



Bind.

Where health care is going.

Bind: a personalized health plan

Bind is a startup company formed in 2016 by a group of health insurance innovators who believed it was time to stop thinking, “American health care is broken,” and take action. The Bind personalized health plan was designed to help fix the system.

Bind at a glance:

- Full-service, ACA-compliant health plan solution
- 176,000+ members
- 100+ clients
- Offered in 49 states (excluding Hawaii, Guam, US Virgin Islands and Puerto Rico)
- 500 employees with office locations in California, Minnesota and New York
- A UnitedHealthcare® company

No guessing. No surprises.

In no other industry is it normal to be left out of the loop when it comes to prices.

With the Bind plan, employees can check costs and compare options for doctors, treatments and drugs before making an appointment. No guessing. And prices for health services that often occur together are bundled into a single copay. Know what's owed in advance and receive a single bill for the services delivered in that one visit.

With this visibility—and a unique pricing model where lower costs are tied to higher-value care—people shop and choose differently. The result? More savings opportunities for employers and employees.

What you'd expect from a full-stack health plan, with extra features:

- \$0 deductible
- No coinsurance
- Clear, upfront costs
- Broad UnitedHealthcare Choice Plus network
- Wide-ranging virtual health network within the search experience
- Anytime, anywhere cost and coverage answers

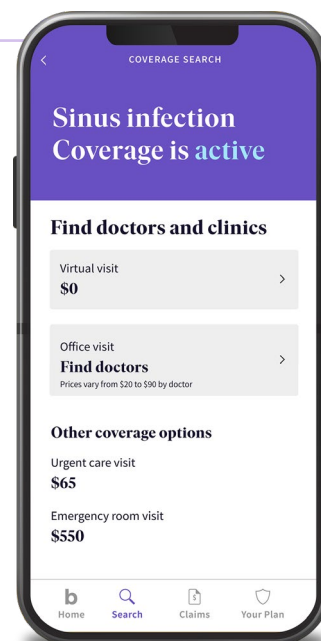
“Like the pricing. Always easy to get care. I’m taking the initiative with my health this year and have been healthier than ever. I’m not avoiding the doctor because of cost. It’s amazing!!”

~ 2020 Bind member

Bind earned a Net Promoter Score® of **38¹** from our members, well above the industry average of 19.²

86% of Bind members said they would be disappointed if their employer no longer offered the Bind plan.³

90% of Bind members re-enroll in the Bind plan.⁴



Cut costs, not benefits, and deliver more value to employees.

A plan designed to help members save based on choice, clarity, quality



Members choose differently when presented with low-cost, high-value treatment alternatives.



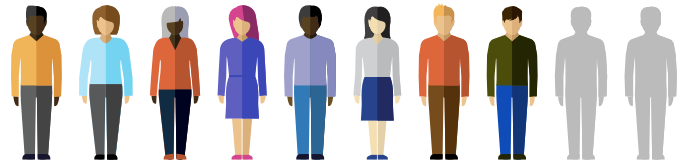
With price visibility, members shop differently.



Use of higher-value care can help reduce waste.

Bind members have lower out-of-pocket costs.

8 out of 10 members spend less than \$500 out-of-pocket annually, compared to \$976⁵ in other plans.⁶



Bind members are using the experience as intended.

65% of households register on MyBind within the first 90 days.⁷

Bind members choose virtual care 3.5 times more than members in other health plans.⁸



3.5X
higher virtual
care utilization



Emergency room utilization was more than 33% lower than benchmark.⁹



More people were being proactive about their care. Preventive care usage was 8% higher than benchmark.¹⁰



Overall pharmacy spend was 33% lower than benchmark.¹¹

An inclusive health benefit

Bind is building the first truly inclusive health benefit where people pay less for services that place undue financial burdens on certain populations. Our 2022 focus is race and ethnicity, with a special emphasis on the BIPOC population, due to the structural racism that exists in health care.

A year from now, you'll be glad you reached out today. Let's connect.

YourBind.com



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1. Bind member survey for 2020, Bind self-insured members. 2. Satmetrix. U.S. Consumer 2020. Net Promoter Benchmarks, July 2020. 3. Bind member survey for 2020 Bind self-insured members. 4. The proportion of Bind members enrolled in 2020 who re-enrolled in 2021. 5. Commercial plan comparison group, matched to Bind self-funded 2020 book of business. 6. Bind self-funded 2020 members enrolled 12 months, medical and pharmacy claims. 7. Bind self-funded book of business households, January 2018 - March 2021. 8. Bind self-funded 2020 book of business vs. DoD book of business 2020. 9, 10, 11: Bind self-funded 2019 book of business; Milliman 2019 commercial benchmarks and MARA risk adjustment methodology. Risk adjusted for demographics, geography and disease burden. Proprietary information of Bind Benefits, Inc. ©2022. Patent pending. 116512 2022_0128