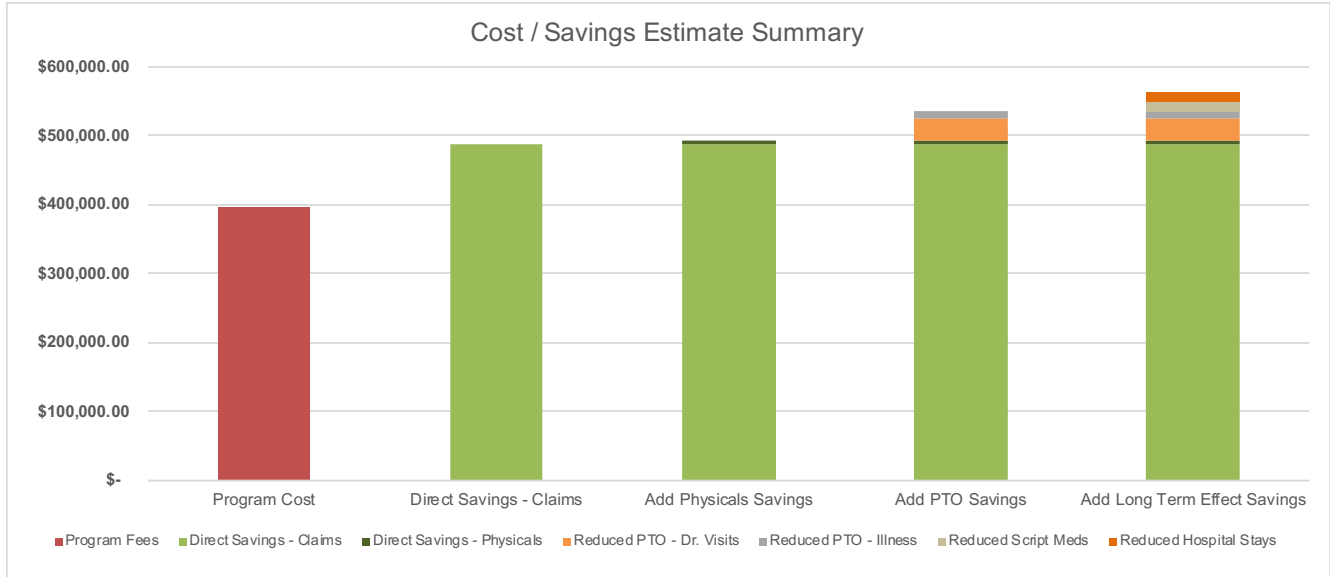




The Working Clinic ROI Estimator

Client: 1000 EE 5-day \$33 PMPM w/OM

Hard-Dollar Savings After Expenses	\$97,218	Return on Investment (hard dollar savings)	25%
With One-Half the Soft-Dollar Savings	\$169,842	Return on Investment (using 1/2 soft savings)	43%
Hard and Soft-Dollar Savings	\$242,466	Return on Investment (total savings)	61%



VALUE SUMMARY PER YEAR			
Hard-Dollar Savings		Soft-Dollar Savings	
Avoided Medical Claims(1)	\$487,658	Productivity -- Time Away for Dr. Visits(2)	99,000
Pre-Employment Physical Savings @ \$25 per	\$5,560	Productivity -- Untreated Conditions(3)	7,920
Less: The Working Clinic Fees	(396,000)	Reduced Prescribed Medications (4)	13,428
		Avoided Hospital Stays (5)	24,900
Annual (Investment) / Savings by Client	97,218	Total Soft-Dollar Savings	145,248

(1) The Working Clinic obtains data from customer surveys that states the employee's alternative if they did not use the clinic. Based on historical data, we determined the apportionment of clinic visits.
 (2) Lost productivity cost is calculated assuming four (4) hours out of office for a doctor visit, times average employee hourly rate, times evidentiary estimated number of doctor visits.
 (3) Untreated case productivity cost is calculated assuming eight (8) hour day lost when employee does nothing (stays home), times average employee hourly rate, times evidentiary number of cases.
 (4) Reduced prescribed medication cost is estimated as the annual savings for number of unnecessary prescriptions eliminated due to improved health management across the covered lives group.
 (5) Avoided hospital stay cost is estimated as the annual savings for a number of avoided hospital stay days due to improved health management across the covered lives group.

Data below from: TWC Historical and Nat'l Avg

Where Would You Have Gone?	Percent	Apportioned Visits	Average Cost of Care Episode (either client actuals or national averages)	Claim Savings
Emergency Room	4%	66	\$2,100	\$138,600
Urgent Care Clinic	7%	116	\$290	\$33,495
Walk-in Clinic	0%	-	\$0	\$0
Clinic Visits	85%	1,403	\$225	\$315,563
Done Nothing	4%	66	\$0	\$0
	100%	1,650		\$487,658

Assumptions:			
Lives:	1000	Employee Avg Hrly Rate:	\$30.00
Sites:	1	Service:	5-Day/Week
PMPM Rate:	\$33.00	Expected Utilization / Yr:	165%
Add Pre-employment Physicals?	Yes	Local Physical Cost:	\$45.00
Industry (Select From List)	MFG-Nondura	Projected Annual EE Churn	28%
Historical Medical Data:		Projected Annual Physicals	278
Projected Rx Avoidances / Yr:	6	Projected Hospital Day Avoidances / Yr:	1
Cost of prescription:	\$373	Cost of Hospital Stay	\$24,900