 2019
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Dec 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Sinus Surgery	11	5	0	\$0	0.00%	\$0	\$0	\$3,268	\$35,946
Spinal Fusion	1	3	0	\$0	0.00%	\$0	\$0	\$0	\$0
Tonsils and Adenoids	10	3	2	\$300	20.00%	\$5,657	\$2,828	\$1,853	\$14,825
Total Revision of Hip and Knee	1	2	0	\$0	0.00%	\$0	\$0		\$0
Tubal Ligation	4	0	0	\$0	0.00%	\$0	\$0	\$3,425	\$13,699
Ultrasound	407	115	23	\$900	5.65%	\$6,177	\$269	\$171	\$65,777
Upper GI	83	81	6	\$725	7.23%	\$3,935	\$656	\$789	\$60,759
Urethra and Bladder Scope	30	7	0	\$0	0.00%	\$0	\$0	\$8,464	\$253,920
Uterine Tissue Biopsy	18	0	0	\$0	0.00%	\$0	\$0		\$0
X-Ray	1,290	269	16	\$400	1.24%	\$1,439	\$90	\$69	\$87,698
Total	7,002	3,239	938	\$71,375		\$583,512			\$2,517,099

Metric Name	Definition
Activated Households that Shopped	How many activated households had shop activity
Activated Performance rate	Household Activation rate/[benchmark]
Activated Shopping Rate	Total shop activity by activated households / Total activated households
Activation	First encounter with a member via PAT, SSA, VCI, OLF, MEG
Activation Rate	Total activated households/Total households
Average Savings per Shop	Total activated household claim savings amount/Total activated household shop activity
Average Savings Per Shop Activity	Total Claim Savings Amount / Total activated active households that shopped
Book of Business Average Savings per Case	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Claims	Number of claims possessed by Sapphire-Digital for Incentives
Claims Savings	Sum of the savings for each incentive paid (calculated as destination cost-actual cost-incentive paid)
Conversion	Member successfully receiving an incentive after shopping
Gross Savings	Sum Of Incentive Amounts and Claim Savings
Households	Total count of households that are currently enrolled in the plan and eligible for SmartShopper
Households Activated	How many households are activated
Households Registered	How many households are registered
\$ Incentives Paid	How much had the client/account received from incentive payments
# Incentives Paid	How many incentives had the client/account received
Incurred Claims	Total Count of claims
Members	Total count of members that are currently enrolled in the plan and eligible for SmartShopper
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings per Case)
Redirection Rate	Incentives Paid/Incurred Claims
Registration	First instance of a member validating or providing an email and/or phone number



Dec 2019
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PERFORMANCE REPORT

Metric Name	Definition
Savings Per Case	Claim Savings/Incentives Paid
Shop Conversion Rate	Total activated active households receiving an incentive / Total activated active households that shopped
Shopping	Total number of Phone inquiries and Web Searches by households
Shopping Rate	Total activated households sthat shopped / Total households

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Jan 2020
Report Date

PERFORMANCE REPORT

EXECUTIVE SUMMARY-Program to Date



Eligible Population

2,904
Members

1,200
Households



\$2,699,366 **\$241,920** **\$2,457,446**
Total Gross Savings Total Incentives(\$) Total Claims Savings

Incentive and Savings Summary

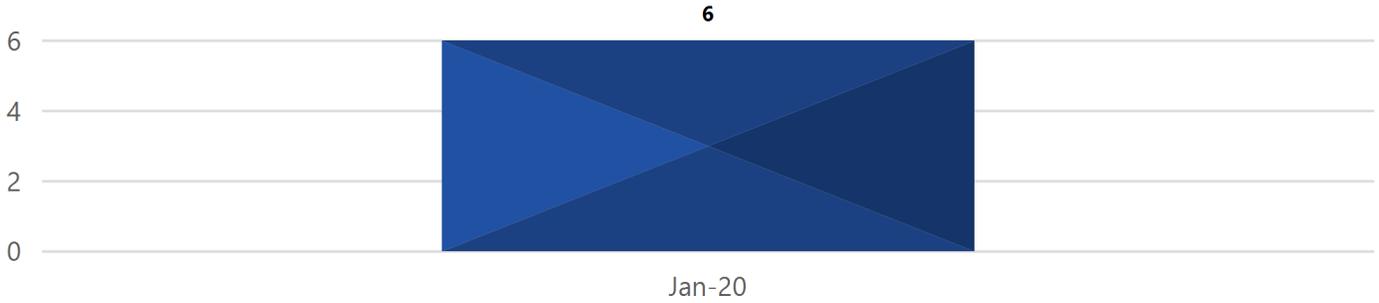
Timeframe	Gross Savings	Incentives Paid(\$)	Claims Savings	Incentives Paid(#)
MTD	\$82,581	\$5,925	\$76,656	72
YTD	\$82,581	\$5,925	\$76,656	72
PTD	\$2,699,366	\$241,920	\$2,457,446	3,217



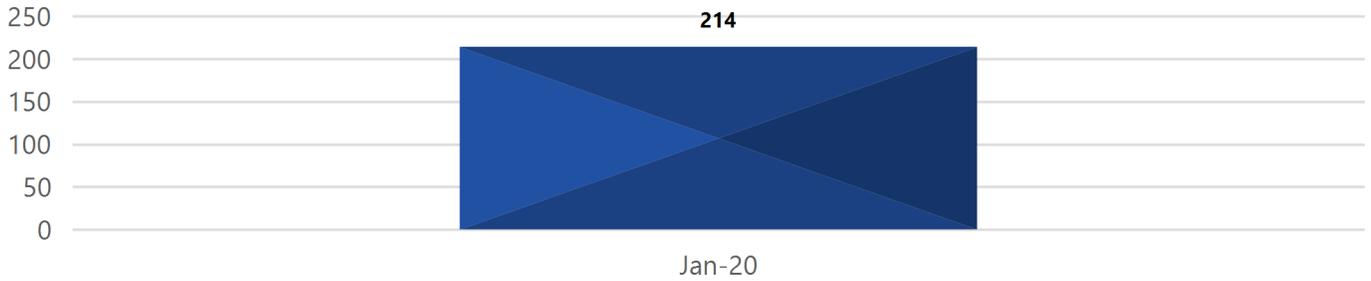
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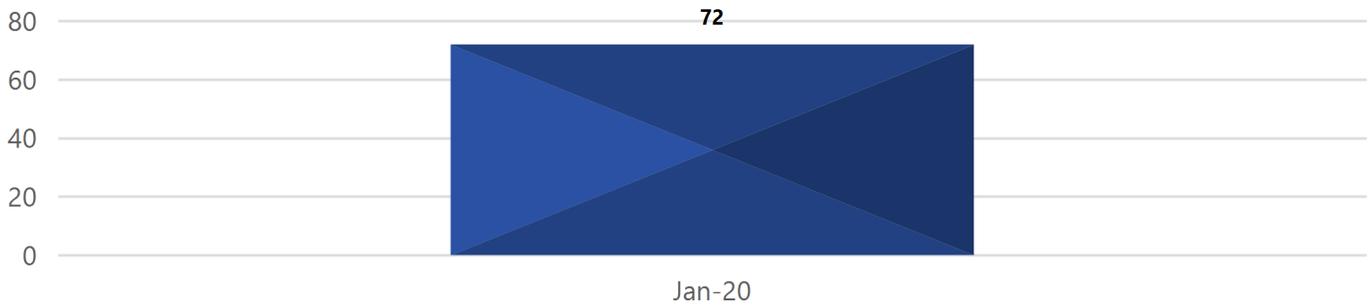
Activations



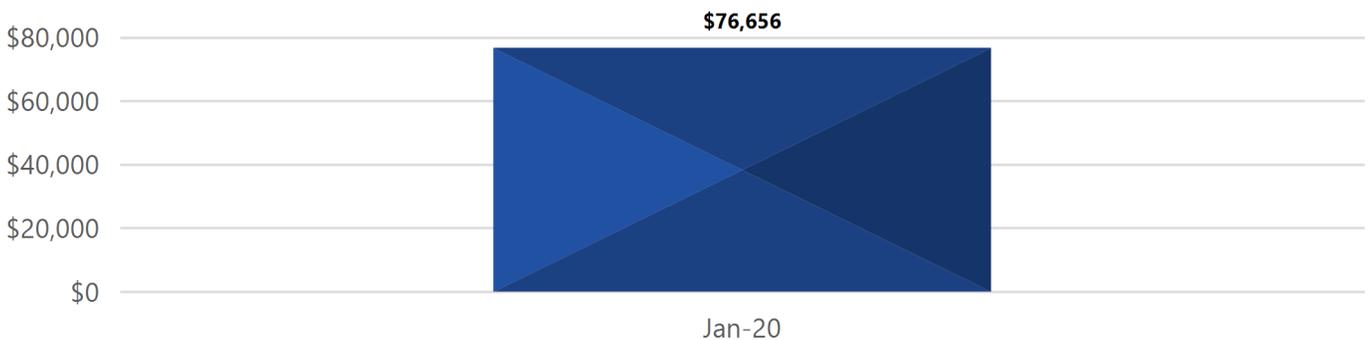
Shopping



Incentives



Claim Savings



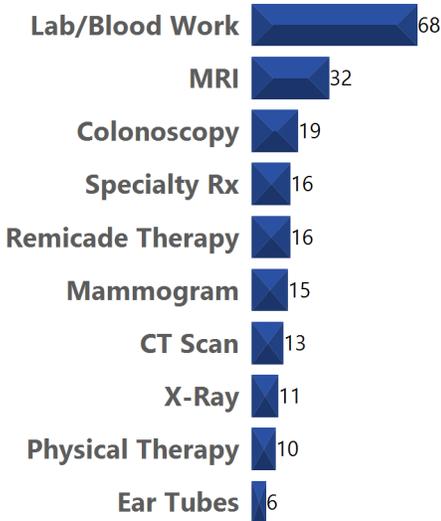


Jan 2020
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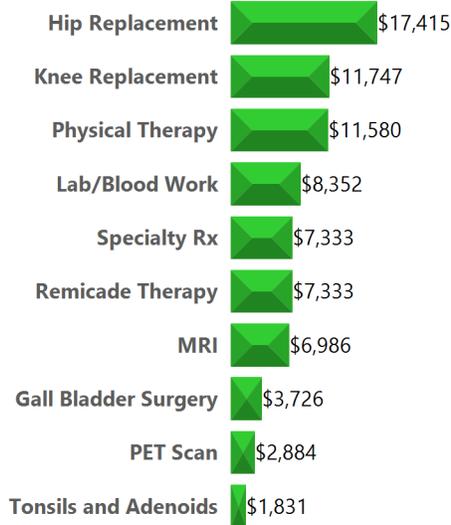
PERFORMANCE REPORT

Top Procedures Summary (Jan 2020 - Jan 2020)

Top Shopping Procedures

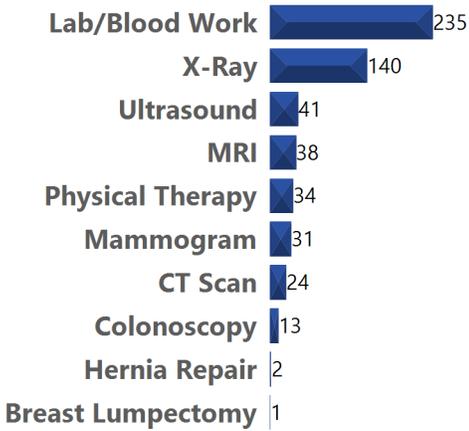


Top Savings Summary

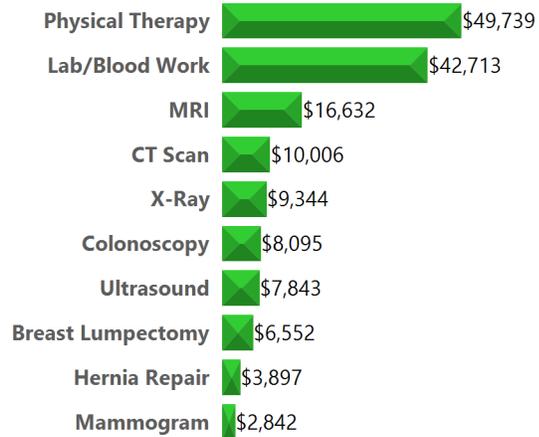


Missed Opportunity Procedure Summary (Jan 2020 - Jan 2020)

Top 10 Missed Opportunity Claims



Top 10 Missed Opportunity Savings





Jan 2020
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2020 - Jan 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	1	4	0	\$0	\$0	\$0	\$1,508	\$1,508
Bariatric Surgery	0	0	0	\$0	\$0	\$0	\$8,921	\$0
Bone and Joint Imaging	1	1	0	\$0	\$0	\$0	\$380	\$380
Bone Density	2	0	0	\$0	\$0	\$0	\$77	\$155
Breast Biopsy	0	0	0	\$0	\$0	\$0	\$2,259	\$0
Breast Lumpectomy	1	0	0	\$0	\$0	\$0	\$6,552	\$6,552
Bronchoscopy	0	0	0	\$0	\$0	\$0		\$0
Bunionectomy	1	1	0	\$0	\$0	\$0	(\$75)	(\$75)
Carpal Tunnel	0	1	0	\$0	\$0	\$0	\$1,364	\$0
Cataract Removal	0	0	0	\$0	\$0	\$0	\$1,200	\$0
Colonoscopy	13	19	4	\$425	\$1,588	\$397	\$899	\$8,095
CT Scan	24	13	2	\$300	\$1,660	\$830	\$455	\$10,006
Dilation & Curettage - D&C	0	0	0	\$0	\$0	\$0		\$0
Ear Tubes	1	6	0	\$0	\$0	\$0	\$901	\$901
Gall Bladder Surgery	1	1	1	\$100	\$3,726	\$3,726	\$2,562	\$0
Hammertoe Correction	0	0	0	\$0	\$0	\$0		\$0
Hernia Repair	2	1	0	\$0	\$0	\$0	\$1,949	\$3,897
Hip Replacement	0	0	1	\$500	\$17,415	\$17,415	\$3,543	(\$3,543)
Hysterectomy	1	0	0	\$0	\$0	\$0	\$240	\$240
Hysteroscopy	0	0	0	\$0	\$0	\$0	\$4,306	\$0
Knee Replacement	1	1	1	\$250	\$11,747	\$11,747	\$5,747	\$0
Knee Surgery	1	0	0	\$0	\$0	\$0	\$2,642	\$2,642
Lab/Blood Work	235	68	35	\$875	\$8,352	\$239	\$214	\$42,713
Lithotripsy - Kidney Stones	2	1	0	\$0	\$0	\$0	\$1,271	\$2,542
Mammogram	31	15	9	\$425	\$1,204	\$134	\$129	\$2,842
MRI	38	32	7	\$900	\$6,986	\$998	\$537	\$16,632
PET Scan	1	0	1	\$150	\$2,884	\$2,884	\$2,083	\$0
Physical Therapy	34	10	6	\$900	\$11,580	\$1,930	\$1,776	\$49,739
Prostate Surgery	0	0	0	\$0	\$0	\$0	(\$500)	\$0
Shoulder Surgery	0	1	0	\$0	\$0	\$0	\$3,467	\$0
Sinus Surgery	1	1	0	\$0	\$0	\$0	\$2,112	\$2,112



Jan 2020
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2020 - Jan 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Specialty Rx	4	16	2	\$1,000	\$7,333	\$3,667		\$0
Spinal Fusion	0	0	0	\$0	\$0	\$0	\$8,229	\$0
Tonsils and Adenoids	1	2	1	\$50	\$1,831	\$1,831	\$1,384	\$0
Total Revision of Hip and Knee	0	0	0	\$0	\$0	\$0		\$0
Tubal Ligation	0	0	0	\$0	\$0	\$0	\$2,090	\$0
Ultrasound	41	5	1	\$25	\$351	\$351	\$196	\$7,843
Upper GI	2	2	0	\$0	\$0	\$0	\$906	\$1,811
Urethra and Bladder Scope	0	2	0	\$0	\$0	\$0	\$970	\$0
Uterine Tissue Biopsy	2	0	0	\$0	\$0	\$0		\$0
X-Ray	140	11	1	\$25	\$0	\$0	\$67	\$9,344
Total	582	214	72	\$5,925	\$76,656			\$166,335



Jan 2020
Report Date

PERFORMANCE REPORT

Engagement Details (Program To Date)

Activation	Registration	Shopping	
514 Total HH's Activated	495 Total HH's Registered	530 Total HH's that Shopped	
77% Digital Activation	74% Digital Registration	64% Digital Shopping	56% Male Shopper
23% PAT Activation	26% PAT Registration	36% PAT Shopping	44% Female Shopper

Metric Name	Definition
Members	Total count of Members that are currently enrolled in the plan and eligible for SmartShopper
Households	Total count of Households(HHs) that are currently enrolled in the plan and eligible for SmartShopper
Activation	First encounter with a Member via PAT, Smartshopper, CareSelect, and MEG
Activation Rate	Total Activated Households/Total Households
Registration	First instance of a Member validating or providing an email and/or phone number
Shopping	Total number of phone inquiries and web searches by Households
Activated Households that Shopped	How many Activated Households had shop activity for incentivized procedures
Activated Shopping Rate	Total Activated Households that shopped for incentivized procedures/ Total Activated Households
# Incentives Paid	How many Incentives had the client/account received
\$ Incentives Paid	How much had the client/account received from Incentives
Shop Conversion Rate	Total Activated Households receiving an Incentive / Total Activated Households that Shopped
Claims Savings	Calculated as Gross Savings amount - Incentive Amount
Gross Savings	Dollar amount saved by Households choosing to receive care by SmartShopper incentivized providers rather than higher priced providers (original provider cost minus the cost of the incentivized provider). Sum Of Incentive Amounts and Claim Savings.
Savings Per Case	Claim Savings/Incentives Paid
Book of Business Average Savings(prior year)	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings)
Conversion	Member successfully receiving an incentive after shopping

Disclaimer: This report may contain include protected health information ("PHI") and Client represents the report recipient is a permitted recipient under state and federal laws and regulations, including but not limited to HIPAA. In the event such individual is no longer a permitted recipient, Client shall notify Sapphire Digital immediately.



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PERFORMANCE REPORT

EXECUTIVE SUMMARY

 Eligible Population	<p>2,908 Members</p>		<p>1,196 Households</p>					
 Activation (Program to Date) <p>42.60% Activation Rate</p>	 Shopping (Program to Date) <p>70.70% Activated Shopping Rate</p>		 Incentives Paid (Program to Date) <p>110.00% Shop Conversion Rate</p>					
<p>509 Households Activated</p> <p>490 Households Registered</p>	<p>360 Activated Households that shopped</p> <p>2,384 Shop Activity by Activated Households</p> <p>\$6,506.29 Average Savings per Shop Activity</p> <p>30.10% Shopping Rate</p> <div data-bbox="800 1163 1141 1442" style="border: 2px solid purple; padding: 5px;"> <p>Shopping By Gender</p> <table border="0"> <tr> <td>Men</td> <td>Women</td> </tr> <tr> <td>53%</td> <td>47%</td> </tr> </table> </div>		Men	Women	53%	47%	<p>3,115 # Incentives Paid</p> <p>\$232,220 \$ Incentives Paid</p> <p>\$752 Average Savings Per Incentive</p>	
Men	Women							
53%	47%							
<p>MTD</p>	<p>\$57,016 Total Gross Savings</p>	<p>\$5,625 \$ Incentives Paid</p>	<p>\$51,391 Total Claims Savings</p>	<p>84 # Incentives Paid</p>				
<p>YTD</p>	<p>\$609,502 Total Gross Savings</p>	<p>\$67,325 \$ Incentives Paid</p>	<p>\$542,177 Total Claims Savings</p>	<p>905 # Incentives Paid</p>				
<p>PTD</p>	<p>\$2,574,483 Total Gross Savings</p>	<p>\$232,220 \$ Incentives Paid</p>	<p>\$2,342,263 Total Claims Savings</p>	<p>3,115 # Incentives Paid</p>				



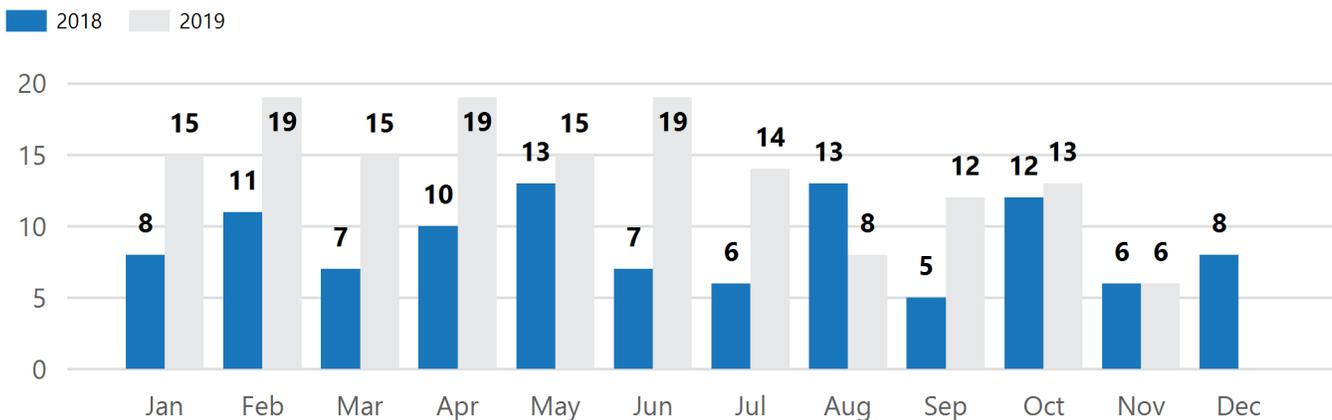
Nov 2019
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PERFORMANCE REPORT

Year Over Year Savings Summary				
Timeframe	Gross Savings	Incentives Paid (\$)	Claims Savings	Incentives Paid (#)
2015 Total	\$361,804	\$24,200	\$337,604	351
2016 Total	\$369,341	\$27,050	\$342,291	376
2017 Total	\$406,707	\$33,100	\$373,607	457
2018 Total	\$403,954	\$43,100	\$360,854	473
YTD	\$609,502	\$67,325	\$542,177	905

Current Year Savings Summary						
Timeframe	Gross Savings	Incentives Paid(\$)	Claims Savings	Incentives Paid(#)	Percentage of claims with Savings	Percentage of claims with Missed Savings
MTD	\$57,016	\$5,625	\$51,391	84	16.28%	83.72 %
YTD	\$609,502	\$67,325	\$542,177	905	13.91%	86.09 %

Total Activations Year Over Year



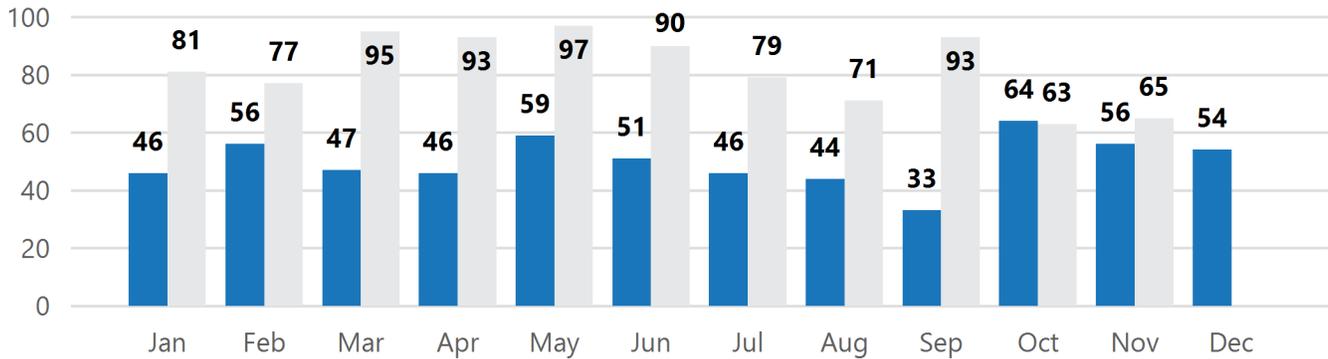


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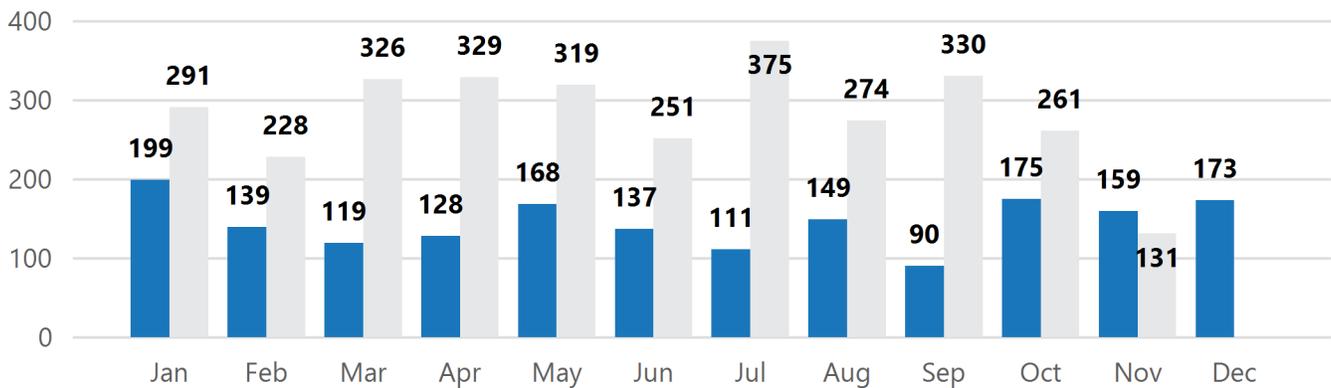
Total Shopping Year Over Year

2018 2019



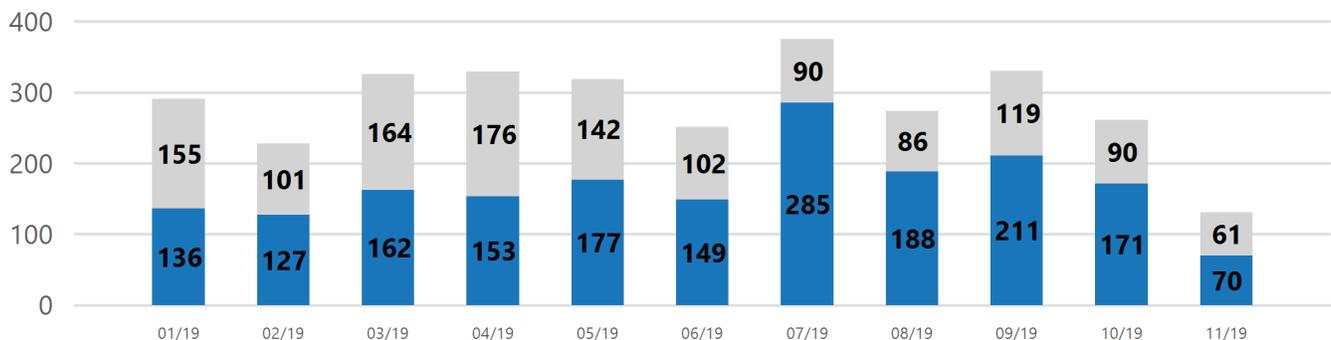
Total Shop Activity Year Over Year

2018 2019



Shop Activity By Month This Year

Phone Digital

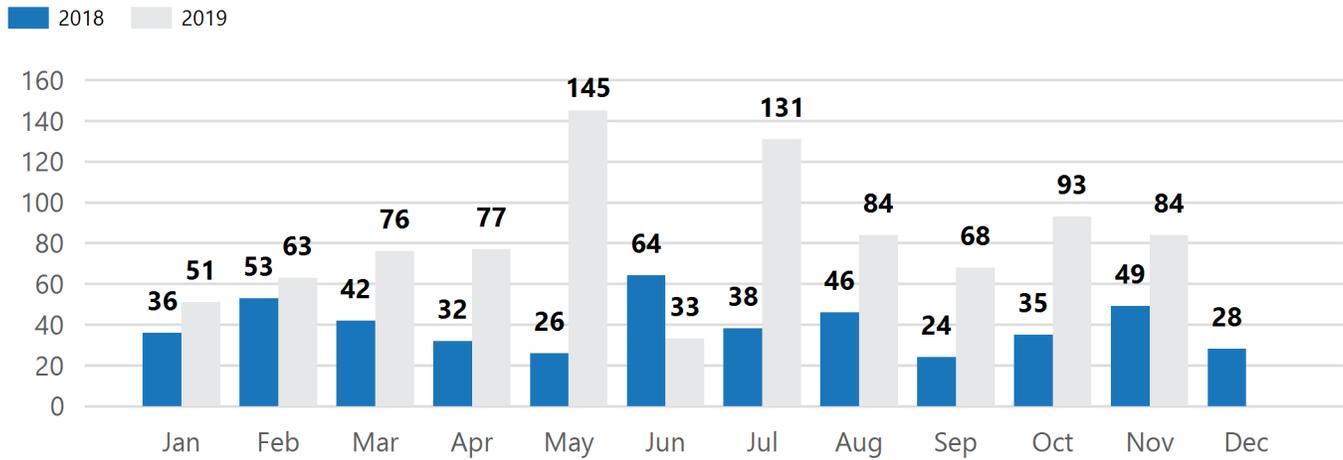




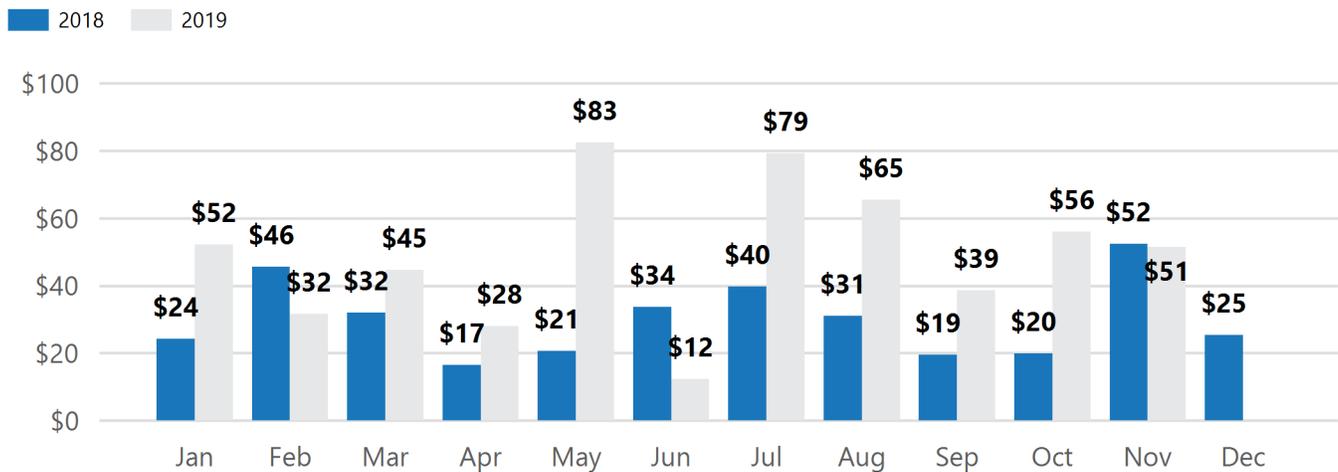
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Total Incentives Year Over Year



Total Claim Savings Year Over Year in Thousands(000's)



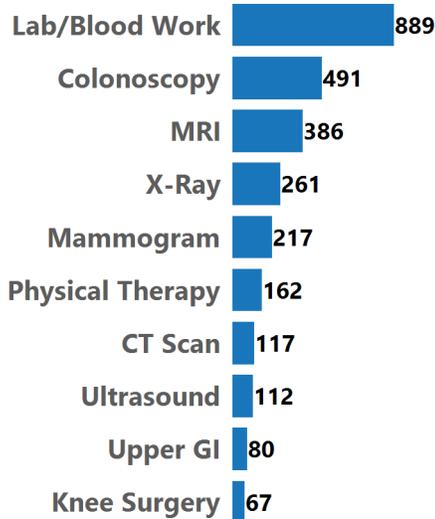


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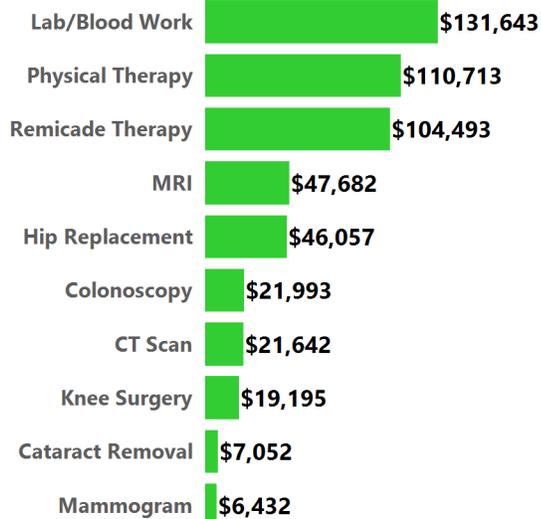
PERFORMANCE REPORT

Best Procedures Summary (Jan 2019 - Nov 2019)

Top Shopping Procedures

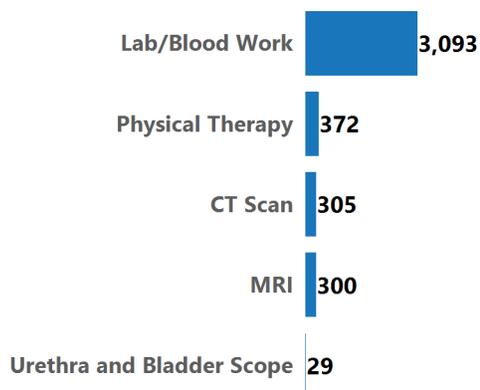


Top Savings Summary

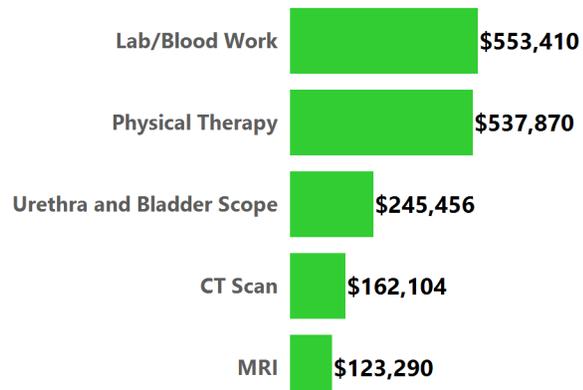


Missed Opportunity Procedure Summary (Jan 2019 - Nov 2019)

Top 5 Missed Opportunity Claims



Top 5 Missed Opportunity Savings





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Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Nov 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	5	11	0	\$0	0.00%	\$0	\$0	\$7,768	\$38,839
Bariatric Surgery	2	9	0	\$0	0.00%	\$0	\$0	\$5,487	\$10,974
Bone and Joint Imaging	5	13	1	\$150	20.00%	(\$456)	(\$456)	\$308	\$1,232
Bone Density	43	64	11	\$400	25.58%	\$2,744	\$249	\$61	\$1,953
Breast Biopsy	4	6	0	\$0	0.00%	\$0	\$0	\$1,831	\$7,325
Breast Lumpectomy	1	2	0	\$0	0.00%	\$0	\$0	\$3,670	\$3,670
Bronchoscopy	4	2	0	\$0	0.00%	\$0	\$0	(\$206)	(\$826)
Bunionectomy	1	6	0	\$0	0.00%	\$0	\$0	\$0	\$0
Carpal Tunnel	2	5	1	\$150	50.00%	(\$150)	(\$150)	\$1,419	\$1,419
Cataract Removal	23	9	4	\$600	17.39%	\$7,052	\$1,763	\$773	\$14,686
Colonoscopy	138	491	39	\$8,200	28.26%	\$21,993	\$564	\$744	\$73,612
CT Scan	305	117	27	\$3,875	8.85%	\$21,642	\$802	\$583	\$162,104
Dilation & Curettage - D&C	4	0	0	\$0	0.00%	\$0	\$0		\$0
Ear Tubes	12	1	0	\$0	0.00%	\$0	\$0	\$333	\$3,991
Gall Bladder Surgery	11	3	0	\$0	0.00%	\$0	\$0	\$2,038	\$22,413
Hammertoe Correction	2	1	0	\$0	0.00%	\$0	\$0	(\$150)	(\$300)
Hernia Repair	12	37	1	\$100	8.33%	\$3,801	\$3,801	\$2,162	\$23,785
Hip Replacement	8	13	4	\$1,500	50.00%	\$46,057	\$11,514	(\$187)	(\$749)
Hysterectomy	7	5	0	\$0	0.00%	\$0	\$0	\$1,678	\$11,748
Hysteroscopy	10	4	0	\$0	0.00%	\$0	\$0	\$877	\$8,771
Knee Replacement	7	30	1	\$250	14.29%	(\$3,895)	(\$3,895)	\$4,159	\$24,953
Knee Surgery	15	67	5	\$500	33.33%	\$19,195	\$3,839	\$1,491	\$14,912
Lab/Blood Work	3,093	889	544	\$13,600	17.59%	\$131,643	\$242	\$217	\$553,410
Lithotripsy - Kidney Stones	7	4	0	\$0	0.00%	\$0	\$0	\$3,754	\$26,279
Mammogram	365	217	63	\$3,150	17.26%	\$6,432	\$102	\$129	\$38,894
MRI	300	386	68	\$8,900	22.67%	\$47,682	\$701	\$531	\$123,290
PET Scan	4	5	1	\$150	25.00%	\$2,414	\$2,414	\$1,848	\$5,545
Physical Therapy	372	162	58	\$8,700	15.59%	\$110,713	\$1,909	\$1,713	\$537,870
Prostate Surgery	1	3	0	\$0	0.00%	\$0	\$0		\$0
Remicade Therapy	45	52	29	\$14,500	64.44%	\$104,493	\$3,603	\$5,109	\$81,750
Shoulder Surgery	12	5	4	\$350	33.33%	\$4,162	\$1,040	\$4,758	\$38,063



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PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Nov 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Sinus Surgery	11	4	0	\$0	0.00%	\$0	\$0	\$3,268	\$35,946
Spinal Fusion	1	3	0	\$0	0.00%	\$0	\$0	\$0	\$0
Tonsils and Adenoids	9	3	2	\$300	22.22%	\$5,657	\$2,828	\$1,853	\$12,972
Total Revision of Hip and Knee	1	2	0	\$0	0.00%	\$0	\$0		\$0
Tubal Ligation	4	0	0	\$0	0.00%	\$0	\$0	\$3,425	\$13,699
Ultrasound	380	112	21	\$850	5.53%	\$5,722	\$272	\$171	\$61,495
Upper GI	76	80	6	\$725	7.89%	\$3,935	\$656	\$789	\$55,235
Urethra and Bladder Scope	29	7	0	\$0	0.00%	\$0	\$0	\$8,464	\$245,456
Uterine Tissue Biopsy	18	0	0	\$0	0.00%	\$0	\$0		\$0
X-Ray	1,158	261	15	\$375	1.30%	\$1,341	\$89	\$69	\$78,680
Total	6,507	3,091	905	\$67,325		\$542,177			\$2,333,095

Metric Name	Definition
Activated Households that Shopped	How many activated households had shop activity
Activated Performance rate	Household Activation rate/[benchmark]
Activated Shopping Rate	Total activated household shop activity/Total activated households
Activation	First encounter with a member via PAT, SSA, VCI, OLF, MEG
Activation Rate	Total activated households/Total households
Active Households	Total count of households that are currently enrolled in the plan and eligible for SmartShopper
Active Members	Total count of members that are currently enrolled in the plan and eligible for SmartShopper
Average Savings per Shop	Total activated household claim savings amount/Total activated household shop activity
Average Savings Per Shop Activity	Total Claim Savings Amount / Total activated active households that shopped
Book of Business Average Savings per Case	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Claims	Number of claims possessed by Sapphire-Digital for Incentives
Claims Savings	Sum of the savings for each incentive paid (calculated as destination cost-actual cost-incentive paid)
Gross Savings	Sum Of Incentive Amounts and Claim Savings
Households Activated	How many households are activated
Households Registered	How many households are registered
\$ Incentives Paid	How much had the client/account received from incentive payments
# Incentives Paid	How many incentives had the client/account received
Incurred Claims	Total Count of claims
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings per Case)
Redirection Rate	Incentives Paid/Incurred Claims
Registration	First instance of a member validating or providing an email and/or phone number
Savings Per Case	Claim Savings/Incentives Paid
Shop Activity by Activated Households	How much shop activity for activated households



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Metric Name	Definition
Shop Conversion Rate	Total activated active households receiving an incentive / Total activated active households that shopped
Shopping Activity	Total Count of Phone inquiries and Web Searches by households
Shopping Rate	Total activated household shop activity/Total households



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PERFORMANCE REPORT

EXECUTIVE SUMMARY

 Eligible Population	<p>2,897 Members</p>		<p>1,190 Households</p>					
 Activation (Program to Date) <p>42.44% Activation Rate</p>	 Shopping (Program to Date) <p>68.51% Activated Shopping Rate</p>		 Incentives Paid (Program to Date) <p>111.85% Shop Conversion Rate</p>					
<p>505 Households Activated</p> <p>485 Households Registered</p>	<p>346 Activated Households that shopped</p> <p>3,268 Shop Activity by Activated Households</p> <p>\$6,621.02 Average Savings per Shop Activity</p> <p>29.08% Shopping Rate</p> <div data-bbox="799 1163 1140 1440" style="border: 2px solid purple; padding: 5px;"> <p>Shopping By Gender</p> <table border="0"> <tr> <td>Men</td> <td>Women</td> </tr> <tr> <td>53%</td> <td>47%</td> </tr> </table> </div>		Men	Women	53%	47%	<p>3,031 # Incentives Paid</p> <p>\$226,595 \$ Incentives Paid</p> <p>\$756 Average Savings Per Incentive</p>	
Men	Women							
53%	47%							
<p>MTD</p>	<p>\$62,363 Total Gross Savings</p>	<p>\$6,425 \$ Incentives Paid</p>	<p>\$55,938 Total Claims Savings</p>	<p>93 # Incentives Paid</p>				
<p>YTD</p>	<p>\$552,486 Total Gross Savings</p>	<p>\$61,700 \$ Incentives Paid</p>	<p>\$490,786 Total Claims Savings</p>	<p>821 # Incentives Paid</p>				
<p>PTD</p>	<p>\$2,517,467 Total Gross Savings</p>	<p>\$226,595 \$ Incentives Paid</p>	<p>\$2,290,872 Total Claims Savings</p>	<p>3,031 # Incentives Paid</p>				



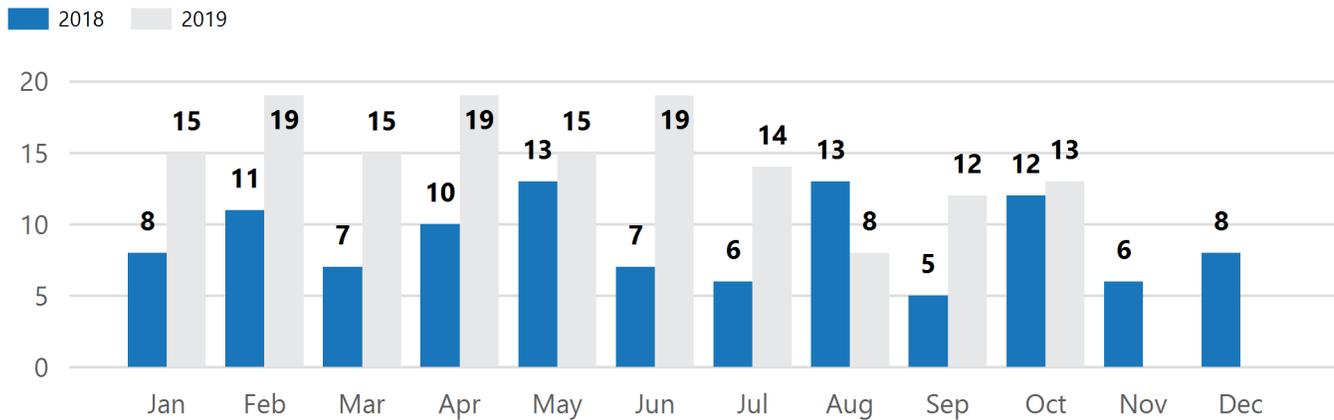
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Year Over Year Savings Summary				
Timeframe	Gross Savings	Incentives Paid (\$)	Claims Savings	Incentives Paid (#)
2015 Total	\$361,804	\$24,200	\$337,604	351
2016 Total	\$369,341	\$27,050	\$342,291	376
2017 Total	\$406,707	\$33,100	\$373,607	457
2018 Total	\$403,954	\$43,100	\$360,854	473
YTD	\$552,486	\$61,700	\$490,786	821

Current Year Savings Summary						
Timeframe	Gross Savings	Incentives Paid(\$)	Claims Savings	Incentives Paid(#)	Percentage of claims with Savings	Percentage of claims with Missed Savings
MTD	\$62,363	\$6,425	\$55,938	93	13.52%	86.48 %
YTD	\$552,486	\$61,700	\$490,786	821	13.70%	86.30 %

Total Activations Year Over Year

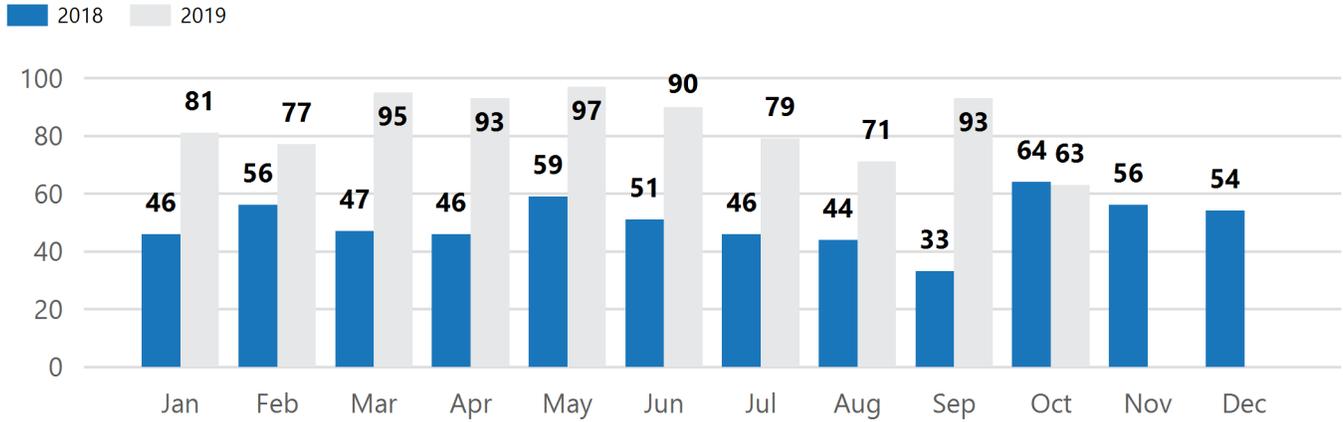




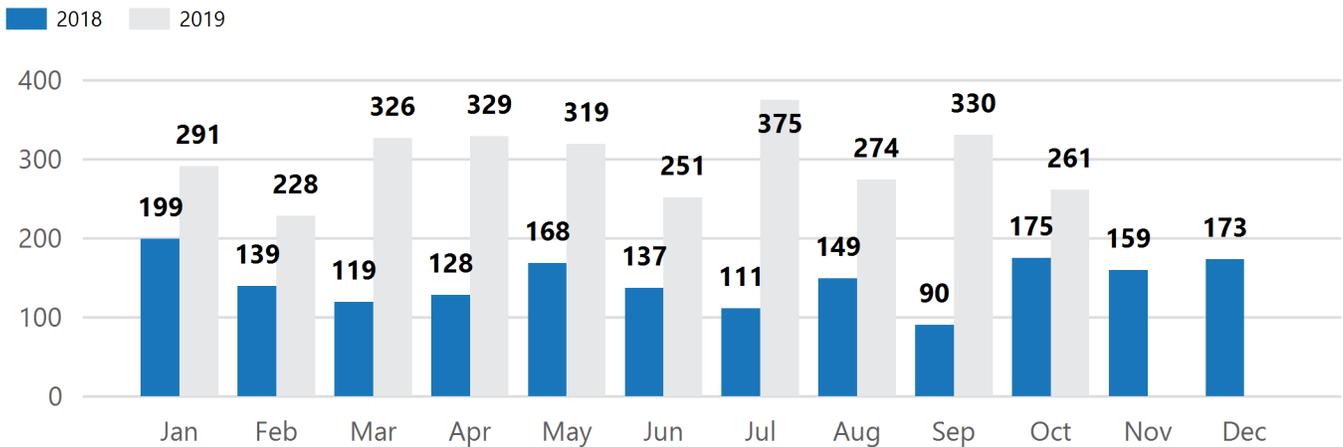
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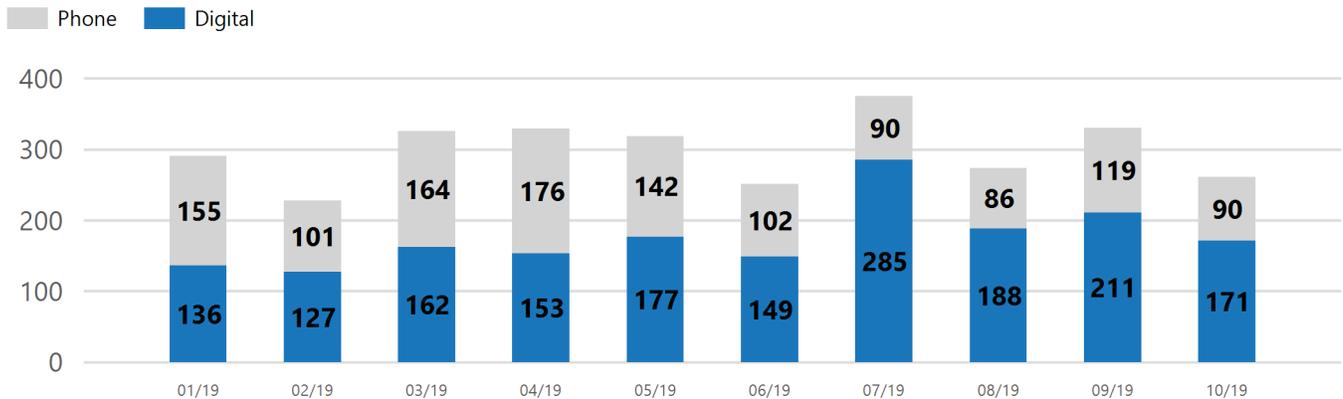
Total Shopping Year Over Year



Total Shop Activity Year Over Year



Shop Activity By Month This Year

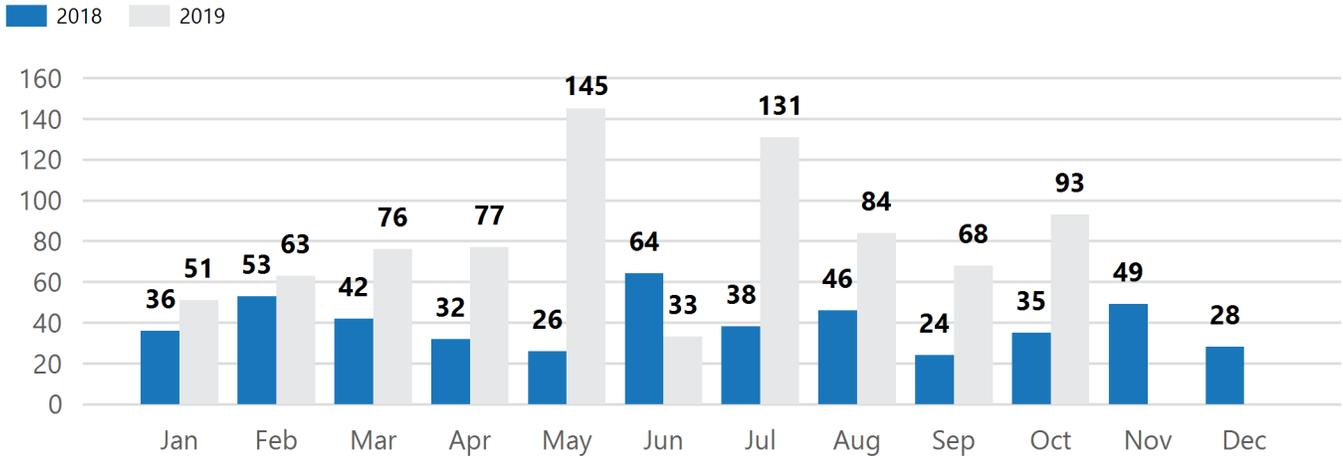




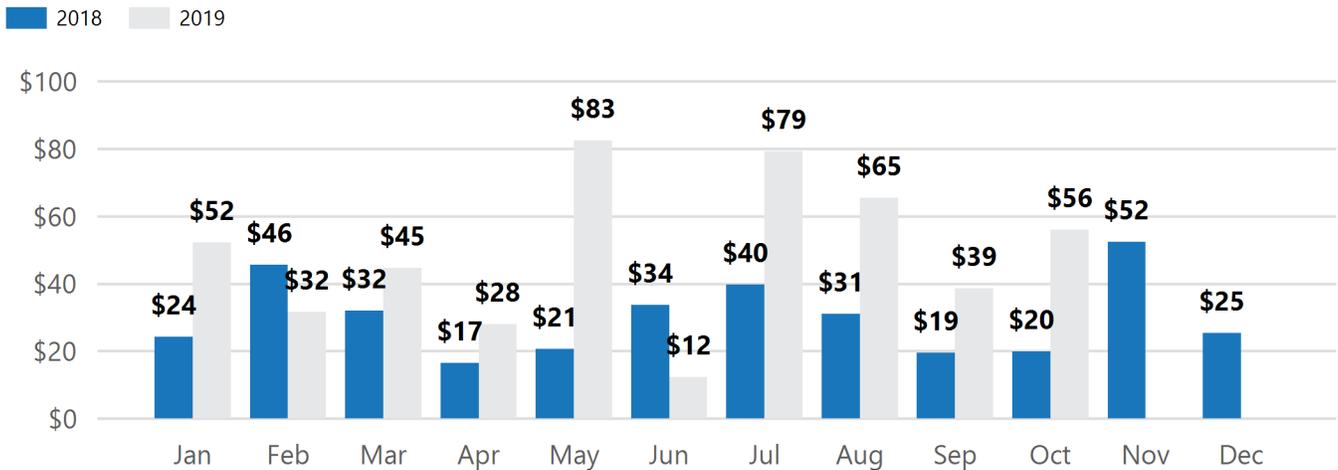
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Total Incentives Year Over Year



Total Claim Savings Year Over Year in Thousands(000's)



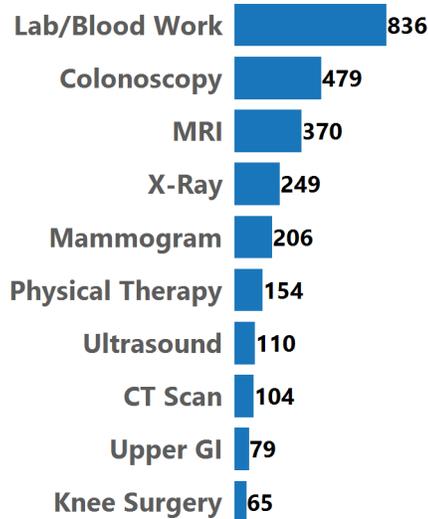


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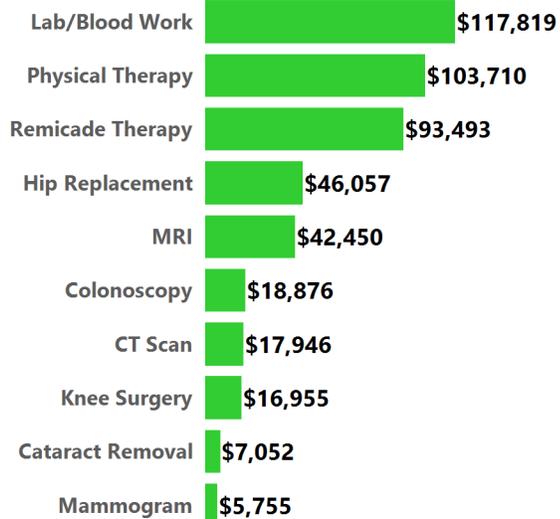
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Best Procedures Summary (Jan 2019 - Oct 2019)

Top Shopping Procedures

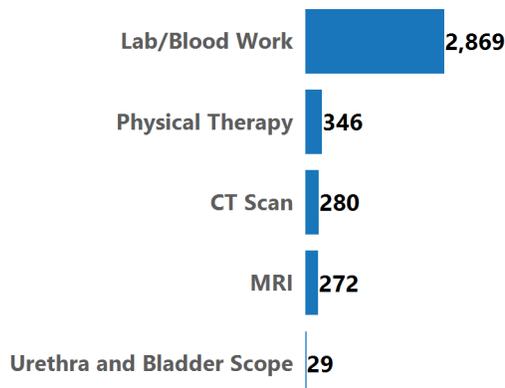


Top Savings Summary

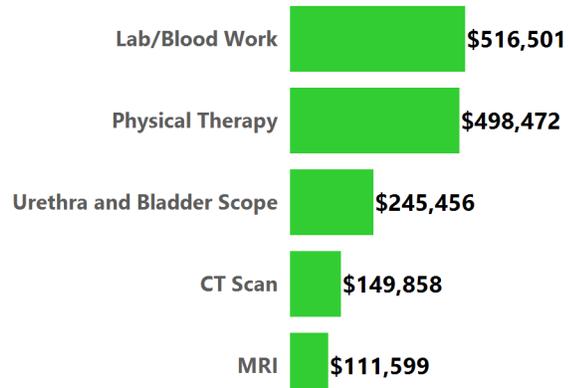


Missed Opportunity Procedure Summary (Jan 2019 - Oct 2019)

Top 5 Missed Opportunity Claims



Top 5 Missed Opportunity Savings





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PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Oct 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	5	11	0	\$0	0.00%	\$0	\$0	\$7,768	\$38,839
Bariatric Surgery	2	9	0	\$0	0.00%	\$0	\$0	\$5,487	\$10,974
Bone and Joint Imaging	4	13	1	\$150	25.00%	(\$456)	(\$456)	\$308	\$924
Bone Density	38	64	11	\$400	28.95%	\$2,744	\$249	\$61	\$1,648
Breast Biopsy	4	6	0	\$0	0.00%	\$0	\$0	\$1,831	\$7,325
Breast Lumpectomy	1	2	0	\$0	0.00%	\$0	\$0	\$3,670	\$3,670
Bronchoscopy	3	2	0	\$0	0.00%	\$0	\$0	(\$206)	(\$619)
Bunionectomy	1	6	0	\$0	0.00%	\$0	\$0	\$0	\$0
Carpal Tunnel	1	5	1	\$150	100.00%	(\$150)	(\$150)	\$1,419	\$0
Cataract Removal	21	9	4	\$600	19.05%	\$7,052	\$1,763	\$773	\$13,140
Colonoscopy	128	479	36	\$7,825	28.13%	\$18,876	\$524	\$744	\$68,407
CT Scan	280	104	23	\$3,350	8.21%	\$17,946	\$780	\$583	\$149,858
Dilation & Curettage - D&C	4	0	0	\$0	0.00%	\$0	\$0		\$0
Ear Tubes	12	1	0	\$0	0.00%	\$0	\$0	\$333	\$3,991
Gall Bladder Surgery	11	3	0	\$0	0.00%	\$0	\$0	\$2,038	\$22,413
Hammertoe Correction	2	1	0	\$0	0.00%	\$0	\$0	(\$150)	(\$300)
Hernia Repair	11	37	1	\$100	9.09%	\$3,801	\$3,801	\$2,162	\$21,623
Hip Replacement	7	12	4	\$1,500	57.14%	\$46,057	\$11,514	(\$187)	(\$562)
Hysterectomy	7	5	0	\$0	0.00%	\$0	\$0	\$1,678	\$11,748
Hysteroscopy	8	4	0	\$0	0.00%	\$0	\$0	\$877	\$7,017
Knee Replacement	6	29	1	\$250	16.67%	(\$3,895)	(\$3,895)	\$4,159	\$20,794
Knee Surgery	13	65	4	\$450	30.77%	\$16,955	\$4,239	\$1,491	\$13,421
Lab/Blood Work	2,869	836	490	\$12,250	17.08%	\$117,819	\$240	\$217	\$516,501
Lithotripsy - Kidney Stones	6	4	0	\$0	0.00%	\$0	\$0	\$3,754	\$22,525
Mammogram	324	206	58	\$2,900	17.90%	\$5,755	\$99	\$129	\$34,257
MRI	272	370	62	\$8,150	22.79%	\$42,450	\$685	\$531	\$111,599
PET Scan	3	5	0	\$0	0.00%	\$0	\$0	\$1,848	\$5,545
Physical Therapy	346	154	55	\$8,250	15.90%	\$103,710	\$1,886	\$1,713	\$498,472
Prostate Surgery	1	3	0	\$0	0.00%	\$0	\$0		\$0
Remicade Therapy	41	52	26	\$13,000	63.41%	\$93,493	\$3,596	\$5,109	\$76,641
Shoulder Surgery	11	5	4	\$350	36.36%	\$4,162	\$1,040	\$4,758	\$33,305



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PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Oct 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Sinus Surgery	11	3	0	\$0	0.00%	\$0	\$0	\$3,268	\$35,946
Spinal Fusion	1	3	0	\$0	0.00%	\$0	\$0	\$0	\$0
Tonsils and Adenoids	9	2	2	\$300	22.22%	\$5,657	\$2,828	\$1,853	\$12,972
Total Revision of Hip and Knee	1	2	0	\$0	0.00%	\$0	\$0		\$0
Tubal Ligation	4	0	0	\$0	0.00%	\$0	\$0	\$3,425	\$13,699
Ultrasound	355	110	19	\$800	5.35%	\$5,020	\$264	\$171	\$57,555
Upper GI	70	79	5	\$575	7.14%	\$2,547	\$509	\$789	\$51,290
Urethra and Bladder Scope	29	6	0	\$0	0.00%	\$0	\$0	\$8,464	\$245,456
Uterine Tissue Biopsy	18	0	0	\$0	0.00%	\$0	\$0		\$0
X-Ray	1,051	249	14	\$350	1.33%	\$1,243	\$89	\$69	\$71,383
Total	5,991	2,956	821	\$61,700		\$490,786			\$2,181,457

Metric Name	Definition
Activated Households that Shopped	How many activated households had shop activity
Activated Performance rate	Household Activation rate/[benchmark]
Activated Shopping Rate	Total activated household shop activity/Total activated households
Activation	First encounter with a member via PAT, SSA, VCI, OLF, MEG
Activation Rate	Total activated households/Total households
Active Households	Total count of households that are currently enrolled in the plan and eligible for SmartShopper
Active Members	Total count of members that are currently enrolled in the plan and eligible for SmartShopper
Average Savings per Shop	Total activated household claim savings amount/Total activated household shop activity
Average Savings Per Shop Activity	Total Claim Savings Amount / Total activated active households that shopped
Book of Business Average Savings per Case	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Claims	Number of claims possessed by Sapphire-Digital for Incentives
Claims Savings	Sum of the savings for each incentive paid (calculated as destination cost-actual cost-incentive paid)
Gross Savings	Sum Of Incentive Amounts and Claim Savings
Households Activated	How many households are activated
Households Registered	How many households are registered
\$ Incentives Paid	How much had the client/account received from incentive payments
# Incentives Paid	How many incentives had the client/account received
Incurred Claims	Total Count of claims
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings per Case)
Redirection Rate	Incentives Paid/Incurred Claims
Registration	First instance of a member validating or providing an email and/or phone number
Savings Per Case	Claim Savings/Incentives Paid
Shop Activity by Activated Households	How much shop activity for activated households



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PERFORMANCE REPORT

Metric Name	Definition
Shop Conversion Rate	Total activated active households receiving an incentive / Total activated active households that shopped
Shopping Activity	Total Count of Phone inquiries and Web Searches by households
Shopping Rate	Total activated household shop activity/Total households



Sep 2019
Report Date

PERFORMANCE REPORT

EXECUTIVE SUMMARY

 Eligible Population	<p>2,906 Members</p>		<p>1,195 Households</p>					
 Activation (Program to Date) <p>137.23% Performance Rate</p>	 Shopping (Program to Date) <p>88.41% Activated Shopping Rate</p>		 Incentives Paid (Program to Date) <p>86.21% Shop Conversion Rate</p>					
<p>492 Households Activated</p> <p>30.0% Target Benchmark</p> <p>41.17% Activation Rate</p>	<p>435 Activated Households that shopped</p> <p>\$5,137.78 Average Savings per Shop Activity</p> <p>36.40% Shopping Rate</p>	<p>5,389 Shop Activity by Activated Households</p> <p>Shopping By Gender</p> <table border="1"> <tr> <td>Men</td> <td>Women</td> </tr> <tr> <td>53%</td> <td>47%</td> </tr> </table>		Men	Women	53%	47%	<p>2,938 # Incentives Paid</p> <p>\$220,170 \$ Incentives Paid</p> <p>\$761 Average Savings Per Incentive</p>
Men	Women							
53%	47%							
 Claims Savings (Program to Date)	<p>\$2,455,104 Total Gross Savings</p>	<p>\$2,234,934 Total Claims Savings</p>	<p>12,087 Total Shoppable Claims</p>					
Monthly Performance	<p>\$43,549 Total Gross Savings</p> <p>\$38,574 Total Claims Savings</p>		<p>\$4,975 \$ Incentives Paid</p> <p>68 # Incentives Paid</p>					

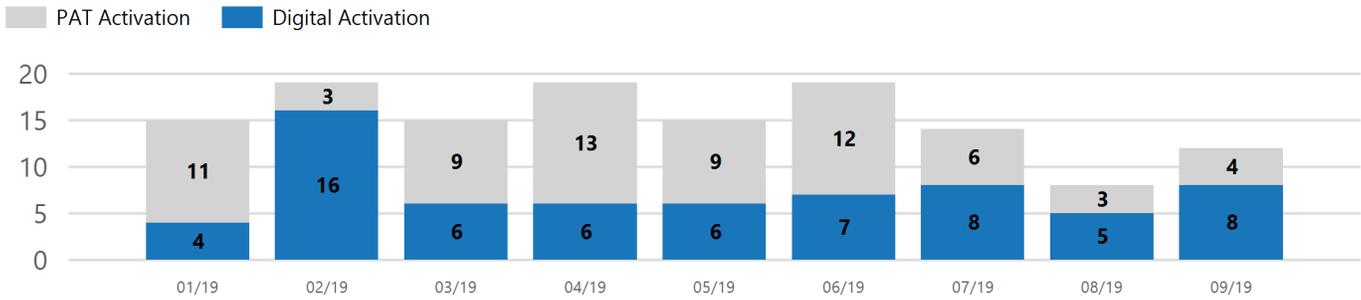


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Report Date

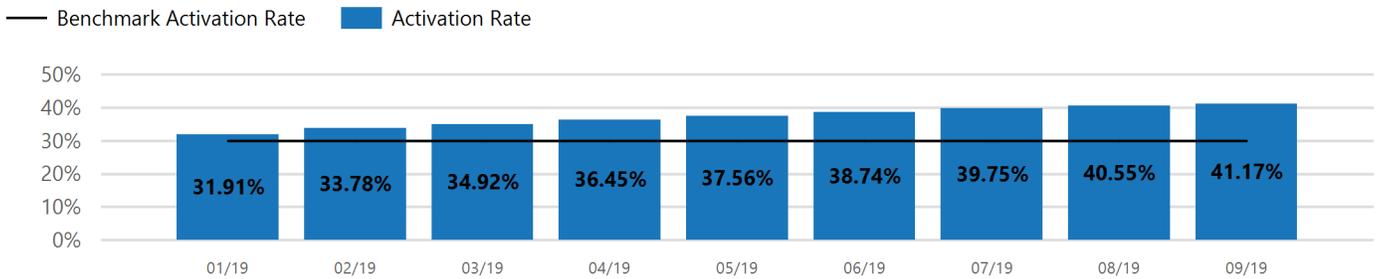
PERFORMANCE REPORT

Household Activations (Jan 2019 - Sep 2019)

Monthly Activations

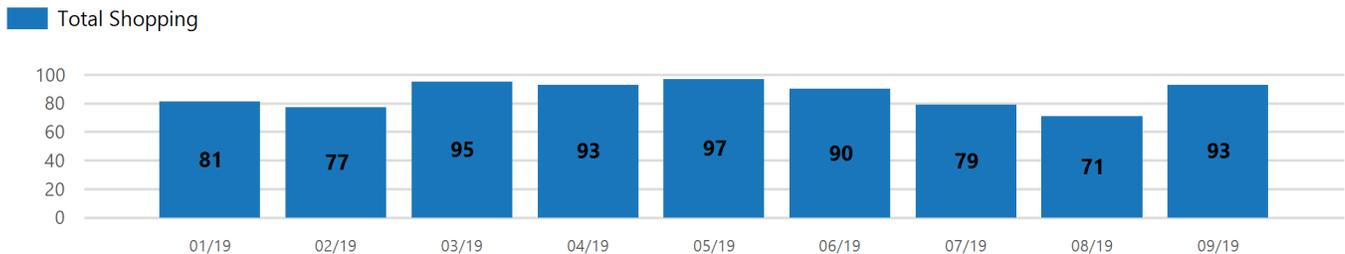


Cumulative Activations

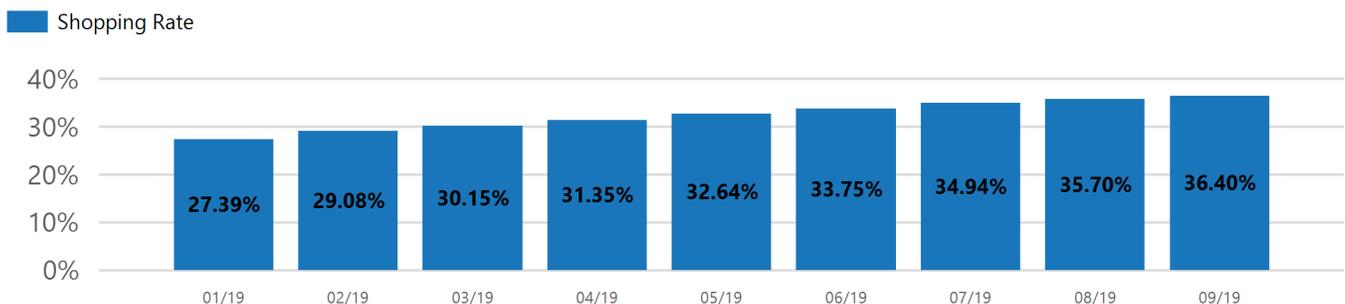


Household Shopping (Jan 2019 - Sep 2019)

Monthly Shopping



Cumulative Shopping



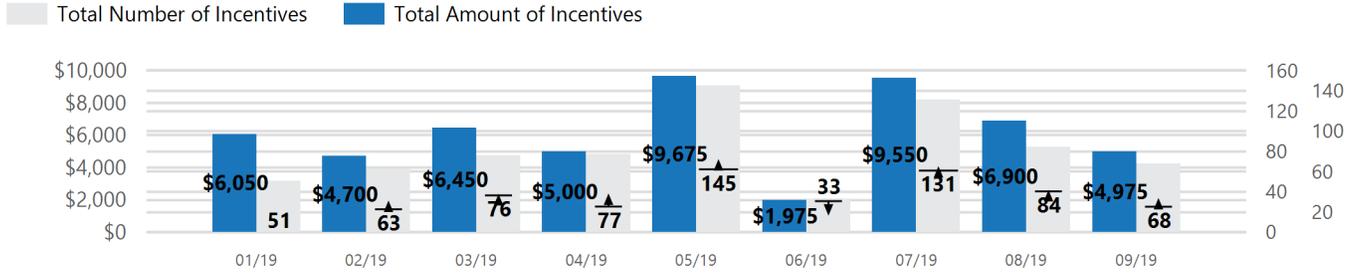


Sep 2019
Report Date

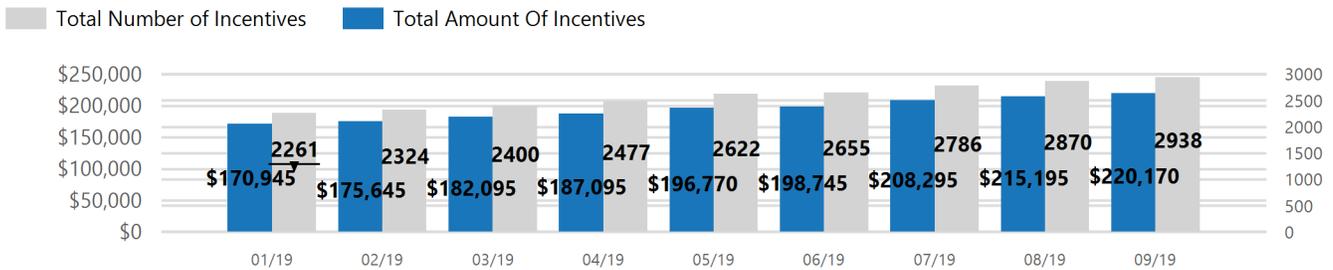
PERFORMANCE REPORT

Household Incentives (Jan 2019 - Sep 2019)

Monthly Incentives

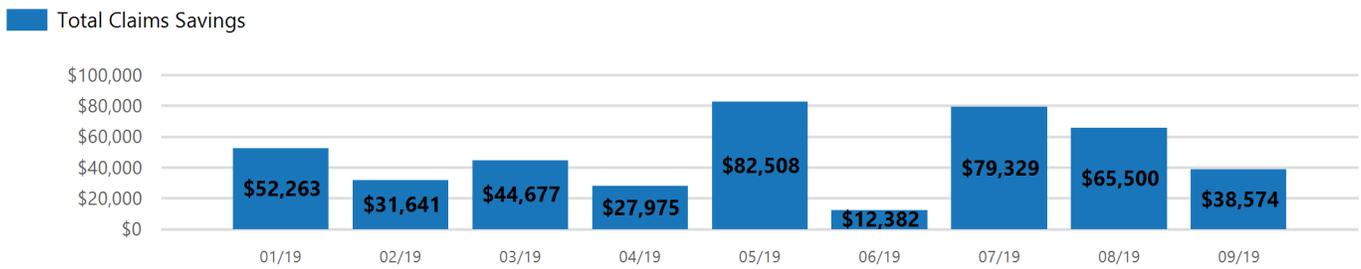


Cumulative Incentives

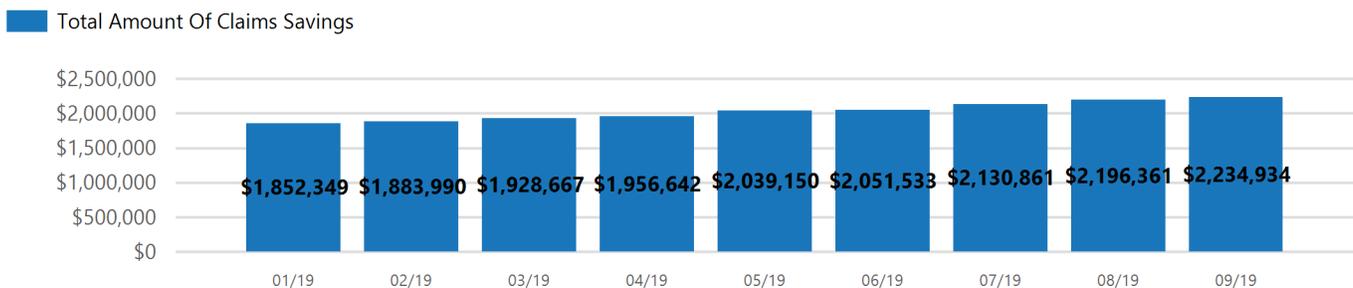


Claims Savings (Jan 2019 - Sep 2019)

Monthly Claims Savings



Cumulative Claims Savings



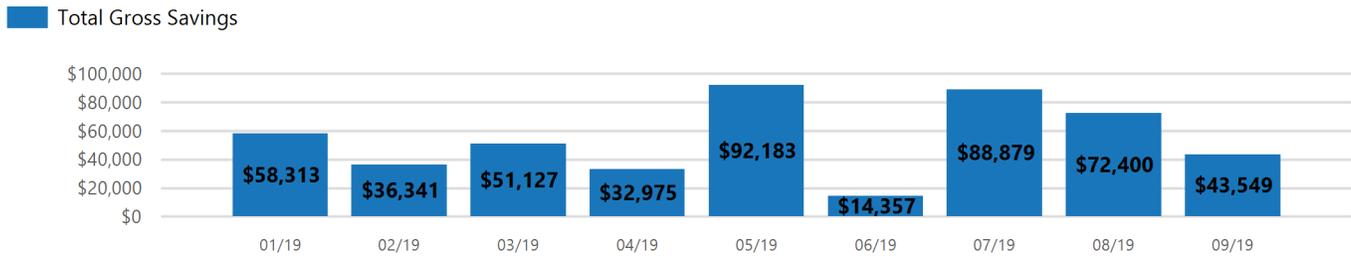


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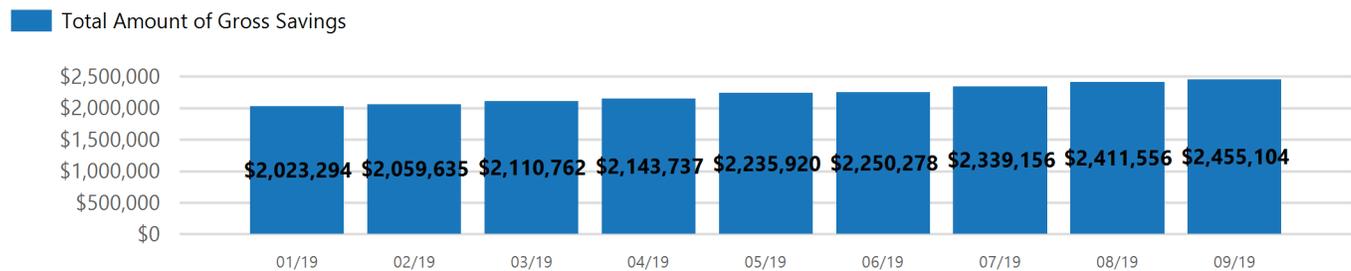
PERFORMANCE REPORT

Gross Savings (Jan 2019 - Sep 2019)

Monthly Gross Savings

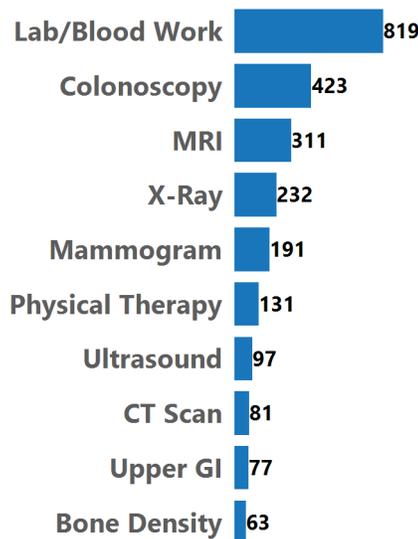


Cumulative Gross Savings

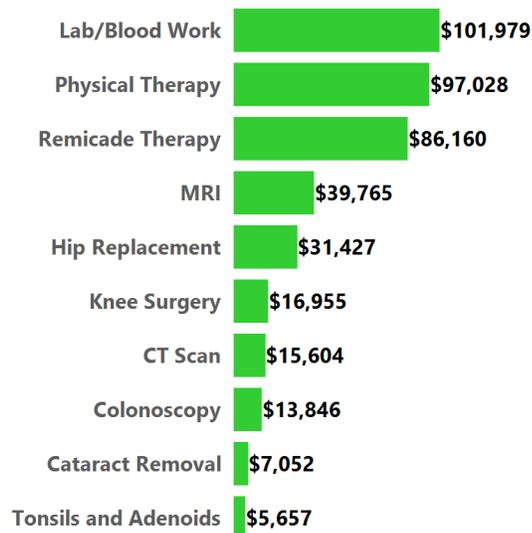


Procedure Summary (Jan 2019 - Sep 2019)

Total Shopping



Total Savings



Sep 2019
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Sep 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	5	11	0	\$0	0.00%	\$0	\$0	\$7,768	\$38,839
Bariatric Surgery	2	9	0	\$0	0.00%	\$0	\$0	\$5,487	\$10,974
Bone and Joint Imaging	3	13	1	\$150	33.33%	(\$456)	(\$456)	\$308	\$616
Bone Density	32	63	10	\$375	31.25%	\$2,584	\$258	\$61	\$1,343
Breast Biopsy	3	6	0	\$0	0.00%	\$0	\$0	\$1,831	\$5,494
Breast Lumpectomy	1	2	0	\$0	0.00%	\$0	\$0	\$3,670	\$3,670
Bronchoscopy	2	2	0	\$0	0.00%	\$0	\$0	(\$206)	(\$413)
Bunionectomy	1	6	0	\$0	0.00%	\$0	\$0	\$0	\$0
Carpal Tunnel	1	5	1	\$150	100.00%	(\$150)	(\$150)	\$1,419	\$0
Cataract Removal	18	9	4	\$600	22.22%	\$7,052	\$1,763	\$773	\$10,821
Colonoscopy	117	423	31	\$6,575	26.50%	\$13,846	\$447	\$744	\$63,946
CT Scan	242	81	20	\$2,900	8.26%	\$15,604	\$780	\$583	\$129,450
Dilation & Curettage - D&C	4	0	0	\$0	0.00%	\$0	\$0		\$0
Ear Tubes	10	0	0	\$0	0.00%	\$0	\$0	\$333	\$3,326
Gall Bladder Surgery	9	3	0	\$0	0.00%	\$0	\$0	\$2,038	\$18,338
Hammertoe Correction	2	1	0	\$0	0.00%	\$0	\$0	(\$150)	(\$300)
Hernia Repair	10	33	1	\$100	10.00%	\$3,801	\$3,801	\$2,162	\$19,460
Hip Replacement	6	6	3	\$1,250	50.00%	\$31,427	\$10,476	(\$187)	(\$562)
Hysterectomy	7	3	0	\$0	0.00%	\$0	\$0	\$1,678	\$11,748
Hysteroscopy	7	3	0	\$0	0.00%	\$0	\$0	\$877	\$6,139
Knee Replacement	6	22	1	\$250	16.67%	(\$3,895)	(\$3,895)	\$4,159	\$20,794
Knee Surgery	12	62	4	\$450	33.33%	\$16,955	\$4,239	\$1,491	\$11,930
Lab/Blood Work	2,533	819	428	\$10,700	16.90%	\$101,979	\$238	\$217	\$457,014
Lithotripsy - Kidney Stones	4	2	0	\$0	0.00%	\$0	\$0	\$3,754	\$15,016
Mammogram	287	191	52	\$2,600	18.12%	\$4,883	\$94	\$129	\$30,265
MRI	247	311	58	\$7,550	23.48%	\$39,765	\$686	\$531	\$100,439
PET Scan	3	3	0	\$0	0.00%	\$0	\$0	\$1,848	\$5,545
Physical Therapy	314	131	49	\$7,350	15.61%	\$97,028	\$1,980	\$1,713	\$453,935
Prostate Surgery	0	3	0	\$0	0.00%	\$0	\$0		\$0
Remicade Therapy	36	48	24	\$12,000	66.67%	\$86,160	\$3,590	\$5,109	\$61,313
Shoulder Surgery	11	5	4	\$350	36.36%	\$4,162	\$1,040	\$4,758	\$33,305
Sinus Surgery	7	3	0	\$0	0.00%	\$0	\$0	\$3,268	\$22,875



Sep 2019
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Sep 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Spinal Fusion	1	1	0	\$0	0.00%	\$0	\$0	\$0	\$0
Tonsils and Adenoids	9	2	2	\$300	22.22%	\$5,657	\$2,828	\$1,853	\$12,972
Total Revision of Hip and Knee	1	2	0	\$0	0.00%	\$0	\$0		\$0
Tubal Ligation	3	0	0	\$0	0.00%	\$0	\$0	\$3,425	\$10,274
Ultrasound	321	97	18	\$750	5.61%	\$4,864	\$270	\$171	\$51,902
Upper GI	62	77	5	\$575	8.06%	\$2,547	\$509	\$789	\$44,977
Urethra and Bladder Scope	23	6	0	\$0	0.00%	\$0	\$0	\$8,464	\$194,672
Uterine Tissue Biopsy	17	0	0	\$0	0.00%	\$0	\$0		\$0
X-Ray	924	232	12	\$300	1.30%	\$1,035	\$86	\$69	\$62,779
Total	5,303	2,696	728	\$55,275		\$434,849			\$1,912,896

Metric Name	Definition
Activated Households that Shopped	How many activated households had shop activity
Activated Performance rate	Household Activation rate/[benchmark]
Activated Shopping Rate	Total activated household shop activity/Total activated households
Activation Rate	Total activated households/Total households
Active Households	Total count of households that are currently enrolled in the plan and eligible for SmartShopper
Active Members	Total count of members that are currently enrolled in the plan and eligible for SmartShopper
Average Savings per Shop	Total activated household claim savings amount/Total activated household shop activity
Average Savings Per Shop Activity	Total Claim Savings Amount / Total activated active households that shopped
Book of Business Average Savings per Case	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Claims	Number of claims possessed by Sapphire-Digital for Incentives
Claims Savings	Sum of the savings for each incentive paid (calculated as destination cost-actual cost-incentive paid)
Gross Savings	Sum Of Incentive Amounts and Claim Savings
Households Activated	How many households are activated
Households Registered	How many households are registered
\$ Incentives Paid	How much had the client/account received from incentive payments
# Incentives Paid	How many incentives had the client/account received
Incurred Claims	Total Count of claims
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings per Case)
Redirection Rate	Incentives Paid/Incurred Claims
Savings Per Case	Claim Savings/Incentives Paid
Shop Activity by Activated Households	How much shop activity for activated households
Shop Conversion Rate	Total activated active households receiving an incentive / Total activated active households that shopped
Shopping Activity	Total Count of Phone inquiries and Web Searches by households



Sep 2019
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PERFORMANCE REPORT

Metric Name	Definition
Shopping Rate	Total activated household shop activity/Total households



Aug 2019
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PERFORMANCE REPORT

EXECUTIVE SUMMARY

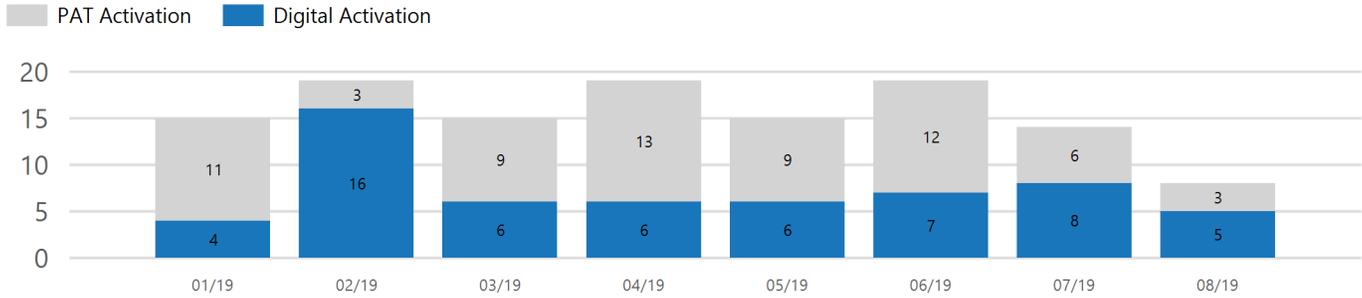
 <p>Eligible Population</p>	<p>2,908 Members</p>		<p>1,196 Households</p>					
 <p>Activation (Program to Date)</p> <p>135.17% Performance Rate</p>	 <p>Shopping (Program to Date)</p> <p>88.04% Activated Shopping Rate</p>		 <p>Incentives Paid (Program to Date)</p> <p>86.65% Shop Conversion Rate</p>					
<p>485 Households Activated</p> <p>30.0% Target Benchmark</p> <p>40.55% Activation Rate</p>	<p>427 Activated Households that shopped</p> <p>\$5,143.70 Average Savings per Shop Activity</p> <p>35.70% Shopping Rate</p>	<p>5,139 Shop Activity by Activated Households</p> <p>Shopping By Gender</p> <table border="1"> <tr> <td>Men</td> <td>Women</td> </tr> <tr> <td>52%</td> <td>48%</td> </tr> </table>		Men	Women	52%	48%	<p>2,870 # Incentives Paid</p> <p>\$215,195 \$ Incentives Paid</p> <p>\$765 Average Savings Per Incentive</p>
Men	Women							
52%	48%							
 <p>Claims Savings (Program to Date)</p>	<p>\$2,411,556 Total Gross Savings</p>		<p>\$2,196,361 Total Claims Savings</p> <p>11,551 Total Shoppable Claims</p>					
<p>Monthly Performance</p>	<p>\$72,400 Total Gross Savings</p> <p>\$65,500 Total Claims Savings</p>		<p>\$6,900 \$ Incentives Paid</p> <p>84 # Incentives Paid</p>					

Aug 2019
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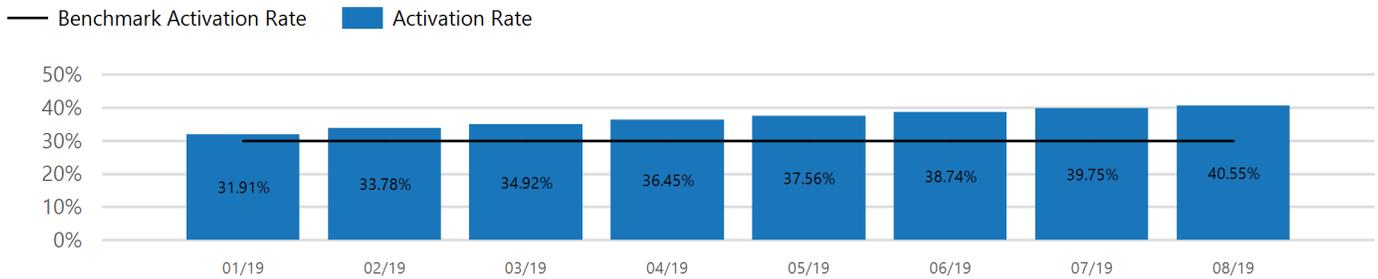
PERFORMANCE REPORT

Household Activations (Jan 2019 - Aug 2019)

Monthly Activations

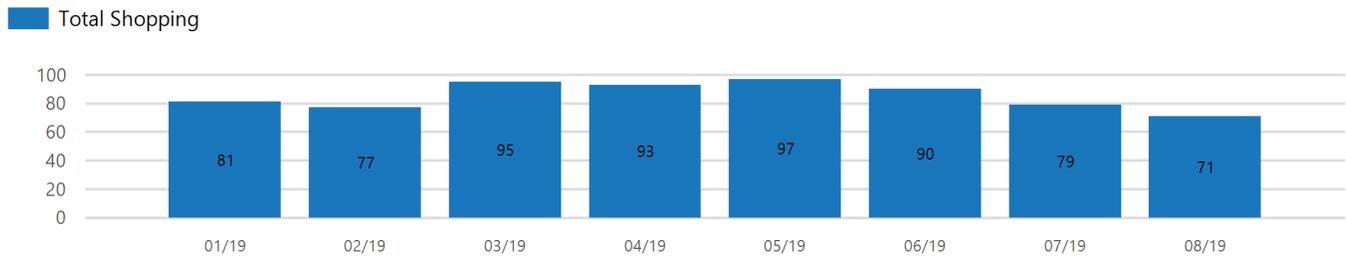


Cumulative Activations

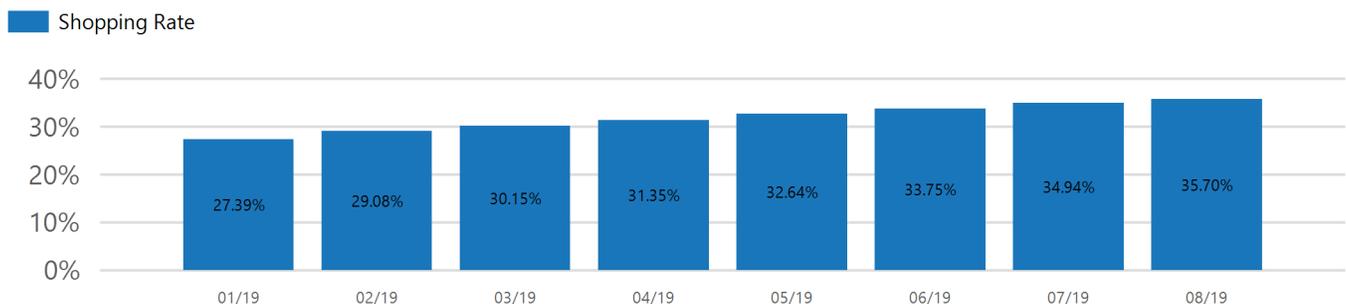


Household Shopping (Jan 2019 - Aug 2019)

Monthly Shopping



Cumulative Shopping



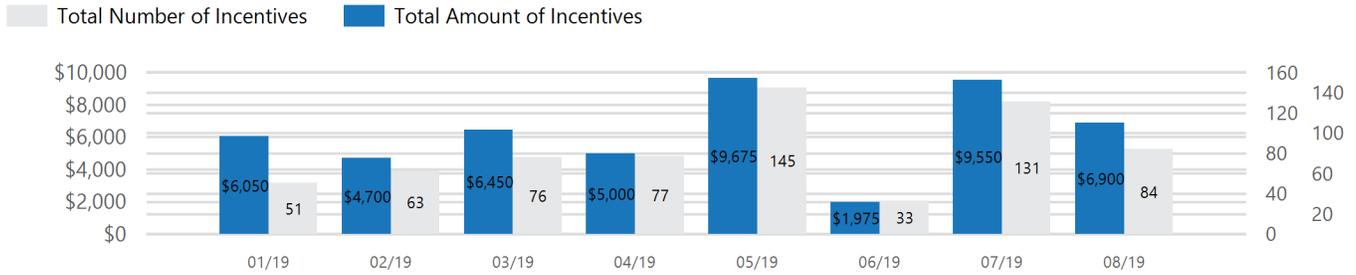


Aug 2019
Report Date

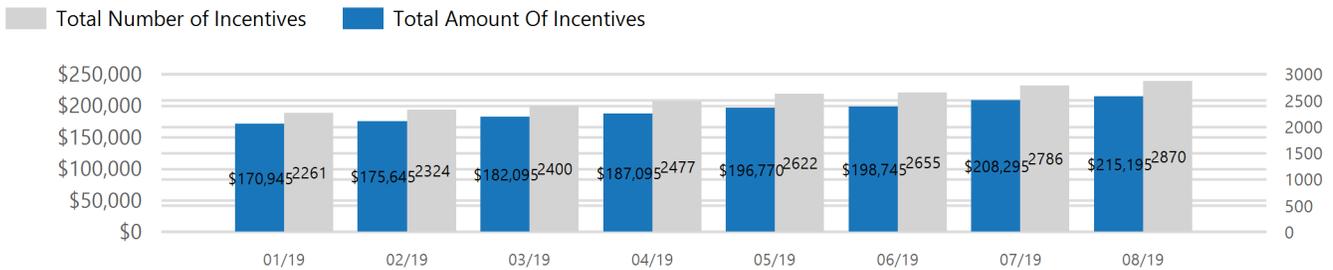
PERFORMANCE REPORT

Household Incentives (Jan 2019 - Aug 2019)

Monthly Incentives

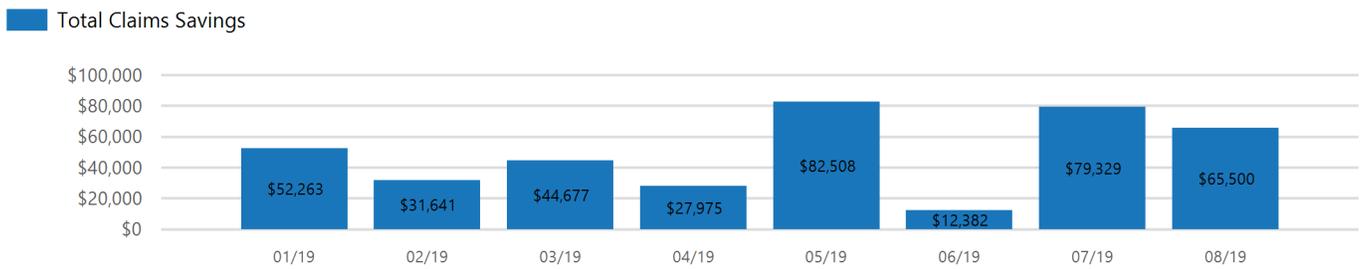


Cumulative Incentives

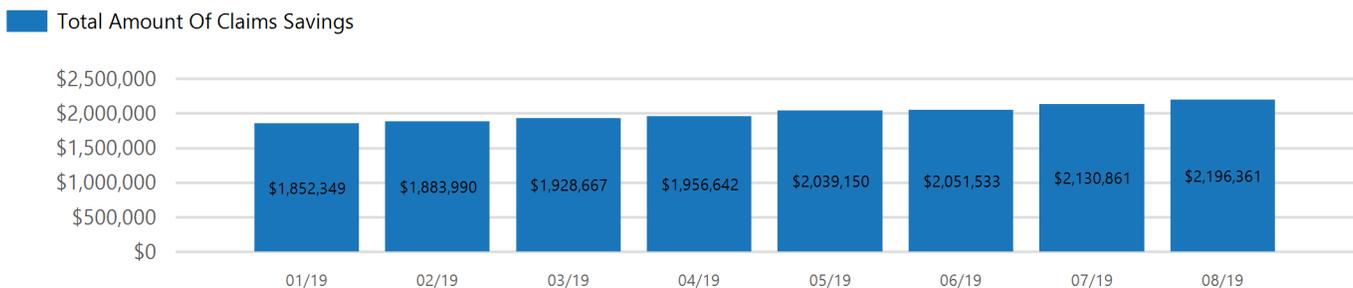


Claims Savings (Jan 2019 - Aug 2019)

Monthly Claims Savings



Cumulative Claims Savings





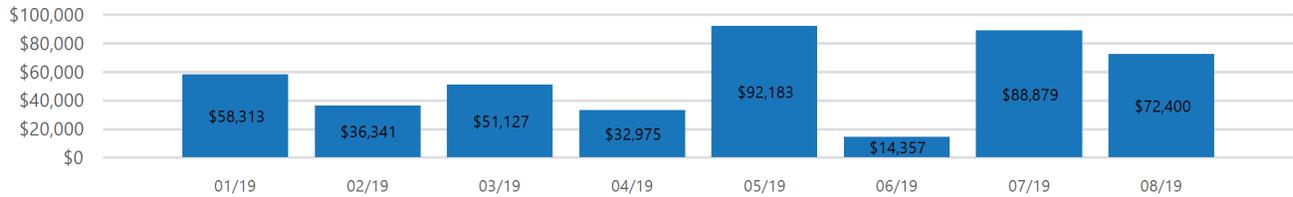
Aug 2019
Report Date

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Gross Savings (Jan 2019 - Aug 2019)

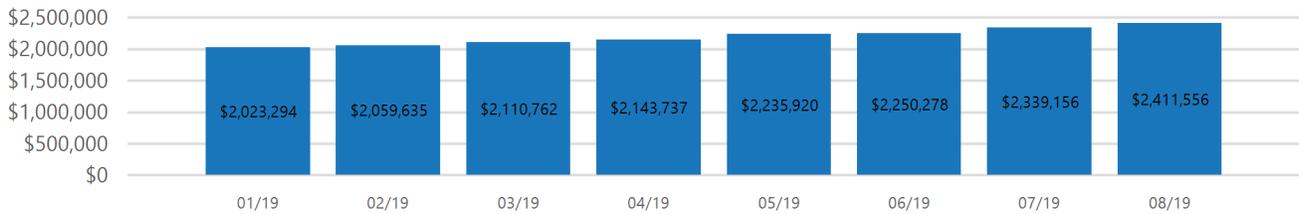
Monthly Gross Savings

Total Gross Savings



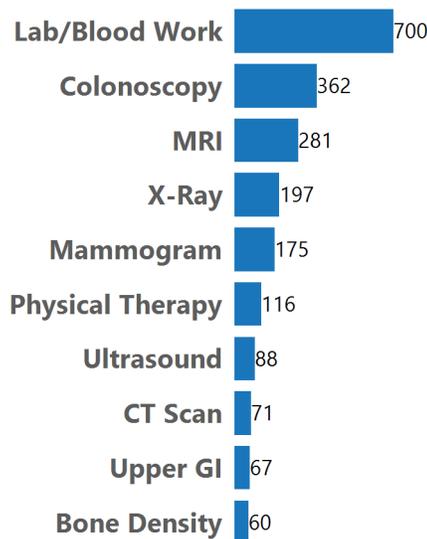
Cumulative Gross Savings

Total Amount of Gross Savings

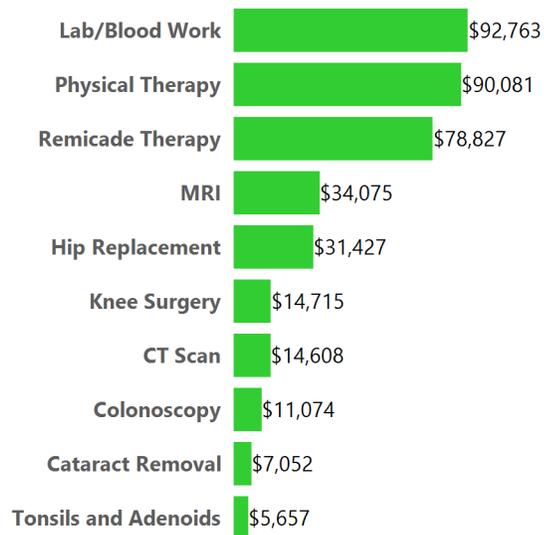


Procedure Summary (Jan 2019 - Aug 2019)

Total Shopping



Total Savings





Aug 2019
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Aug 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	5	11	0	\$0	0.00%	\$0	\$0	\$7,768	\$38,839
Bariatric Surgery	2	7	0	\$0	0.00%	\$0	\$0	\$5,487	\$10,974
Bone and Joint Imaging	2	11	1	\$150	50.00%	(\$456)	(\$456)	\$308	\$308
Bone Density	30	60	8	\$275	26.67%	\$1,232	\$154	\$61	\$1,343
Breast Biopsy	3	5	0	\$0	0.00%	\$0	\$0	\$1,831	\$5,494
Breast Lumpectomy	1	2	0	\$0	0.00%	\$0	\$0	\$3,670	\$3,670
Bronchoscopy	2	1	0	\$0	0.00%	\$0	\$0	(\$206)	(\$413)
Bunionectomy	0	6	0	\$0	0.00%	\$0	\$0	\$0	\$0
Carpal Tunnel	1	5	1	\$150	100.00%	(\$150)	(\$150)	\$1,419	\$0
Cataract Removal	18	9	4	\$600	22.22%	\$7,052	\$1,763	\$773	\$10,821
Colonoscopy	101	362	27	\$5,775	26.73%	\$11,074	\$410	\$744	\$55,023
CT Scan	215	71	19	\$2,750	8.84%	\$14,608	\$769	\$583	\$114,289
Dilation & Curettage - D&C	4	0	0	\$0	0.00%	\$0	\$0		\$0
Ear Tubes	8	0	0	\$0	0.00%	\$0	\$0	\$333	\$2,660
Gall Bladder Surgery	6	3	0	\$0	0.00%	\$0	\$0	\$2,038	\$12,225
Hammertoe Correction	1	1	0	\$0	0.00%	\$0	\$0	(\$150)	(\$150)
Hernia Repair	10	33	1	\$100	10.00%	\$3,801	\$3,801	\$2,162	\$19,460
Hip Replacement	6	5	3	\$1,250	50.00%	\$31,427	\$10,476	(\$187)	(\$562)
Hysterectomy	7	2	0	\$0	0.00%	\$0	\$0	\$1,678	\$11,748
Hysteroscopy	7	2	0	\$0	0.00%	\$0	\$0	\$877	\$6,139
Knee Replacement	5	20	1	\$250	20.00%	(\$3,895)	(\$3,895)	\$4,159	\$16,635
Knee Surgery	12	59	3	\$400	25.00%	\$14,715	\$4,905	\$1,491	\$13,421
Lab/Blood Work	2,280	700	388	\$9,700	17.02%	\$92,763	\$239	\$217	\$410,769
Lithotripsy - Kidney Stones	4	2	0	\$0	0.00%	\$0	\$0	\$3,754	\$15,016
Mammogram	265	175	48	\$2,400	18.11%	\$4,301	\$90	\$129	\$27,947
MRI	218	281	52	\$6,725	23.85%	\$34,075	\$655	\$531	\$88,216
PET Scan	3	2	0	\$0	0.00%	\$0	\$0	\$1,848	\$5,545
Physical Therapy	284	116	45	\$6,750	15.85%	\$90,081	\$2,002	\$1,713	\$409,398
Prostate Surgery	0	3	0	\$0	0.00%	\$0	\$0		\$0
Remicade Therapy	31	46	22	\$11,000	70.97%	\$78,827	\$3,583	\$5,109	\$45,985
Shoulder Surgery	10	5	4	\$350	40.00%	\$4,162	\$1,040	\$4,758	\$28,548
Sinus Surgery	7	3	0	\$0	0.00%	\$0	\$0	\$3,268	\$22,875



Aug 2019
Report Date

PERFORMANCE REPORT

Cost-Effective Breakout By Procedure (Jan 2019 - Aug 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Spinal Fusion	1	1	0	\$0	0.00%	\$0	\$0	\$0	\$0
Tonsils and Adenoids	8	1	2	\$300	25.00%	\$5,657	\$2,828	\$1,853	\$11,119
Total Revision of Hip and Knee	1	2	0	\$0	0.00%	\$0	\$0		\$0
Tubal Ligation	3	0	0	\$0	0.00%	\$0	\$0	\$3,425	\$10,274
Ultrasound	293	88	18	\$750	6.14%	\$4,864	\$270	\$171	\$47,106
Upper GI	52	67	3	\$375	5.77%	\$1,314	\$438	\$789	\$38,665
Urethra and Bladder Scope	21	6	0	\$0	0.00%	\$0	\$0	\$8,464	\$177,744
Uterine Tissue Biopsy	16	0	0	\$0	0.00%	\$0	\$0		\$0
X-Ray	824	197	10	\$250	1.21%	\$824	\$82	\$69	\$56,033
Total	4,767	2,370	660	\$50,300		\$396,275			\$1,717,165

Metric Name	Definition
Activated Households that Shopped	How many activated households had shop activity
Activated Performance rate	Household Activation rate/[benchmark]
Activated Shopping Rate	Total activated household shop activity/Total activated households
Activation Rate	Total activated households/Total households
Active Households	Total count of households that are currently enrolled in the plan and eligible for SmartShopper
Active Members	Total count of members that are currently enrolled in the plan and eligible for SmartShopper
Average Savings per Shop	Total activated household claim savings amount/Total activated household shop activity
Average Savings Per Shop Activity	Total Claim Savings Amount / Total activated active households that shopped
Book of Business Average Savings per Case	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Claims	Number of claims possessed by Sapphire-Digital for Incentives
Claims Savings	Sum of the savings for each incentive paid (calculated as destination cost-actual cost-incentive paid)
Gross Savings	Sum Of Incentive Amounts and Claim Savings
Households Activated	How many households are activated
Households Registered	How many households are registered
\$ Incentives Paid	How much had the client/account received from incentive payments
# Incentives Paid	How many incentives had the client/account received
Incurred Claims	Total Count of claims
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings per Case)
Redirection Rate	Incentives Paid/Incurred Claims
Savings Per Case	Claim Savings/Incentives Paid
Shop Activity by Activated Households	How much shop activity for activated households
Shop Conversion Rate	Total activated active households receiving an incentive / Total activated active households that shopped
Shopping Activity	Total Count of Phone enquiries and Web Searches by households



Aug 2019
Report Date

PERFORMANCE REPORT

Metric Name	Definition
Shopping Rate	Total activated household shop activity/Total households



Jul 2019
Report Date

PERFORMANCE REPORT

EXECUTIVE SUMMARY

 Eligible Population	<p>2,955 Members</p>		<p>1,205 Households</p>					
 Activation (Program to Date) <p>132.50% Performance Rate</p>	 Shopping (Program to Date) <p>87.89% Activated Shopping Rate</p>		 Incentives Paid (Program to Date) <p>68.17% Shop Conversion Rate</p>					
<p>479 Households Activated</p> <p>30.0% Target Benchmark</p> <p>39.75% Activation Rate</p>	<p>421 Activated Households that shopped</p> <p>\$5,061.43 Average Savings per Shop Activity</p> <p>34.94% Shopping Rate</p>		<p>4,827 Shop Activity by Activated Households</p> <div style="border: 2px solid purple; padding: 5px; display: inline-block;"> <p>Shopping By Gender</p> <table style="width: 100%; text-align: center;"> <tr> <td>Men</td> <td>Women</td> </tr> <tr> <td>52%</td> <td>48%</td> </tr> </table> </div> <p>2,786 # Incentives Paid</p> <p>\$208,295 \$ Incentives Paid</p> <p>\$765 Average Savings Per Incentive</p>		Men	Women	52%	48%
Men	Women							
52%	48%							
 Claims Savings (Program to Date)	<p>\$2,339,156 Total Gross Savings</p>		<p>\$2,130,861 Total Claims Savings</p>					
<p>Monthly Performance</p>	<p>\$88,879 Total Gross Savings</p> <p>\$79,329 Total Claims Savings</p>		<p>\$9,550 \$ Incentives Paid</p> <p>131 # Incentives Paid</p>					

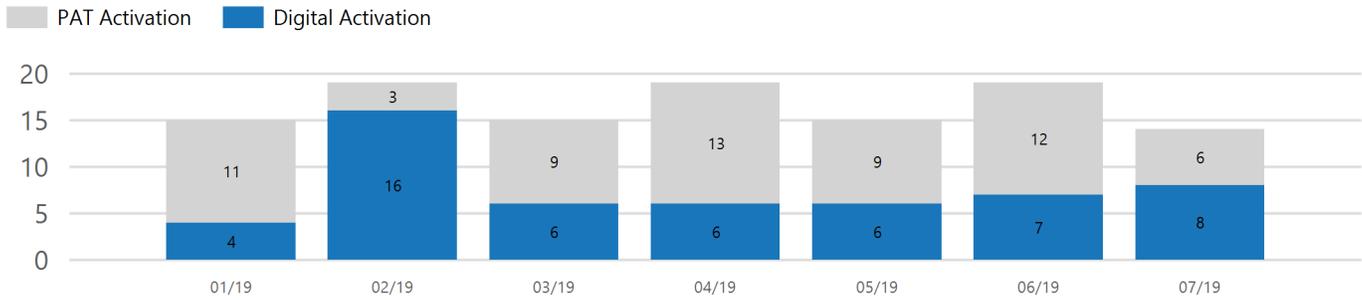


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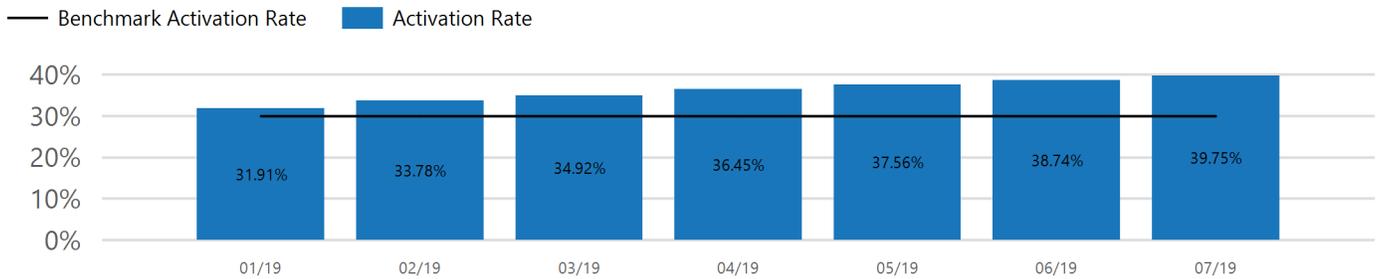
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Household Activations (Jan 2019 - Jul 2019)

Monthly Activations

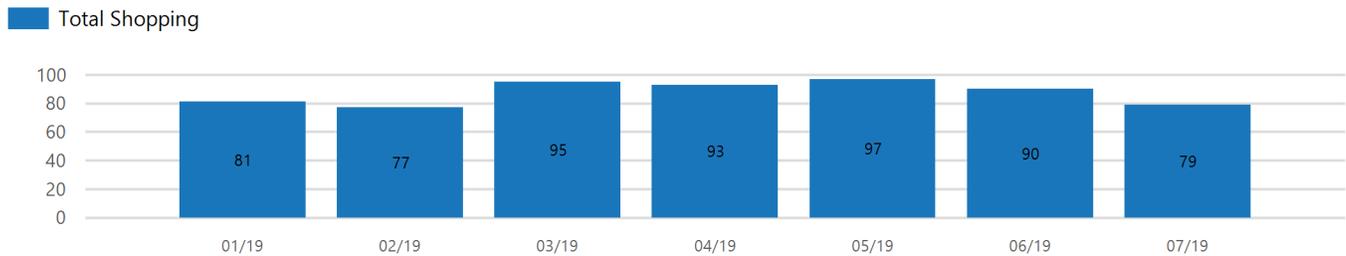


Cumulative Activations

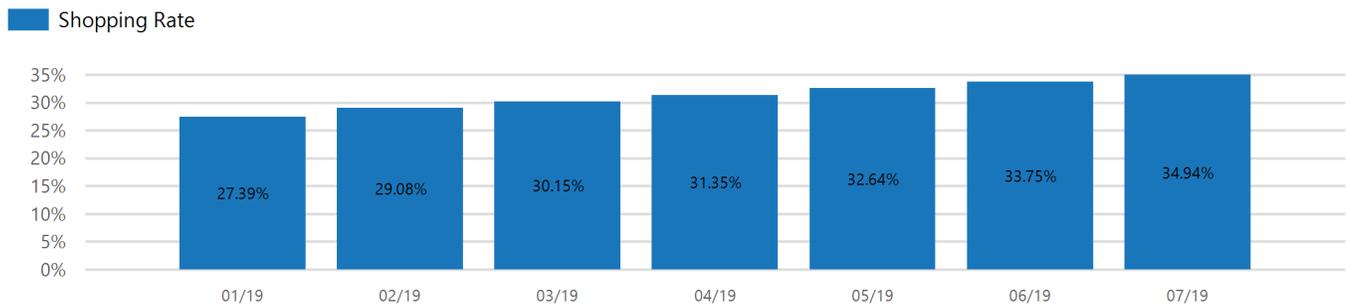


Household Shopping (Jan 2019 - Jul 2019)

Monthly Shopping



Cumulative Shopping



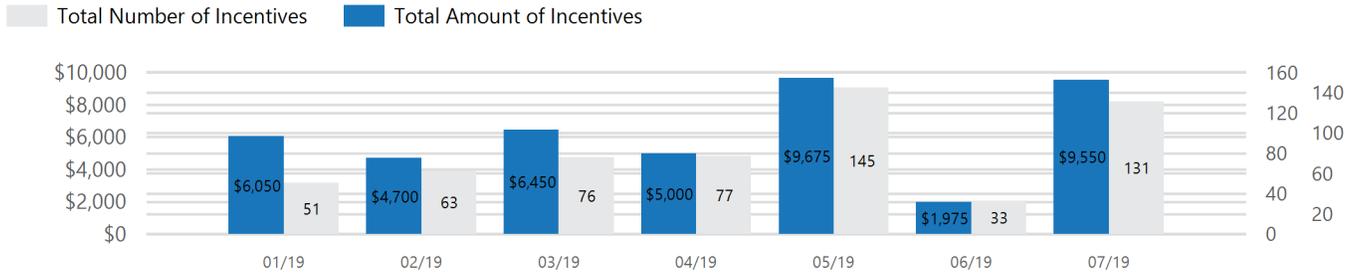


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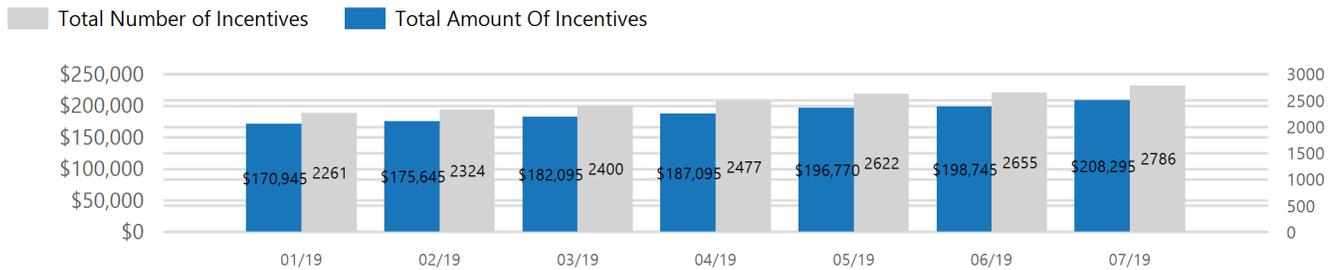
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Household Incentives (Jan 2019 - Jul 2019)

Monthly Incentives

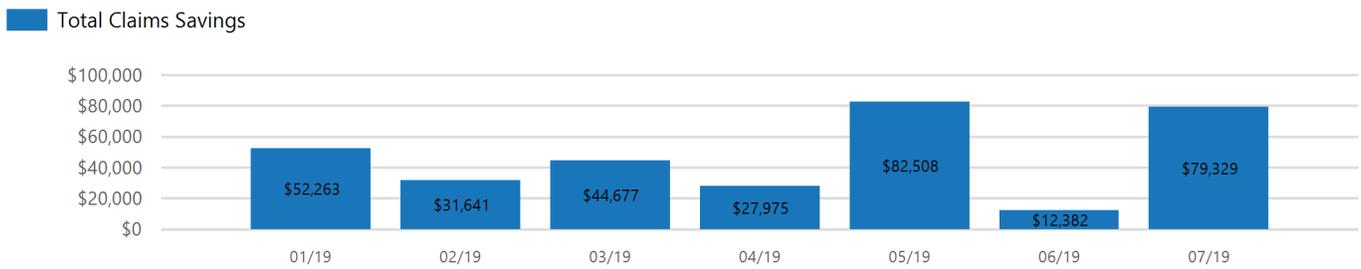


Cumulative Incentives



Claims Savings (Jan 2019 - Jul 2019)

Monthly Claims Savings



Cumulative Claims Savings





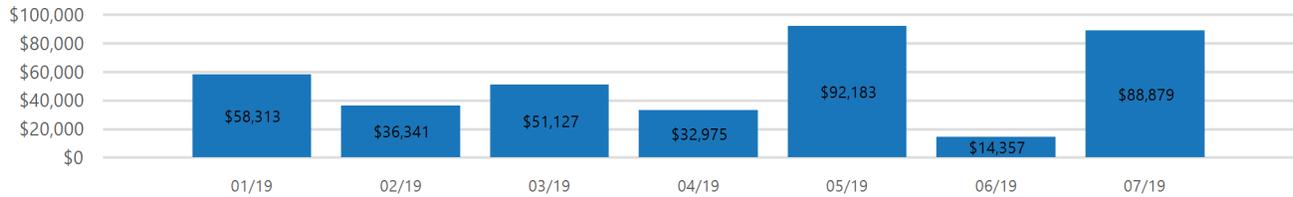
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Gross Savings (Jan 2019 - Jul 2019)

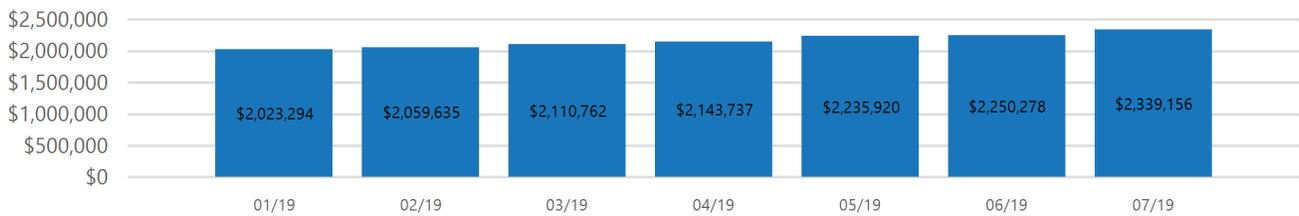
Monthly Gross Savings

Total Gross Savings



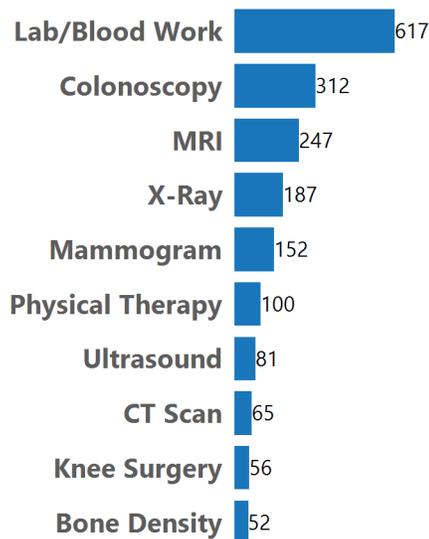
Cumulative Gross Savings

Total Amount of Gross Savings

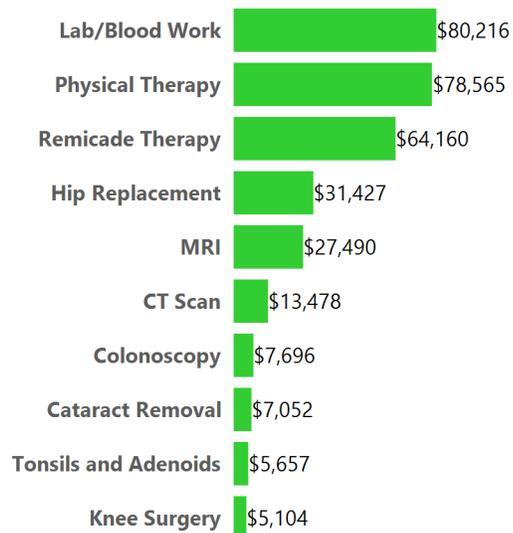


Procedure Summary (Jan 2019 - Jul 2019)

Total Shopping



Total Savings



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Cost-Effective Breakout By Procedure (Jan 2019 - Jul 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Back Surgery	4	11	0	\$0	0.00%	\$0	\$0	\$7,768	\$31,071
Bariatric Surgery	2	6	0	\$0	0.00%	\$0	\$0	\$5,487	\$10,974
Bone and Joint Imaging	2	9	1	\$150	50.00%	(\$456)	(\$456)	\$308	\$308
Bone Density	26	52	7	\$250	26.92%	\$1,072	\$153	\$61	\$1,160
Breast Biopsy	3	5	0	\$0	0.00%	\$0	\$0	\$1,831	\$5,494
Breast Lumpectomy	1	2	0	\$0	0.00%	\$0	\$0	\$3,670	\$3,670
Bronchoscopy	1	1	0	\$0	0.00%	\$0	\$0	(\$206)	(\$206)
Bunionectomy	0	6	0	\$0	0.00%	\$0	\$0	\$0	\$0
Carpal Tunnel	1	5	1	\$150	100.00%	(\$150)	(\$150)	\$1,419	\$0
Cataract Removal	17	9	4	\$600	23.53%	\$7,052	\$1,763	\$773	\$10,048
Colonoscopy	89	312	23	\$5,150	25.84%	\$7,696	\$335	\$744	\$49,075
CT Scan	183	65	15	\$2,150	8.20%	\$13,478	\$899	\$583	\$97,962
Dilation & Curettage - D&C	3	0	0	\$0	0.00%	\$0	\$0		\$0
Ear Tubes	8	0	0	\$0	0.00%	\$0	\$0	\$333	\$2,660
Gall Bladder Surgery	4	3	0	\$0	0.00%	\$0	\$0	\$2,038	\$8,150
Hammertoe Correction	1	1	0	\$0	0.00%	\$0	\$0	(\$150)	(\$150)
Hernia Repair	9	33	0	\$0	0.00%	\$0	\$0	\$2,162	\$19,460
Hip Replacement	6	5	3	\$1,250	50.00%	\$31,427	\$10,476	(\$187)	(\$562)
Hysterectomy	3	2	0	\$0	0.00%	\$0	\$0	\$1,678	\$5,035
Hysteroscopy	4	2	0	\$0	0.00%	\$0	\$0	\$877	\$3,508
Knee Replacement	4	19	1	\$250	25.00%	(\$3,895)	(\$3,895)	\$4,159	\$12,476
Knee Surgery	10	56	2	\$150	20.00%	\$5,104	\$2,552	\$1,491	\$11,930
Lab/Blood Work	1,980	617	336	\$8,400	16.97%	\$80,216	\$239	\$217	\$356,927
Lithotripsy - Kidney Stones	4	2	0	\$0	0.00%	\$0	\$0	\$3,754	\$15,016
Mammogram	235	152	45	\$2,250	19.15%	\$3,915	\$87	\$129	\$24,470
MRI	186	247	45	\$5,825	24.19%	\$27,490	\$611	\$531	\$74,930
PET Scan	3	2	0	\$0	0.00%	\$0	\$0	\$1,848	\$5,545
Physical Therapy	246	100	40	\$6,000	16.26%	\$78,565	\$1,964	\$1,713	\$352,870
Prostate Surgery	0	3	0	\$0	0.00%	\$0	\$0		\$0
Remicade Therapy	29	40	18	\$9,000	62.07%	\$64,160	\$3,564	\$5,109	\$56,203
Shoulder Surgery	10	5	4	\$350	40.00%	\$4,162	\$1,040	\$4,758	\$28,548
Sinus Surgery	7	2	0	\$0	0.00%	\$0	\$0	\$3,268	\$22,875



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Cost-Effective Breakout By Procedure (Jan 2019 - Jul 2019)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid(\$)	Redirection Rate	Savings	Savings Per Case	BOB savings (Prior Year)	Potential Savings
Spinal Fusion	1	1	0	\$0	0.00%	\$0	\$0	\$0	\$0
Tonsils and Adenoids	7	1	2	\$300	28.57%	\$5,657	\$2,828	\$1,853	\$9,266
Total Revision of Hip and Knee	1	2	0	\$0	0.00%	\$0	\$0		\$0
Tubal Ligation	3	0	0	\$0	0.00%	\$0	\$0	\$3,425	\$10,274
Ultrasound	256	81	17	\$700	6.64%	\$4,534	\$267	\$171	\$40,939
Upper GI	47	47	2	\$225	4.26%	(\$75)	(\$38)	\$789	\$35,508
Urethra and Bladder Scope	19	6	0	\$0	0.00%	\$0	\$0	\$8,464	\$160,816
Uterine Tissue Biopsy	15	0	0	\$0	0.00%	\$0	\$0		\$0
X-Ray	705	187	10	\$250	1.42%	\$824	\$82	\$69	\$47,841
Total	4,135	2,099	576	\$43,400		\$330,775			\$1,514,093

Metric Name	Definition
Activated Households that Shopped	How many activated households had shop activity
Activated Performance rate	Household Activation rate/[benchmark]
Activated Shopping Rate	Total activated household shop activity/Total activated households
Activation Rate	Total activated households/Total households
Active Households	Total count of households that are currently enrolled in the plan and eligible for SmartShopper
Active Members	Total count of members that are currently enrolled in the plan and eligible for SmartShopper
Average Savings per Shop	Total activated household claim savings amount/Total activated household shop activity
Average Savings Per Shop Activity	Total Claim Savings Amount / Total activated active households that shopped
Book of Business Average Savings per Case	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Claims	Number of claims possessed by Sapphire-Digital for Incentives
Claims Savings	Sum of the savings for each incentive paid (calculated as destination cost-actual cost-incentive paid)
Gross Savings	Sum Of Incentive Amounts and Claim Savings
Households Activated	How many households are activated
Households Registered	How many households are registered
\$ Incentives Paid	How much had the client/account received from incentive payments
# Incentives Paid	How many incentives had the client/account received
Incentives Paid	Number of incentives paid due to usage of a suggested cost effective provider
Incurred Claims	Total Count of claims
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings per Case)
Redirection Rate	Incentives Paid/Incurred Claims
Savings Per Case	Claim Savings/Incentives Paid
Shop Activity by Activated Households	How much shop activity for activated households
Shop Conversion Rate	Total activated active households receiving an incentive / Total activated active households that shopped



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Metric Name	Definition
Shopping Activity	Total Count of Phone enquiries and Web Searches by households
Shopping Activity	Total count of phone inquiries and web searches by members and agents
Shopping Rate	Total activated household shop activity/Total households