

**OUR  
VISION  
YOUR  
FUTURE**

 **America's Choice**

a division of

**USHealthCenter**

PERSONAL • PREDICTIVE • HEALTH



**2023**

**COMPANY OVERVIEW**

# EXECUTIVE SUMMARY

Growing companies often find themselves in a catch-22: offer healthcare benefits to employees at untenable rates OR lose the ability to attract and retain employees for the long-term. Does this feel familiar? Let America's Choice help.

Our approach is unique in that we align our incentives with you to ensure we are all working toward a common objective: to provide the highest quality healthcare at the most competitive prices in the industry.

As a member, you'll benefit from a cost-containment strategy for healthcare dollars that maximizes savings for the company. We all benefit from an intuitive platform that alleviates the burden of navigating the complexities of the healthcare system without sacrificing quality.

We invite you to explore the difference.




“ EXPLOR  
THE DIFFERENCE

# WHAT WE DO

America's Choice offers a custom-tailored mix of health plans and third-party administrative services for members like you to minimize employer financial exposure while making every effort to maximize savings.

Our experience and insights into the inner-working of the healthcare system, coupled with our drive to see business owners compete with the largest firms for the best talent, led us to find a system that serves three functions:



**Control and Predict Cost**



**Save Money**



**Acquire and Retain Talent**

"Under the hood" of the America's Choice offering is a solution that encompasses the very best services to ensure your experience exceeds your expectations. Our services include an extensive array of physician and ancillary networks, pharmacy benefit management, telehealth and in-home services that are designed to keep your healthcare costs under control while providing you with the very best coverage options available.

# BUILT-IN BENEFITS

<p><b>Pharmacy Benefit Manager</b> A complete solution for your members prescription needs. Support offered to the members 24/7.</p>	<p><b>Telehealth</b> Connect to a licensed doctor 24/7 by phone or video. Our doctors diagnose, treat, and prescribe medication when needed.</p>	<p><b>Diabetes Care</b> Top-quality FDA-approved diabetes supplies on demand and a full coaching platform to make sure you're getting the best diabetic care.</p>
<p><b>Network Access</b> Expanded access to include urgent care, labs, and a variety of other ancillary services with first-class support and service.</p>	<p><b>Affordable Medical Imaging</b> Educating members to make informed decisions about MRIs, CTs and other imaging procedures. Single pay price cost for services with no surprise fees.</p>	<p><b>Balanced Bill Services</b> Protect members from overcharges and ensure they are removed from any balanced bill situation.</p>
<p><b>Wholeistic™ Coaching</b> Providing members with a personal RN Wholeistic™ Health Coach who will work with them on an appointment basis to help them understand and manage their health and their families health.</p>	<p><b>Pre-Certification / Utilization Review</b> Identifying appropriate providers and facilities throughout the continuum of services, while ensuring that available resources are being used in a timely and cost-effective manner.</p>	<p><b>Drug Importation Programs</b> Compare pricing and import prescriptions from our Canadian pharmacies allowing your members to save up to 70% on their prescriptions.</p>
<p><b>Patient Assistance Program</b> Intended for members that live in the United States and demonstrate qualifying financial need. Those who qualify will receive their medicine for free — no co-pays or shipping costs.</p>	<p><b>Employee Assistance Program</b> Providing members with support for their well-being and resilience in work and life. 24/7/365 video, chat or telephonic access, thousands of self-care articles, resources and free webinars.</p>	<p><b>Reference-Based Pricing</b> Take control of your company's healthcare spending. Save up to 30% off your healthcare spend with Reference Based Pricing.</p>

# INDUSTRY INSIGHT

From employee benefit programs to leadership development strategies, it's time to think beyond traditional benefits and find solutions that make your employees and business thrive while addressing:

- Rising costs across the spectrum of benefits
- Increasingly complex regulatory requirements
- Evolving leave laws at federal, state, and city levels
- Emerging employee needs in behavioral health and financial well-being
- Shifting workforce issues such as talent strategy and changes in organizational culture



# SMILING CLIENTS

We are an Employer & Employee Centric experience.

Don't just take our word for it...

...see what others are saying:



TEXAS-BASED EMPLOYEE	“ I've never had such a well-orchestrated care delivery as I've had through America's Choice. It's so nice to have a healthcare insider navigating this maze for me and my family.
PAIGE PAYNE COO, JIM ROSS GROUP	“ I was totally blown away at how good my healthcare experience could be.
KANSAS-BASED EMPLOYER	“ We were shopping for a TPA that could meet and exceed our needs as an employer. We found America's Choice a welcome respite from the myriad providers out there who just want to add lives to their portfolio.

# CASE STUDIES

The secret to our success is the composition and management of our network of solution providers that allow us to offer the best possible care at the lowest possible price.

## Case Study 1 Hip Replacement

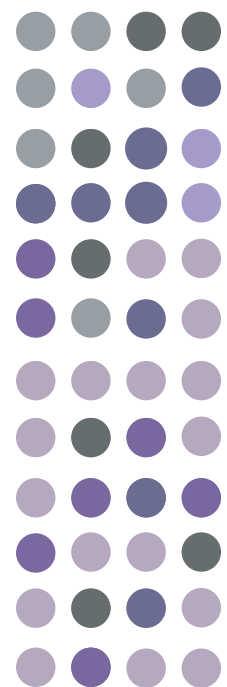
An employee of one of our Texas clients required a hip replacement surgery after years of pain in his joints. Through his primary care doctor, he was referred to a local Texas hospital for his procedure, a surgery that would have cost \$50,000, not including rehab. The patient's

co-pay for the procedure would have been \$3,000.00. Through our TPA, the employer was able to access a nationally-regarded specialty hospital that saved the employer \$30,000 on the cost of the procedure and waived the co-pay for the patient.

## Case Study 2 Drug Importation

After a visit to their local primary care physician, an employee diagnosed with plaque psoriasis was given a script for a well-known drug. Without any intervention, the employer plan would have been saddled with the cost of the

\$30,000/year drug. Through our TPA, we were able to enroll the employee in a patient assistance program that lowered the cost of the drug to the employer by 90% and saved the plan nearly \$25,000 in payouts.



# VALIDATED AWARDS

America's Choice, a division of US HealthCenter, Inc., is backed by numerous third-party validations.



## 2015-2023 Validation in Predictive Modeling

The Institute validated and continue to validate, year over year with new data, US HealthCenter's PredictiMed™ AI's ability to identify and lower the predisease high risk level, which may precipitate a higher use of ER and hospital services, in thirteen major disease categories to a lower level where the preemptive intervention can be applied and thus reduce the incidence of ER visits and hospitalizations between 80% and 93%.



## 2019 Validation in Care Navigation

The Validation Institute, an independent, objective, 3rd party organization focused on changing healthcare, awarded US HealthCenter and its PredictiMed™ AI Population Health and Wellness Analytics, Predictive Modeling, Engagement and Care Navigation Solution with top honors in the category of "Care Navigation."

Care Navigation is a sub-discipline of care coordination that aspires to steer patients to the most appropriate and effective clinical provider.



## 2020 Validation in Population Health Management

Utilizing their proprietary US HealthCenter's PredictiMed™ AI technology and service platform, US HealthCenter was able to demonstrate their ability to predict and reduce risk. In its application over 3200 cases were mitigated resulting in a savings of over \$28MM.



ValidationInstitute

## 2022 Validation in Financial Risk Burden Predication

The Institute validated PredictiMed™ AI's ability to predict the amount of Financial Risk Burden, or potential spend for future patients with a margin of error of 8%.

# WHO WE SERVE

## Our valued clients

As a top provider of comprehensive risk management, insurance, and employee benefit advisory services, America's Choice serves thousands of employers all across the country and we continue to expand. Our exemplary track record puts us ahead of our five-year strategic plan and has us exceeding our financial performance past records.

With twelve plans available, we are able to deliver exceptional value to any client we cross paths with.

<p><b>1</b></p> <p><b>500 Titanium</b> DEDUCTIBLE</p> <p>\$500 Individual \$1,000 Family</p>	<p><b>2</b></p> <p><b>1,000 Diamond</b> DEDUCTIBLE</p> <p>\$1,000 Individual \$2,000 Family</p>	<p><b>3</b></p> <p><b>1,500 Platinum</b> DEDUCTIBLE</p> <p>\$1,500 Individual \$3,000 Family</p>	<p><b>4</b></p> <p><b>2,500 Gold</b> DEDUCTIBLE</p> <p>\$2,500 Individual \$5,000 Family</p>
<p><b>5</b></p> <p><b>3,500 Silver</b> DEDUCTIBLE</p> <p>\$3,500 Individual \$7,000 Family</p>	<p><b>6</b></p> <p><b>5,000 Bronze</b> DEDUCTIBLE</p> <p>\$5,000 Individual \$10,000 Family</p>	<p><b>7</b></p> <p><b>7,350 Copper</b> DEDUCTIBLE</p> <p>\$7,350 Individual \$14,700 Family</p>	<p><b>8</b></p> <p><b>2,500 HSA</b> DEDUCTIBLE</p> <p>\$2,500 Individual \$5,000 Family</p>
<p><b>9</b></p> <p><b>5,000 HSA</b> DEDUCTIBLE</p> <p>\$5,000 Individual \$10,000 Family</p>	<p><b>10</b></p> <p><b>America's Choice 100 Indemnity Plan</b></p> <p>\$500,000 Annual \$100,000 Lifetime</p>	<p><b>11</b></p> <p><b>America's Choice 250 Indemnity Plan</b></p> <p>\$250,000 Annual \$1,250,000 Lifetime</p>	<p><b>12</b></p> <p><b>America's Choice 500 Indemnity Plan</b></p> <p>\$500,000 Annual \$2,500,000 Lifetime</p>

# CLIENT FIRST APPROACH

**Our organization focuses efforts on a “client first” approach with creativity, service and excellence.**

Our emphasis is on:

- Building long-term client satisfaction by facilitating solutions for plan administration, clinical programs, wellness and pharmacy services
- Developing practical solutions based on the specific needs and requirements of the individual client
- Utilizing a centralized technical services unit for all work product which ensures proper quality control and seamless access

*America's Choice is instrumental in the development and successful operation of plan design and recommendations.*

**We offer a high level of sophistication and experience with all aspects of benefit plans.**

America's Choice is experienced with numerous financial arrangements:

- Fully-insured, minimum premium, level-funded and self-funded approaches
- Various components of managed care, i.e. Utilization Review, PPOs, HMOs, EPOs, POSs, HSAs, HRAs, RBPs, VBPs, etc
- Section 125 tax provisions
- Other products such as Executive Wellness, Medical Tourism, Centers of Excellence, Pharmacy negotiations, Patient Assistance programs, and Transplant Carve-Outs

# WHY CHOOSE AMERICA'S CHOICE

## Solutions and Capabilities

America's Choice has an abiding commitment to advocacy, service, and creating innovative benefits programs designed to your organization's business, including:

- Benefit options from traditional plans to alternative financing solutions and medical captive programs
- Strategic approaches to underwriting and financial analysis, utilization review, benchmarking, and more
- Inclusive health and well-being programs to ignite engagement
- Communication programs that address a multigenerational workforce
- Benefits compliance services and support to meet ever-changing laws and regulations
- Streamlined benefits administration to simplify plan management
- Data and analytics services to effect meaningful change
- Transformational Human Resources support that drives growth and productivity
- Absence management and ancillary programs to provide employees peace of mind
- Voluntary and lifestyle benefits that align with your employee demographics, diversity and equity (DEI) initiatives, and organizational culture

## Expertise

America's Choice is a growing leader in the industry. America's Choice specializes in delivering competitive, cost-effective, data-driven benefits solutions and services that help you navigate today's challenges. As an extension of your team, you can count on a proactive, responsive relationship built on trust, quantifiable results, and reliability. America's Choice helps maximize success and see the way forward into a better and healthier tomorrow.

# STRONG SUPPORT TEAM

Our team brings a wealth of knowledge and experience to everything they do.



**Steve Tucker**

CO-FOUNDER AMERICA'S CHOICE HEALTH PLANS

Steve's in-depth knowledge of medical insurance, entrepreneurial ingenuity and talent for trend-spotting complement his expertise in marketing, technology and development. An expert in creating brands and the visions that guide them, his leadership has driven positive change at the national level by developing unique strategies for providing affordable healthcare benefits for Americans who would otherwise be unable to access vital medical coverage. In addition to being one of the pioneers of telemedicine technology, Steve's

advocacy of healthcare reform and the wellness of his fellow Americans has made him a prominent figure in the industry.

The past 35+ years of Steve's career have been spent in a variety of crucial roles in the insurance industry, including CEO, President, Chief Revenue Officer, and board member for successful companies worth upwards of over 4 billion in premiums. His experience in these roles establishes him as a proven industry leader and provides the foundation for his healthcare reform advocacy.

As co-founder and CEO of the iCan Benefit Group, his passion and drive for providing access to affordable health insurance, financial assistance and lifestyle & wellness benefits directed him to bring a television campaign to America. It resulted in over 1 million people finding policies they could actually use and afford.

Today Steve is a co-founder of Americas Choice. He is now focusing on the 180,000 wellness plans with US HealthCenter and building access to high quality affordable coverages for Americas self-employed. The common mission is using health analytics, AI and the latest strategic technologies and people to improve the health and well-being of the American population. Nothing is more important than your good health!



**Gavin Quinnies**

FOUNDER AND CEO US HEALTHCENTER, INC.  
CO-FOUNDER AMERICA'S CHOICE HEALTH PLANS

Trained in engineering and management systems, Gavin started his career developing artificial intelligence, automated process planning, and intelligent networks in the aerospace industry. Afterward, he served as COO for a metals manufacturing and distribution firm, playing a key role in its successful growth from \$20MM firm to \$100MM with multi-state operations. During this time, he developed industry-leading health, safety, IT, quality, sales and productivity management systems. He implemented his first incentive-based wellness program in 1992 resulting in a 4:1 ROI. After a successful exit involving a multi-competitor roll-up and NYSE IPO, he stayed on as Chief Quality, Safety, and Health Officer for the \$2.0 billion dollar parent company, managing 100 locations nationwide.

Before co-founding US HealthCenter, Gavin operated a consulting company for Quality, Safety, Health and Life Sciences. His largest client was IBM, contributing to an international pharmaceutical life cycle management practice and system currently being sold to international pharmaceutical companies.

Gavin is currently the Chairman and CEO of US HealthCenter and is responsible for the day-to-day operations of the Company including personnel, client services, financial decisions, software development, and sales management. He is also Co-Founder of America's Choice and is responsible for personnel, client services, financial decisions, software development, and sales management.



**Rina Tikia**

EXECUTIVE VICE PRESIDENT OF BUSINESS DEVELOPMENT US HEALTHCENTER, INC.  
EXECUTIVE VICE PRESIDENT OF BUSINESS DEVELOPMENT AMERICA'S CHOICE HEALTH PLANS

With over 40 years in the health care industry, Rina has extensive knowledge and experience with marketing, negotiating and underwriting, as well as coordinating rates, products and funding for mid-size to large companies. She specializes in fully-insured, minimum premium/contingency contracts and self-funded benefit plans coordinating employee benefits such as Medical, Dental, Vision, Life, AD&D, Disability, Medical Reimbursement and Section 125 as well as various other ancillary products.

Rina represents several carriers on their Broker Advisory Committees and has been integral in contributing to improvements within the organizations. She is the past President of both the Louisiana Association of Health Underwriters and the New Orleans Association of Health Underwriters. Rina received the 2015 Distinguished Service Award from the National Association of Health Underwriters and also appeared in the 2014 Buyers Guide for Brokers. In addition, she was nationally recognized as a 2012 Benefits Selling Broker of the Year Finalist.

What sets Rina apart from other brokers is her creativity and attention to detail, ability to stay current on all regulation and industry news, as well as her extreme dedication to her clients. Rina's innovative approach in the industry allows her to develop strategies appropriate to her clients' risk profiles and, therefore, design the most comprehensive benefit packages to fit their needs.



**Christina Bell**

ACCOUNT EXECUTIVE

Christina has over 25 years in the Healthcare field, starting as a Certified Nurse's Aide and moving into the health insurance world. With a strong background in customer service, Christina finds the most cost-effective proposals that best serve our clients. She provides daily support in resolution of escalated issues, carrier liaison activities, employee communications, and assistance in the implementation of wellness strategies. Her extreme attention to detail and troubleshooting ability allows for quick and positive outcomes to any client issues. Christina specializes in the Selerix platform and electronic enrollment.

Throughout the client life cycle, Christina is relentless in her efforts to ensure expectations are exceeded while delivering superior service, executing strategic initiatives, and achieving financial outcomes. Christina looks for ways to make an employer's benefit offering more robust to acquire and retain valuable employees.



**Amanda Bittenbender, M.S., HWM**

ACCOUNT EXECUTIVE

Amanda has been in the benefits industry for over 7 years. She ensures that clients receive the best possible service at all times from the professionals and resources at our firm. In addition to conducting various renewal calculations, Amanda also regularly interacts with human resource and benefits management personnel as well as carrier/vendor interaction and transition management. Her areas of focus include attentive service, organized enrollment and wellness resources, eligibility review, and creative design.

Amanda primarily works with commercial accounts, helping them solve their problems. She takes time to listen to the issues and find results. She also works with carriers on processing enrollments, claims, and billing.

Amanda holds a Master of Science in Health & Wellness Management from the University of Wisconsin-Parkside.



**Ashley Cde Baca, BSN, RN, Certified Health Coach**

WHOLEISTIC™ HEALTH COACH

Ashley Cde Baca went to Saginaw Valley State University and has been a BSN, RN for 12 years, with the majority of that experience in labor and delivery. She enjoyed some travel nursing in CA, AZ and MA, but her home is MI. She also promotes and assists with lactation and has extra training in Perinatal Mood and Anxiety Disorders (PMADs). She has worked with Henry Ford Hospital as a peer mentor for patients contending with PMADs or a history of trauma. She has also educated the staff regarding PMADs to be able to recognize, screen, educate and support patients and their significant others.

During and after the pandemic, Ashley moved to a balance of labor and delivery nurse and health coach. Her focus is to help her clients set realistic goals and work together to meet them. She is an excellent motivator and truly makes a difference in her client's lives.





**JaNean Emond**

MARKETING AND COMMUNICATIONS MANAGER

JaNean has been part of the team since 2008. She manages content, production, and distribution of benefit communication materials as they relate to employee awareness and education. With an artistic eye, JaNean creates and distributes weekly, monthly, and condition-based communication pieces to ensure that clients remain current with their information.

JaNean’s focus lies on problem resolution, strategy, client relations, and employee education. She works to strike a balance between market demands and employer and employee goals while developing benefit solutions that address the unique needs of each work culture. Her human resources background gives her an edge in the strategies needed to recruit and retain successful employees. JaNean’s focus on employee education builds the bridge needed by many workplaces to connect, engage and energize employees within their benefits arena.



**Mathew Holtz**

BUSINESS ANALYST

Matt is a Business Analyst with more than 17 years of experience within the healthcare industry, including eight years with a focus on Information Technology (IT) programs and projects. He got his start in the Operating Room at Milwaukee’s Columbia St. Mary’s Hospital where he was a Surgical Technologist and First Assistant before he joined the hospital’s Operations Improvement team. During that period, he earned a Green Belt in Lean-Six Sigma methodology from the University of Michigan’s College of Engineering.

Matt has experience leading multi-functional teams to optimal outcomes and managed Ascension Columbia St. Mary’s transition to ICD-10 for its 2 hospitals and over 60 outpatient clinic locations. Matt eventually transitioned to IT Project Management and was also a member of a national team that supported clinical Radiology and Neurology products. He has been with us since the Fall of 2021.



**Melissa Lee, M.S, PHR, CEAP**

SENIOR HEALTH AND WELLNESS CONSULTANT

Melissa has been in the health and wellness field for 28 years and has been with US HealthCenter for 9 years as a Senior Health and Wellness Consultant.

Melissa provides consulting directly to organization customers. Melissa also leads the insurance enrollment division of the business. She has additional duties managing onsite nurses throughout the U.S. Melissa holds a Master’s Degree in Psychology from Illinois State University, and multiple certifications in Health Coaching and Organizational Consulting.

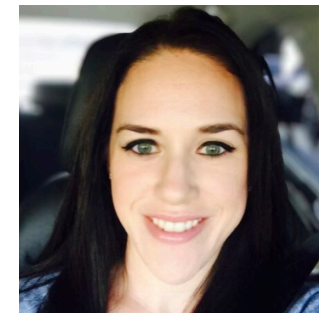


**Max McMullen**

BROKER LIASON

An accomplished speaker, motivator and trainer. At every level during his career Max has demonstrated success at developing top performing sales teams and sales managers. A directed individual with strength in market analysis, marketing strategies, identifying customer needs and tailoring presentations to fit those needs by specifically defining value in the buyer’s terms. A goal oriented leader who consistently achieves record sales and profits through building personal relationships.

When the pandemic hit, Max was presented an opportunity to create a Call Center. Taking everything he had learned in face to face enrollments, his team quickly adapted and excelled in all aspects of the sales cycle. Through careful selection, training, and hands on leadership, his team quickly gained the trust of their clients. Those same clients added additional responsibilities as the Broker Liaison, for America’s Choice Health Plans.



**Krystle Orozco**

ASSISTANT ACCOUNT MANAGER

Krystle has over 12 years of experience in the healthcare industry, with a background in accounting. She can focus on each detail which gives her the advantage to provide the best service to our carriers and vendors. She has extensive experience in electronic receiving, importing and documenting transmittals. Krystle has experience with Human Resources, creating employee materials and maintaining employee records in accordance with confidential policies.

Krystle’s keen eye and attention to detail allows the team to stay on top of their many clients and vendors. She ensures all compliance, licensing and contracting are always executed and up to date.



**Adam Pouchert**

SENIOR SOFTWARE ENGINEER

Adam is a software engineer at US HealthCenter and America's Choice with a background in electrical engineering. He has expertise in web development working in C#, Javascript/Typescript and SQL.

Adam has worked at US HealthCenter for almost 8 years and mainly handles development in the Personal Health Dashboard™ (PHD) user portal as well as help in the development of new architectures. He also handles 95% of the mobile app development.



**Tom Reilly**  
SENIOR SOFTWARE DEVELOPER

Tom is just one of the skilled and dedicated developers who comprise our in-house software development staff. He takes the lead in enhancing our software to be more accommodating of the feeds that our clients are used to delivering. In this role, Tom leans on his extensive formal education in Computer Science as well as decades of industry experience in diverse application domains.

The most foundational of these feeds is the eligibility feed, typically in Excel or CSV formats, but occasionally in standard 834 formats. We also receive lab results from our wellness screenings, frequently as Excel or CSVs, but also increasingly as HL7 files. Then there's medical claim files and pharmacy claim files - we love getting member data, and doing insightful analyses that leverage that data for better health for our populations.



**Jean Rice, RN, BS/BA, Certified Health Coach**  
DIRECTOR OF WHOLEISTIC™ CARE MANAGEMENT

Jean is a Healthcare Leadership Executive with 40+ years of experience as a leader in Utilization and Case Management and Healthcare Consulting. She led the team to set up two Open Heart surgery suites at two major hospitals. She also planned, implemented and directed the Medical Management Department for two Medicaid plans.

Jean developed and ran five companies in the healthcare industry which included a Patient Health Advocacy program. She is a people-centric, collaborative leader who leverages the strengths of others to guide best practices and navigate challenges.



 **America's Choice**

LEARN MORE:

 [AmericasChoice.health](https://AmericasChoice.health)



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