

Prepared for: Meridian Manufacturing Co. · self-funded · 640 employees / ~1,480 covered lives

Plan Year 2025 Review · Confidential

7

POINT SOLUTIONS EVALUATED  
across the benefits stack

\$612k

COMBINED ANNUAL VENDOR  
FEES  
~\$956 per employee / yr

1.1:1

BLENDED VERIFIED ROI  
range 0.2:1 – 2.1:1

3 of 7

UNDERPERFORMING /  
REDUNDANT  
below 0.7:1 or overlapping

\$224k

RECOVERABLE /  
REDEPLOYABLE  
per year

POINT-SOLUTION EVALUATION

| SOLUTION                                              | ANNUAL FEE | ENGAGED | VERIFIED ROI | VERDICT     |
|-------------------------------------------------------|------------|---------|--------------|-------------|
| Virtual primary / telehealth<br>Acute & urgent access | \$96K      | 18%     | 2.1:1        | KEEP        |
| Mental health & EAP<br>Therapy + coaching network     | \$88K      | 27%     | 1.4:1        | KEEP        |
| Diabetes management<br>Remote monitoring + coaching   | \$148K     | 41%     | 1.3:1        | KEEP        |
| Musculoskeletal / digital PT<br>Home exercise therapy | \$132K     | 22%     | 0.6:1        | RENEGOTIATE |
| Care navigation / advocacy<br>Member steerage         | \$52K      | 9%      | 0.7:1        | CONSOLIDATE |
| Weight management<br>Digital nutrition program        | \$64K      | 12%     | 0.4:1        | EXIT        |
| Sleep / other wellness<br>App-based wellbeing         | \$32K      | 5%      | 0.2:1        | EXIT        |
| 7 solutions                                           | \$612K     | —       | 1.1:1        | 7 → 4       |

KEY FINDINGS

44%

of vendor fees flow to solutions with under 20%  
member engagement

3 of 7

solutions target the same chronic-condition  
cohort — overlapping spend

10.5×

spread between best (2.1:1) and worst (0.2:1)  
performing solution

58%

preventive-screening completion — the  
highest-leverage clinical gap

RECOMMENDED NEXT ACTIONS

- Consolidate the stack 7 → 4 — exit two sub-0.5:1 solutions and fold navigation into medical advocacy.
- Convert to at-risk contracts — tie remaining vendor fees to verified, outcome-based performance guarantees.
- Redeploy savings to clinical gaps — target preventive screening and chronic-condition control first.
- Unify measurement — integrate point-solution and claims data into one quarterly clinical scorecard.

POPULATION CLINICAL PERFORMANCE

| METRIC                        | PLAN  | BENCH. | STATUS   |
|-------------------------------|-------|--------|----------|
| Diabetes prevalence           | 12.4% | 10.5%  | WATCH    |
| Preventive screening done     | 58%   | 70%    | GAP      |
| Avoidable ER / 1,000          | 78    | 62     | WATCH    |
| Chronic conditions in control | 61%   | 72%    | GAP      |
| Generic dispensing rate       | 86%   | 89%    | WATCH    |
| Rising-risk members           | 18%   | —      | REDIRECT |

Benchmarks are risk-adjusted to a comparable manufacturing population. Preventive-screening and chronic-control gaps represent the largest addressable clinical opportunity.

PROJECTED GO-FORWARD IMPACT

~\$224K / yr

RECOVERED & REDEPLOYED FROM THE VENDOR STACK

- Stack simplified 7 → 4, under one measurement framework
- Target: +12 pts preventive screening in 12 months
- Target: +8 pts chronic-condition control in 12 months