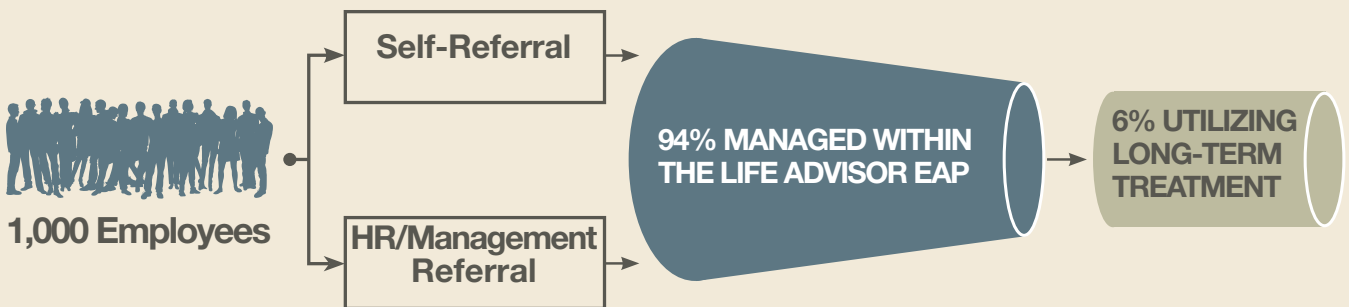


LIFE ADVISOR EAP

Our Resolution Model Reduces Costs

RESULTS FROM OUR RESOLUTION MODEL WITH FLEXIBLE VISITS



$$\begin{aligned} & 1,000 \text{ Employees} \\ \times & 10\% \text{ Employee utilization rate} \\ \hline = & 100 \text{ Employees using behavioral benefits} \\ \times & \$1,200 \text{ Avg. behavioral case claim} \\ \hline = & \$120,000 \text{ Annual employer claims cost} \\ \times & 94\% \text{ Cases managed within EAP} \\ \hline = & \$112,800 \text{ Gross savings} \\ - & \$34,200 \text{ EAP fees*} \\ \hline = & \mathbf{\$78,600 \text{ NET SAVINGS}} \\ & \text{*EAP paid for itself} \end{aligned}$$

EAP models that fail to resolve issues within their programs will result in increased behavioral healthcare claims costs.