



Advisor Meetings

June 2-4th | Madison, Waukesha, Green Bay



Meeting Agenda

- **Trilogy Overview + Market Context**
Setting the Foundation
Pete Plamann
- **Rethinking Primary Care**
Role of Direct Primary Care (DPC)
Jake Brehm
- **The Trilogy Direct Model**
Access, Pricing, and Employer Experience
Natalie Burton
- **Extending Value with CollabriCare**
Specialty Care and Referral Optimization
Pete Plamann
- **Network Solutions**
THN, EverPointe, and UpWard
Pete Plamann
- **Putting It All Together**
How to Identify the Right Fit
Pete Plamann

Innovative market solutions for **GROUP HEALTH & WORKERS' COMPENSATION**



GROUP HEALTH



DIRECT PRIMARY CARE



WORKERS COMPENSATION



BUNDLES



Rethinking Primary Care





ANOVIA
HEALTH

**Providing exceptional
primary care that
patients love and
employers trust**

June 4, 2026





THE DPC DIFFERENCE

Direct primary care relationships eliminate unnecessary middlemen, reducing costs while improving access and affordability.

Physician oversight means fewer unnecessary referrals

- Physician lead staffed at every clinic for supervision and complex care
- Less complex care provided by APCs

Access means fewer ER/urgent care visits and less waiting

- Unlimited 30-60 minute visits
- Guaranteed same-day or next-day appointments for acute care
- Face-to-face, tele-health, text, and email

Pricing transparency & data implementation drives value beyond better care

- Utilization and structured plan strategy discussions
- Cost comparisons and ROI reporting
- \$0 claims submitted through TPA's to document DPC utilization and track overall plan savings



YOUR QUARTERBACKS OF CARE

DPC's serve as the central point of coordination for your healthcare experience, ensuring the right care is delivered at the right time

High Quality, Proactive Primary Care

- ✓ Review of medical history, lifestyle, and habits
- ✓ Chronic disease prevention and management
- ✓ Health and lifestyle coaching
- ✓ Mental health screening and treatment
- ✓ Acute care for illnesses
- ✓ Labs and diagnostic imaging
- ✓ Occupational health services



QUARTERBACKS OF CARE

Coordinated Access to High Value Partners

- ✓ Referrals to high value specialists throughout Wisconsin
- ✓ Physical therapy through Advanced PT and other trusted partners
- ✓ Counseling through Good Human Work and other providers
- ✓ Surgery through various independent centers
- ✓ Tech-driven solutions

AAFP Study found an Anovia client spent:

42% less than peers on Ortho, 53% lower on psych, and 78% lower on nephrology

**Independent study: Phyx & AAFP analysis of 1,400 care episodes*

A TALE OF TWO EXPERIENCES



Direct Primary Care (DPC)

- Same-Day Mole Removal & Pathology
- Results in 1 Week: **BENIGN**
- Cost to Patient: **\$0**

Quick, Comprehensive & No Extra Cost



Traditional Care Model

- 7-9 Minute Appt & Specialist Referral
- **3-6 Month Wait Time**
- **\$1,000 Patient Bill**

Long Delays & High Costs

DELIVERING THE DATA YOU NEED



ANOVIA HEALTH UTILIZATION REPORT



CW Company
2026

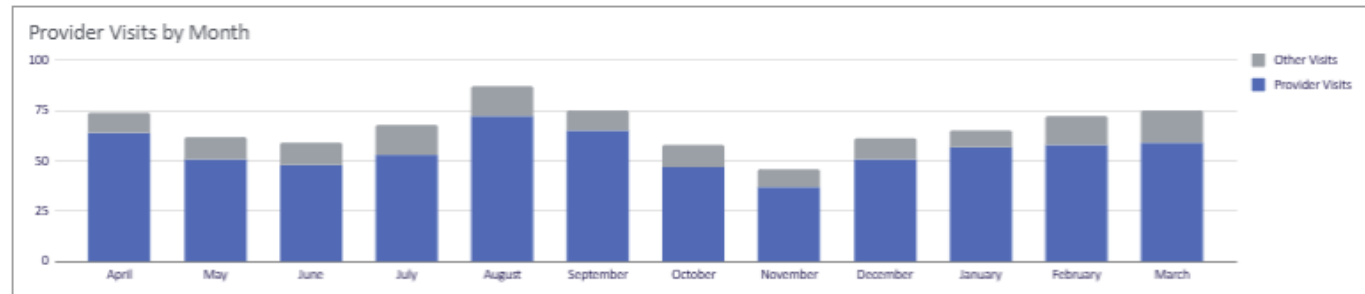
483 Members

Member Utilization - Last 12 Mos **43%**

vs Benchmark 33%

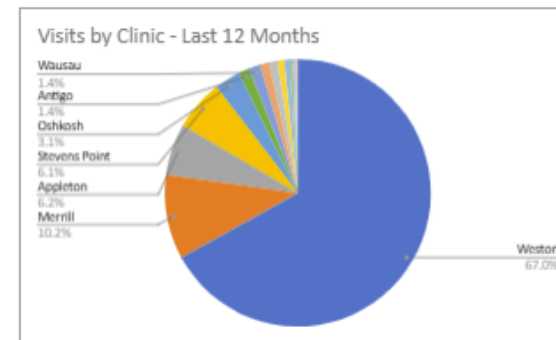
Visits - Last 12 Mos **662** **802**

vs Benchmark 400



	Q2 2025	Q3 2025	Q4 2025	Q1 2026	Last 12 Mos
Provider Visits	163	190	135	174	662
Other Visits	32	40	30	38	140
Total Visits	195	230	165	212	802

Benchmark: Provider Visits 100 100 100 100 400
(33% unique member utilization x 2.5 visits/yr, prorated by active months)



	1 Visit	2-3	4-6	7-9	10+	Total
Unique Pts - Last Qtr	54	37	9	3	1	104
Unique Pts - Last 12 Mos	62	76	37	19	16	210
Benchmark Unique Members - Last 12 Mos.						160

DELIVERING THE DATA YOU NEED



ANOVIA HEALTH 12-MONTH ROI Report

CW Company
2026

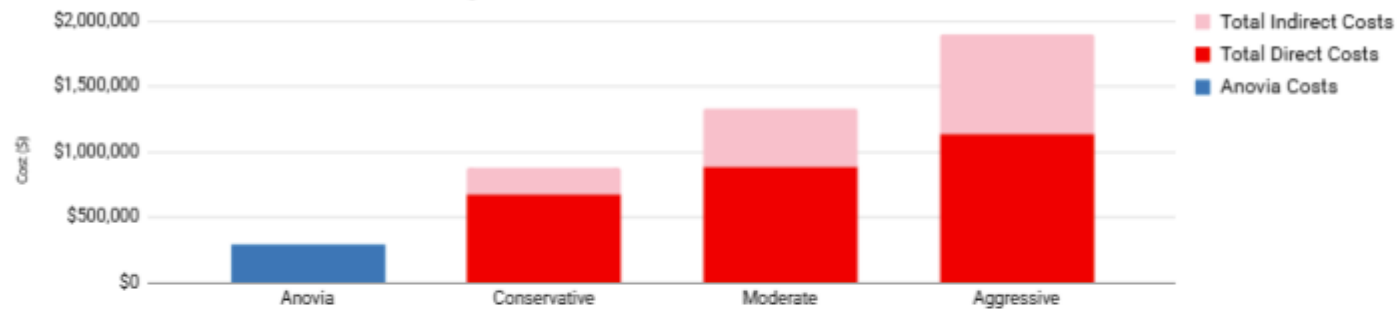
483 Members



Est. Savings - Moderate

\$1,034,600

Costs at Anovia vs Local Health System



	Anovia	Conservative	Moderate	Aggressive
Primary Care	\$227,462	\$252,772	\$379,158	\$505,544
Labs	\$20,420	\$136,133	\$163,360	\$204,199
Imaging	\$40,184	\$267,893	\$321,472	\$401,840
Other	\$2,209	\$14,727	\$17,673	\$22,091
Total Direct Costs	\$290,275	\$671,526	\$881,663	\$1,133,675
Avoided Urgent/ER		\$71,197	\$178,552	\$363,584
Avoided Specialty Referrals		\$132,330	\$264,660	\$396,990
Diversion to Value-Based Specialists				
Total Indirect Costs		\$203,527	\$443,212	\$760,574
Total Costs	\$290,275	\$875,053	\$1,324,875	\$1,894,249
Direct Cost Savings		\$381,250	\$591,387	\$843,399
Indirect Cost Savings		\$203,527	\$443,212	\$760,574
Total Savings		\$584,777	\$1,034,600	\$1,603,973

Difference between what you would have paid and what you paid Anovia

Notes on Calculations

What you would have paid: We match the CPT codes of your Anovia visits to Allowed Rates, Billed Rates, and Cash Rates of those same CPT codes for the health system. We showed the one-for-one comparison for Conservative and added a 1.5x and 2.0x multiplier in the Moderate and Aggressive cases to account for health systems frequently billing multiple codes for a single visit.

Avoided ER/Urgent Care: A Milliman Society of Actuaries study found that employees with access to a DPC had 41% fewer ER visits. We assume that, with access to Anovia, your employees would no longer have unnecessary ER/Urgent Care visits. We estimated your ER/Urgent Care spend: Conservative: 25% of primary care spend. Moderate: 50% of primary care spend. Aggressive: 75%

Avoided Specialty Referrals: A Milbank Quarterly study found that 33% of all primary care to specialty referrals were unnecessary. We take the number of visits to Anovia, assume that our exceptional primary care removes these unnecessary referrals, and estimate what you would have paid for the specialty visit: Conservative = \$600, Moderate = \$1,000, and Aggressive = \$1,500.

DELIVERING THE DATA YOU NEED

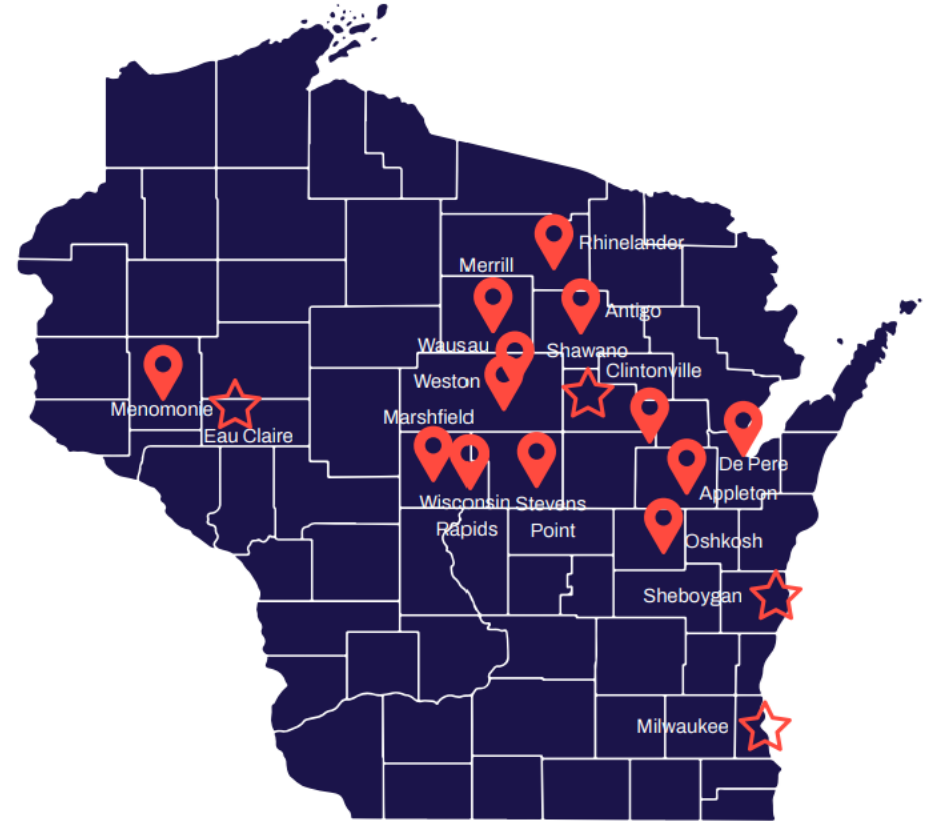


Visits to Anovia and Health System Cost by CPT Code

CPT Code	Description	# of Anovia Episodes	System RBP Rate	System Cash Rate	System Billed Rate	System RBP Rate Total	System Cash Rate Total	System Billed Rate Total
99213	Established patient, 20-29 min, low complexity	278	\$218	\$309	\$476	\$60,604	\$85,902	\$132,328
99214	Established patient, 30-39 min, moderate complexity	183	\$316	\$460	\$708	\$57,828	\$84,180	\$129,564
99211	Established patient visit, minimal issues	98	\$112	\$157	\$241	\$10,976	\$15,386	\$23,618
36415	Routine blood draw (venipuncture)	44	\$19	\$33	\$45	\$836	\$1,452	\$1,980
99386	New patient annual wellness, age 40-64	34	\$382	\$419	\$565	\$12,988	\$14,246	\$19,210
99212	Established patient, 10-19 min, low complexity	30	\$158	\$209	\$321	\$4,740	\$6,270	\$9,630
99203	New patient visit, 30-44 min, low complexity	22	\$291	\$440	\$677	\$6,402	\$9,680	\$14,894
99215	Established patient, 40-54 min, high complexity	14	\$468	\$664	\$1,022	\$6,552	\$9,296	\$14,308
17110	Destruction of benign lesions 1-14	13	\$409	\$232	\$478	\$5,317	\$3,016	\$6,214
99385	New patient annual wellness, age 18-39	13	\$350	\$387	\$522	\$4,550	\$5,031	\$6,786
99396	Established patient annual wellness, age 40-64	10	\$345	\$344	\$465	\$3,450	\$3,440	\$4,650
99395	Established patient annual wellness, age 18-39	8	\$322	\$324	\$437	\$2,576	\$2,592	\$3,496
99202	New patient visit, 15-29 min, low complexity	7	\$162	\$252	\$388	\$1,134	\$1,764	\$2,716
96372	Therapeutic, prophylactic, or diagnostic injection (specify substance); subcutaneous or intramuscular, single or initial substance	6	\$207	-	\$240	\$1,242	-	\$1,440
99204	New patient visit, 45-59 min, moderate complexity	6	\$441	\$669	\$1,029	\$2,646	\$4,014	\$6,174
99384	New patient annual wellness, age 12-17	5	\$266	\$419	\$565	\$1,330	\$2,095	\$2,825
11307	Other	3	-	-	-	-	-	-
17111	Destruction of benign lesion, 15+	3	\$597	\$232	\$670	\$1,791	\$696	\$2,010
99383	New patient annual wellness, age 5-11	3	\$325	\$279	\$377	\$975	\$837	\$1,131
20610	Large joint injection (e.g., knee)	2	\$297	\$543	\$733	\$594	\$1,086	\$1,466
98004	Established patient audio-video evaluation and management (E/M) visit, straightforward decision-making	2	\$96	-	\$122	\$192	-	\$244
98005	Established patient audio-video evaluation and management (E/M) visit, low-level decision-making, ≥20 minutes	2	\$244	-	\$803	\$488	-	\$1,606
98006	Established patient audio-video E/M, moderate decision-making, ≥30 minutes.	2	\$252	-	\$321	\$504	-	\$642
99393	Established patient annual wellness, age 5-11	2	\$277	\$245	\$331	\$554	\$490	\$662
11104	Other	1	-	-	-	-	-	-
11200	Skin tag removal	1	\$331	\$172	\$401	\$331	\$172	\$401
11401	Other	1	-	-	-	-	-	-
12001	Simple skin repair <2.5cm	1	\$229	\$380	\$584	\$229	\$380	\$584
12002	Other	1	-	-	-	-	-	-
17003	Other	1	-	-	-	-	-	-
98009	New patient audio-only E/M, low decision-making, ≥30 minutes.	1	-	-	-	-	-	-
98012	Established patient audio-only evaluation and management (E/M) visit, straightforward decision-making, ≥10 minutes	1	\$121	-	\$165	\$121	-	\$165
98013	Established patient audio-only evaluation and management (E/M) visit, low-level decision-making, ≥20 minutes	1	-	-	-	-	-	-
99394	Established patient annual wellness, age 12-17	1	\$327	\$265	\$358	\$327	\$265	\$358
99397	Established patient annual wellness, age 65+	1	\$341	\$482	\$651	\$341	\$482	\$651
	Other	1	-	-	-	-	-	-
Total Number of Episodes: 802			Conservative Total (no double coding or unbundling)			\$189,618	\$252,772	\$389,753
			Moderate Total (1.5x double coding / unbundling)			\$284,427	\$379,158	\$584,630
			Aggressive Total (2.0x double coding / unbundling)			\$379,236	\$505,544	\$779,506



ANOVIA
HEALTH



Thank you!



Current Locations:

Antigo | Appleton | Clintonville | De Pere | Marshfield | Menomonie | Merrill | Oshkosh | Rhinelander | Stevens Point | Wausau | Weston | Wisconsin Rapids |



Exploring:

Eau Claire | Milwaukee and surrounding areas | Sheboygan | Shawano

The Trilogy Direct Model





Trilogy Direct is a **DPC NETWORK** including brick & mortar, virtual, and at home options



Trilogy Direct is **NOT INSURANCE** and can be started at any time



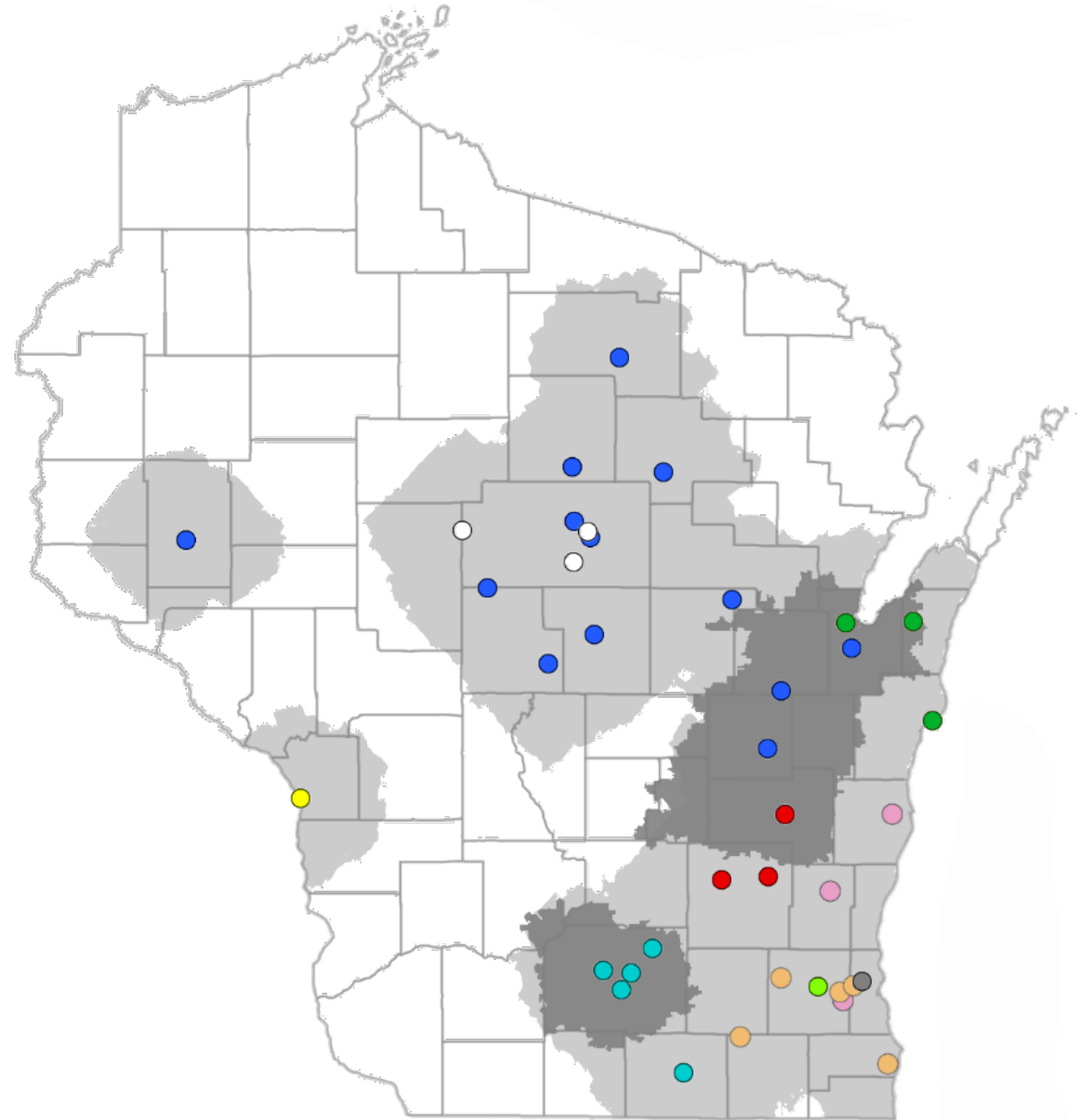
Trilogy Direct has a **PRICING MODEL** that offers significant cost savings



Wisconsin Trilogy Direct Footprint

May 2026

-  Advocate MD
-  Anovia Health
-  Customized Health Services
-  Firefly Health
-  Legacy Medical Services
-  LINK Healthcare
-  Marathon Health
-  Solstice
-  Thrive
-  Viaro Health
-  Pivotal In-home coverage
-  30 mi radius



*Full state coverage with virtual DPC



Broad DPC Access



Employees can select an **option that fits their needs**, including traditional in-person clinics, virtual DPC, and home-visit models.



Designed for employers with **geographically dispersed teams**, including organizations with employees across Wisconsin and beyond.

CLINIC

VIRTUAL

IN-HOME





Administrative Simplicity

THE EASY BUTTON EMPLOYER EXPERIENCE



We manage the **administration** of the DPC benefit so you don't have to.

- ✓ Provider Contracting
- ✓ Ongoing Provider Coordination
- ✓ DPC Payment Invoicing and Management



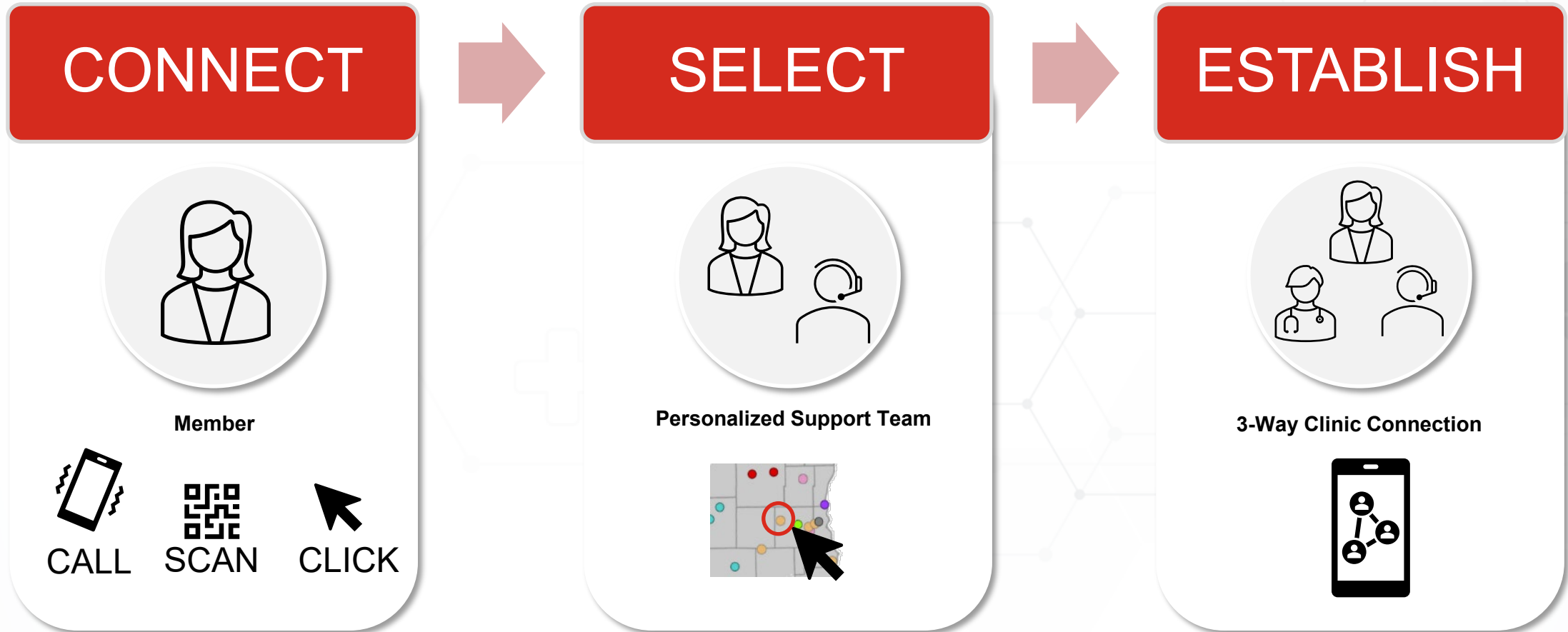
We provide ongoing **tailored support** when and where you need it.

- ✓ On-Site and Virtual Benefit Meetings
- ✓ Educational Materials & Videos
- ✓ Concierge-Level Employee Assistance
- ✓ Ongoing Employee Engagement & Outreach



Concierge-Level Service

THE EASY BUTTON EMPLOYEE EXPERIENCE





Trilogy Direct Pricing

Employers Never Pay Full DPC Rates For Non-Users

Network Access Fee	\$3 EVERYONE	<p>Low monthly fee for <u>all eligible individuals (PMPM)</u> on the eligibility file to access the Trilogy Direct network</p> <p>Monthly administrative fee for <u>individuals who enroll</u> with a Trilogy Direct DPC – includes the monthly DPC subscription cost</p> <p><small>*average cost across the Trilogy Direct network – actual cost will vary based on the clinic selected by the covered individual</small></p>
Trilogy Direct Clinic Fee	+ \$67* ONLY ENROLLED	

SEE THE TRILOGY DIRECT PRICE DIFFERENCE

(Monthly cost for 100 members at various % active with a DPC)

% Active with a DPC	0%	10%	30%	50%	70%	90%
Trilogy Direct	\$300	\$970	\$2,310	\$3,650	\$4,990	\$6,330
1:1 Employer to DPC	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000



Trilogy Direct ROI Calculator

- Deliver instant, clear comparisons that highlight cost advantages
- Drive informed decisions

roi.trilogycares.com



Trilogy Direct ROI Calculator

Find out how much your business could save with Direct Primary Care services.

Number of Members

200

Expected Engagement Rate

30%

NET ANNUAL SAVINGS

\$122,400

Total savings minus annual program cost

MONTHLY COST

\$5,400

\$90 per engaged employee

ANNUAL SAVINGS

\$187,200

\$3,120 per engaged employee

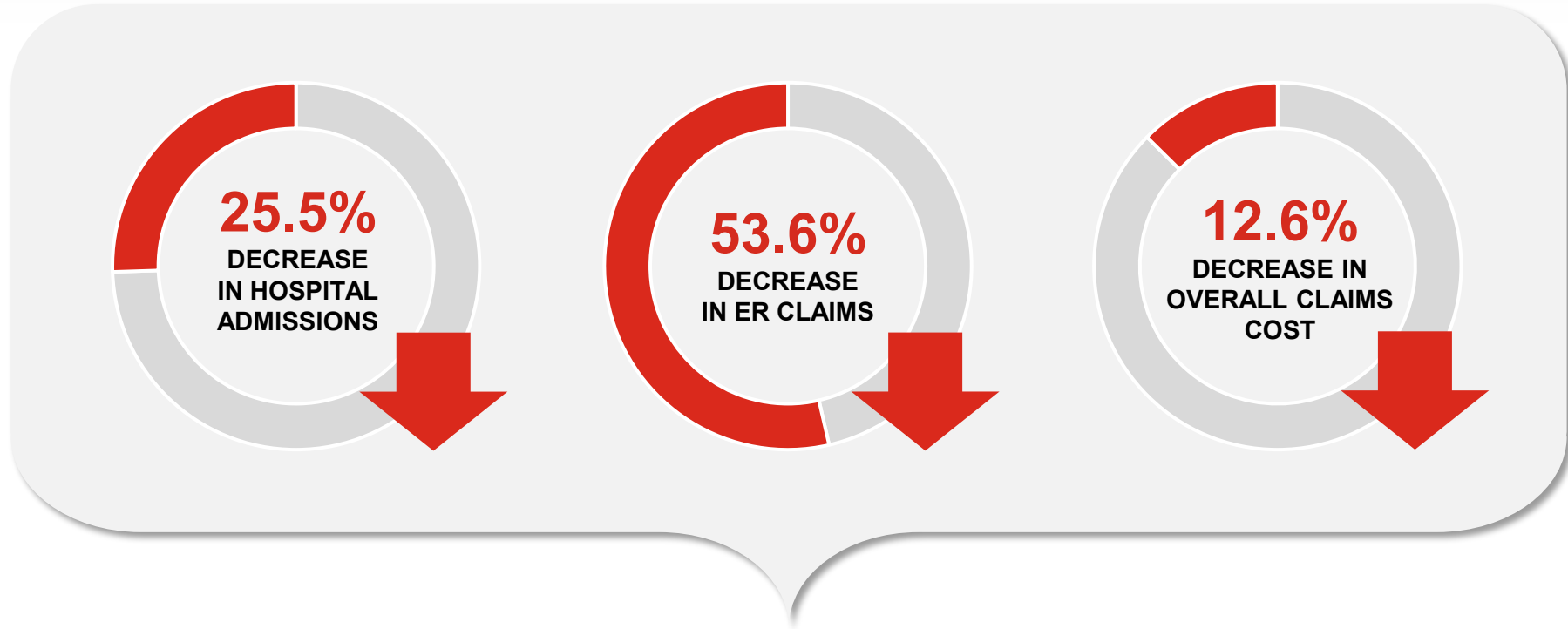
ROI

1.9x

Expected return: 1.9x



Milliman Study on DPC



KEY FINDINGS

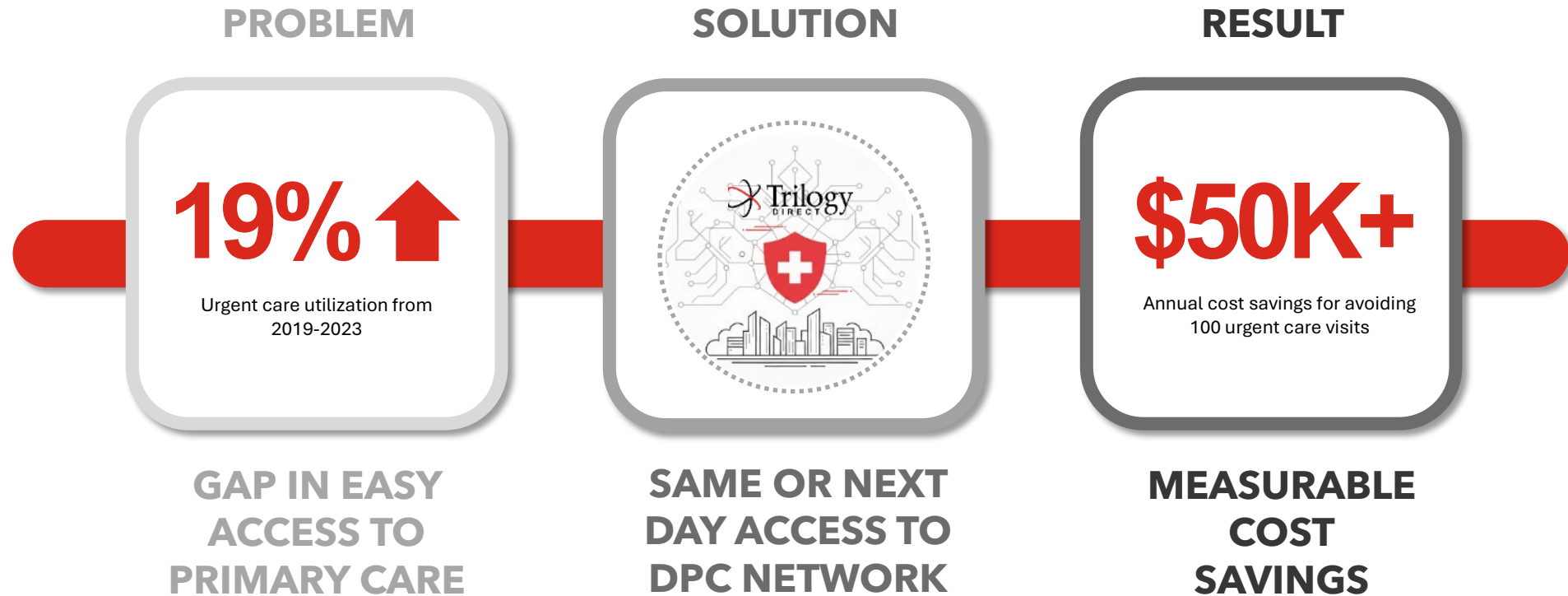
1 Reduced Total Cost of Care

2 Improved Healthcare Utilization

3 Enhanced Patient Access



Urgent Care Diversion

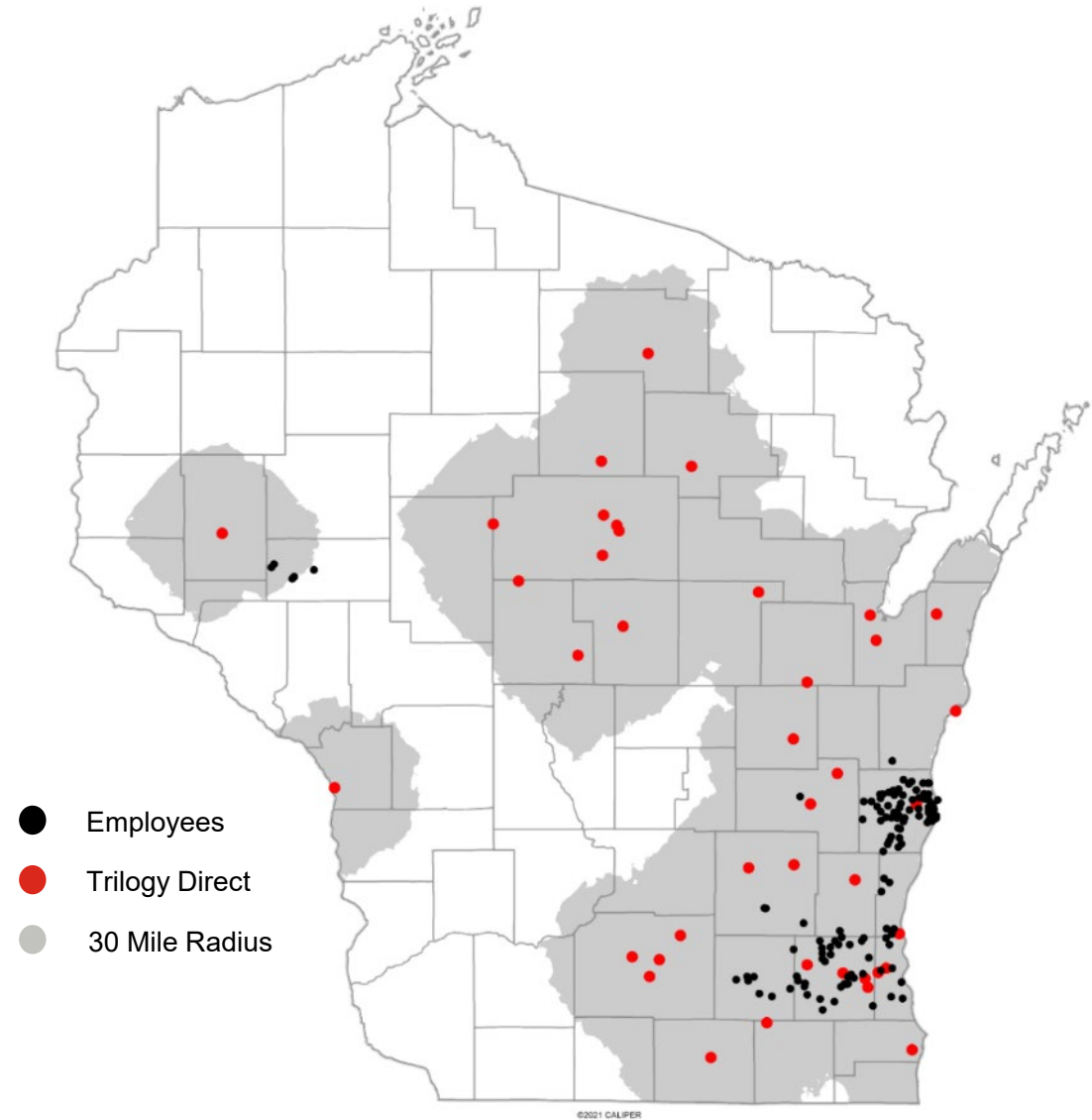




Network Adequacy Report

Trilogy Direct Network Adequacy

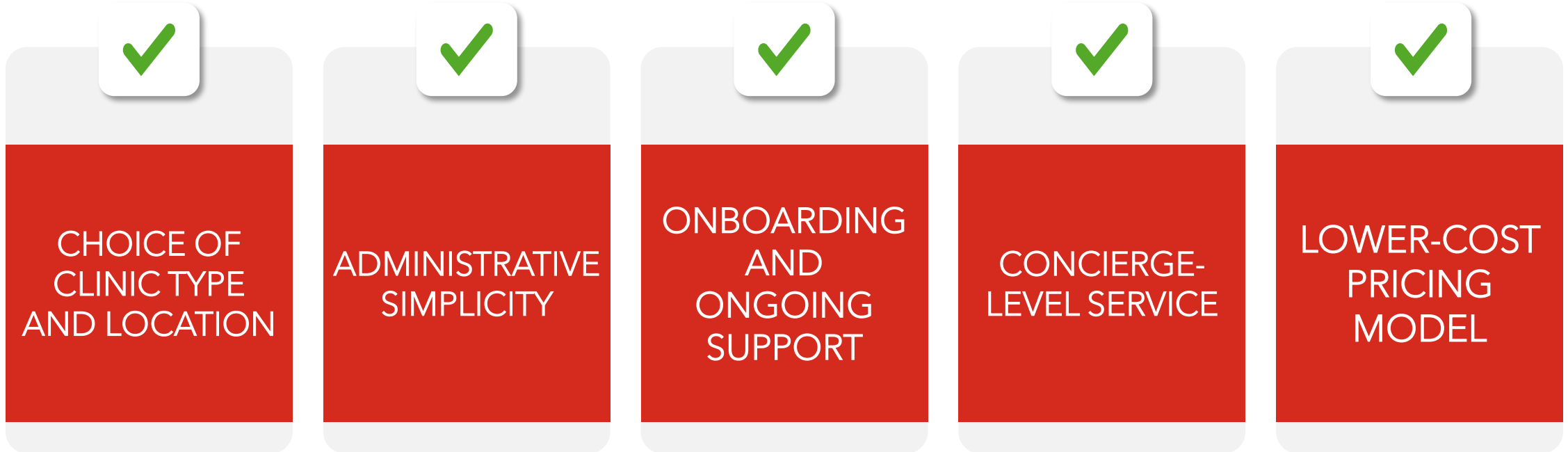
	WI Qualified Lives	Percent Qualified
10 miles	78	59%
15 miles	118	90%
20 miles	131	97%
25 miles	135	98%
30 miles	136	98%





The Trilogy Direct Difference

Simple, Predictable, and Employee-Friendly



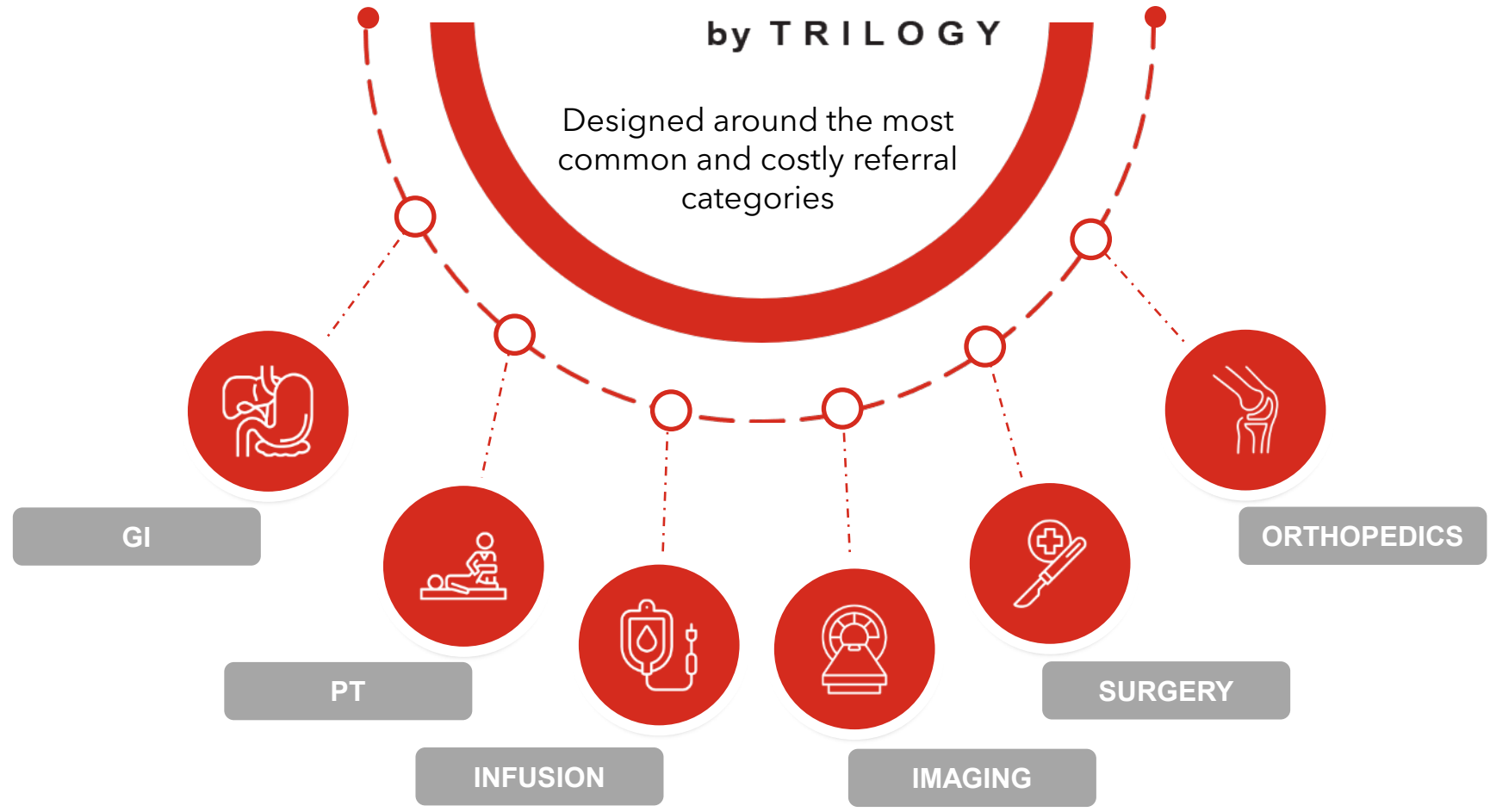
Extending Value with CollabriCare



CollabriCare

by TRILOGY

Designed around the most common and costly referral categories





CollabriCare

by TRILOGY

With CollabriCare, the DPC remains the front door to care, while ensuring referrals leaving the clinic stay aligned with the employer's cost and quality goals.

- Physician-led referral decisions remain intact
- No disruption to the patient-doctor relationship
- Clear, consistent specialty pathways employees can trust
- Available for employers to start anytime, including off-cycle start dates

Built to maximize the value of DPC services, CollabriCare helps employers turn DPC into a complete cost-management strategy—guiding specialty care with the same intent as primary care.

CollabriCare Value



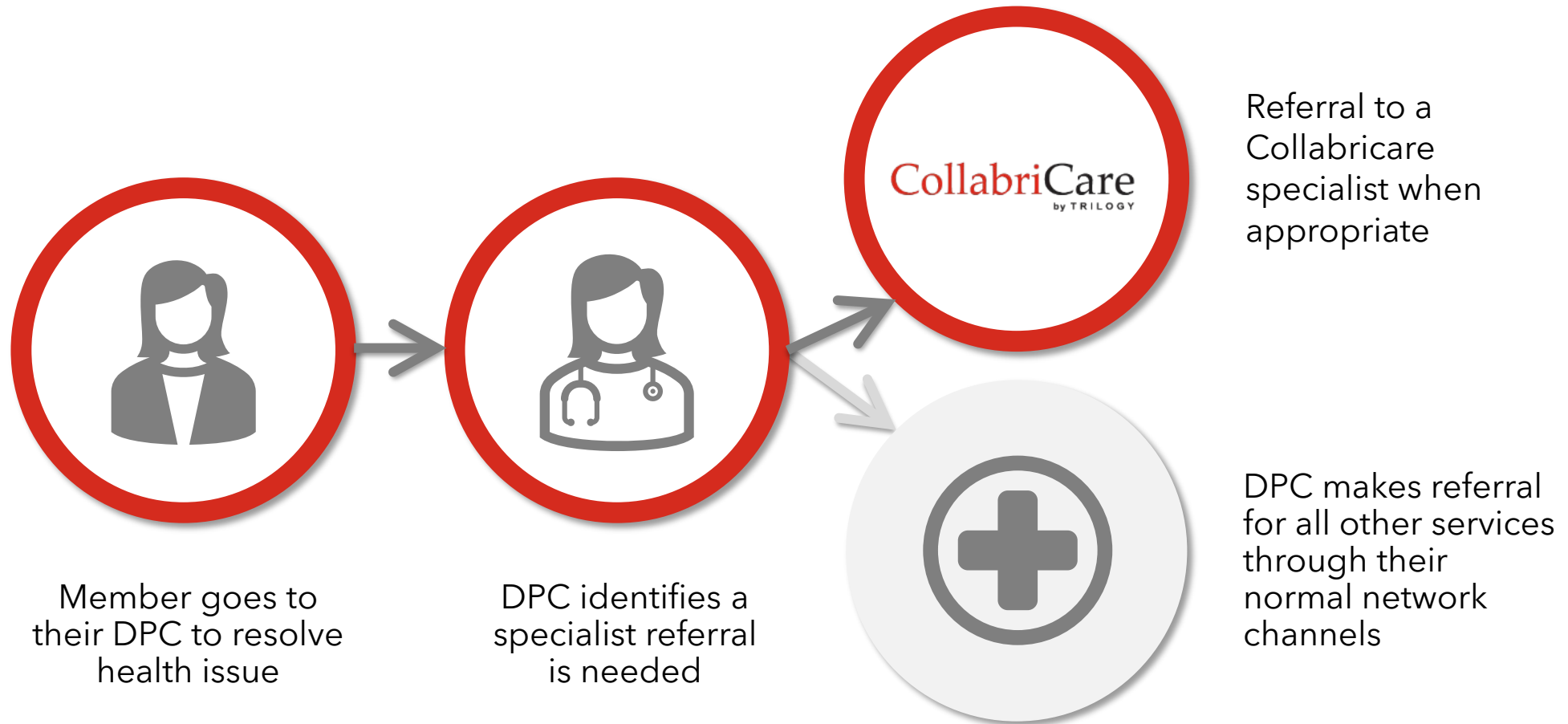
Smarter referrals | Lower-cost specialty care

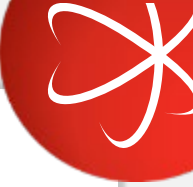
- Extends the value of Direct Primary Care through smarter downstream utilization
- Directs patients to high-quality, lower-cost, non-hospital settings
- Capture the savings often missed after the DPC visit
- Improves access, experience, and outcomes through more coordinated referrals
- Strengthens the ROI of existing DPC relationships
- Cost control without adding friction for employees
- Supports smart utilization without adding administrative burden or complexity





CollabriCare Patient Journey





CollabriCare Pricing

\$2.50
PMPM

- CollabriCare Only
- Employer does not use THN as primary network

STAND-ALONE

\$0
PMPM

- Groups using THN as primary network
- or---
- Groups using Trilogy Direct

INTEGRATED ACCESS

Network Solutions





Group Health Network Products



- Comprehensive PPO network for group health
- Multiple health systems and independent providers.



- High performance network for self-funded employers in eastern WI and northern IL.
- Powered by Aurora and Advocate Health.



- High performance network for self-funded employers in south central WI and northern IL.
- Powered by UW Health.



40,530+

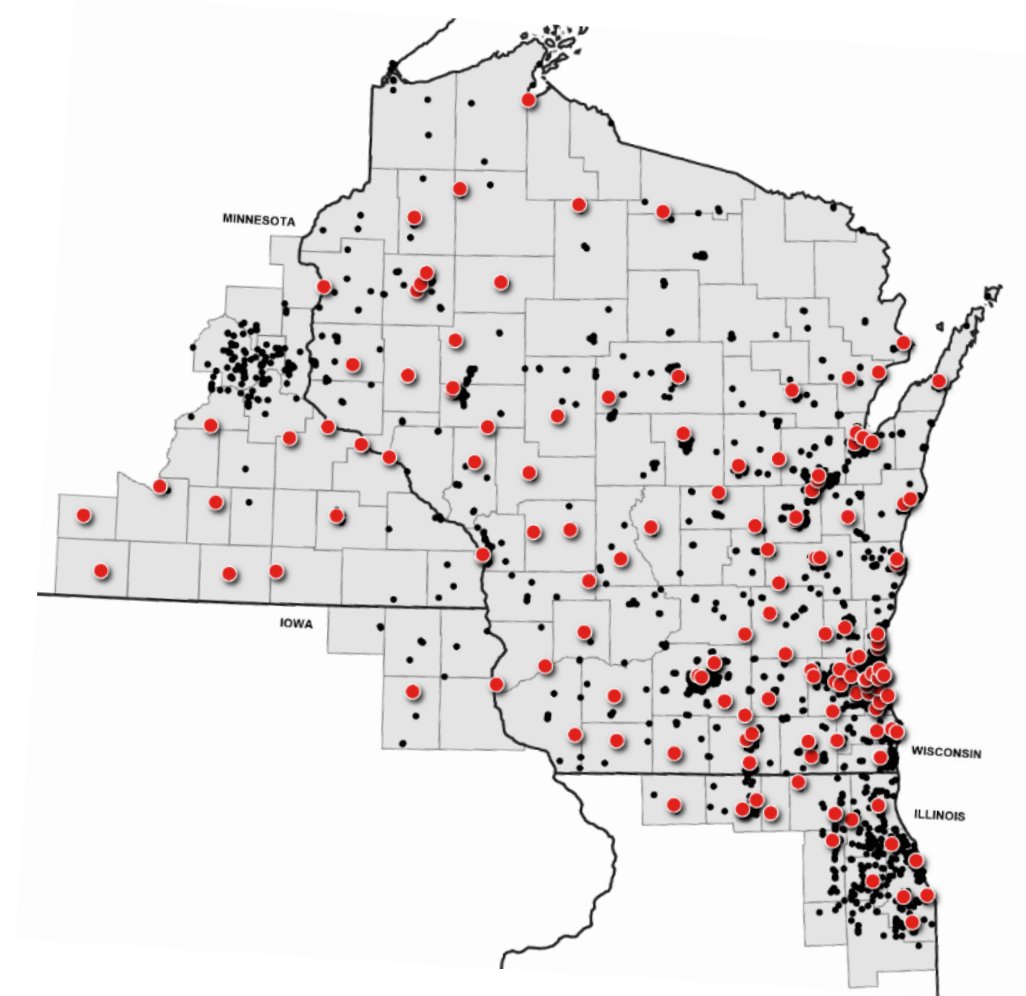
**TOTAL
PROVIDERS**

431

**SELF-FUNDED
EMPLOYERS
SERVED**

154

**TOTAL
HOSPITALS**



Where THN Fits

Predictable coverage | Confident Recommendations

CONFIDENCE IN COVERAGE

- Broad, stable access across Wisconsin
- Direct contracts with nearly all major WI health systems
- Designed to reduce disruption and referral friction
- Can be paired with Trilogy Direct DPC for added value and access

BEST FIT EMPLOYERS

- Ideal for large or risk-conscious employers who value stability & simplicity
- Strong entry point for first-time self-funded groups
- Works well for multi-location or distributed workforces
- Supports clients who want predictability over experimentation



12,220+

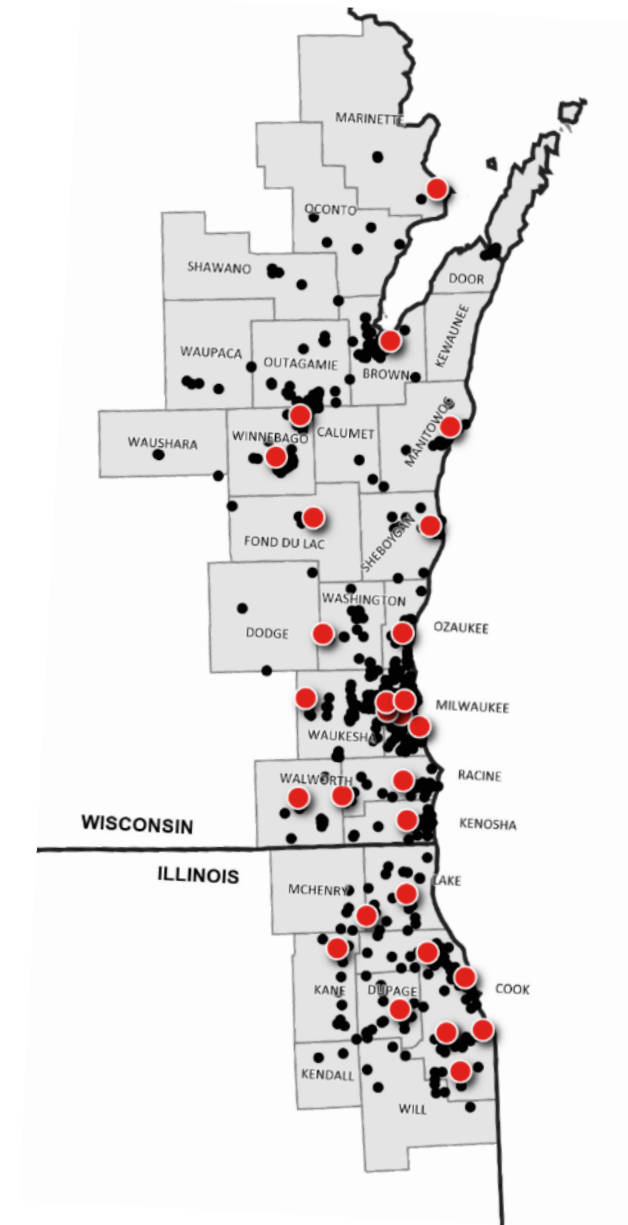
TOTAL PROVIDERS

High - performance network
powered by aligned local
providers



29

TOTAL HOSPITALS



Where EverPointe Fits

Curated access and performance-driven pricing

BEST-IN-CLASS DISCOUNTS

- Aurora Health
- Advocate Health
- Children's Wisconsin
- Several other high-value, low-cost ancillary providers

BEST FIT EMPLOYERS

- Stable geography in eastern WI and northern IL
- Engagement-ready workforce





UpWard
by TRILOGY

6,000+

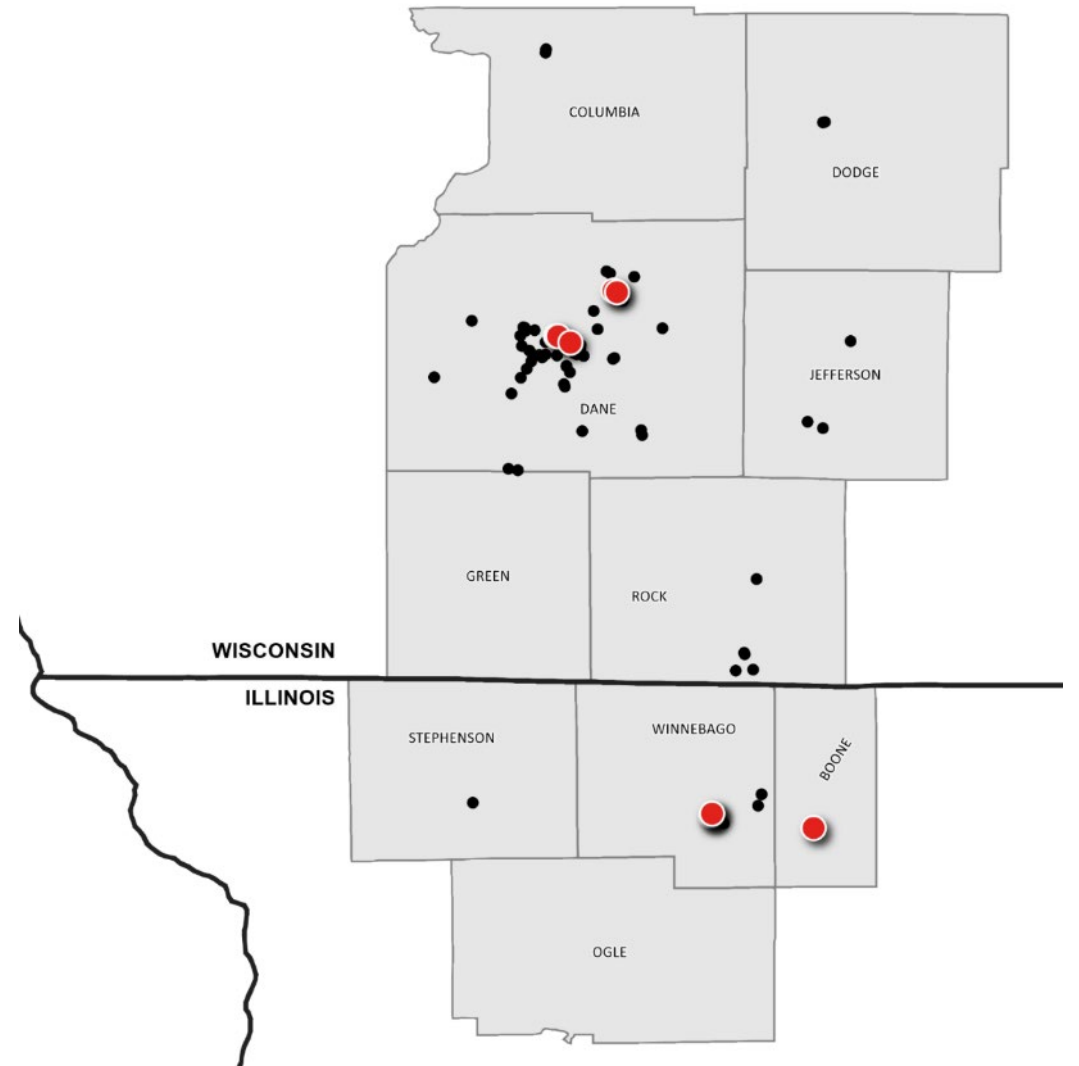
TOTAL PROVIDERS

High - performance network
powered by aligned local
providers

9

TOTAL HOSPITALS

UWHealth



Where UpWard Fits

Efficient access | simplified administrative requirements

BEST-IN-CLASS DISCOUNTS

- UW Health
- UW Health Swedish American Hospital
- Unity Point Health - Meriter Hospital

BEST FIT EMPLOYERS

- Stable geography located in south central WI and northern IL
- Engagement-ready workforce



UpWard

Operational | Administrative Requirements



> No pre-cert/pre-auth on select services/procedures

- Diagnostic X-rays
- Diagnostic Laboratory tests
- Complex Diagnostic Imaging (MRI, CT, PET, MRA, etc.)
- Physical Therapy, Occupational Therapy, Speech Therapy
- Ambulatory Surgery Center Services
- Hospital Outpatient Surgery Services
- Hospital or Clinic based procedures
- Durable Medical Equipment/Orthotics/Prosthetics
- Inpatient services/admissions (excluding Transplants)

> Services Requiring Pre-Cert/Pre-auth

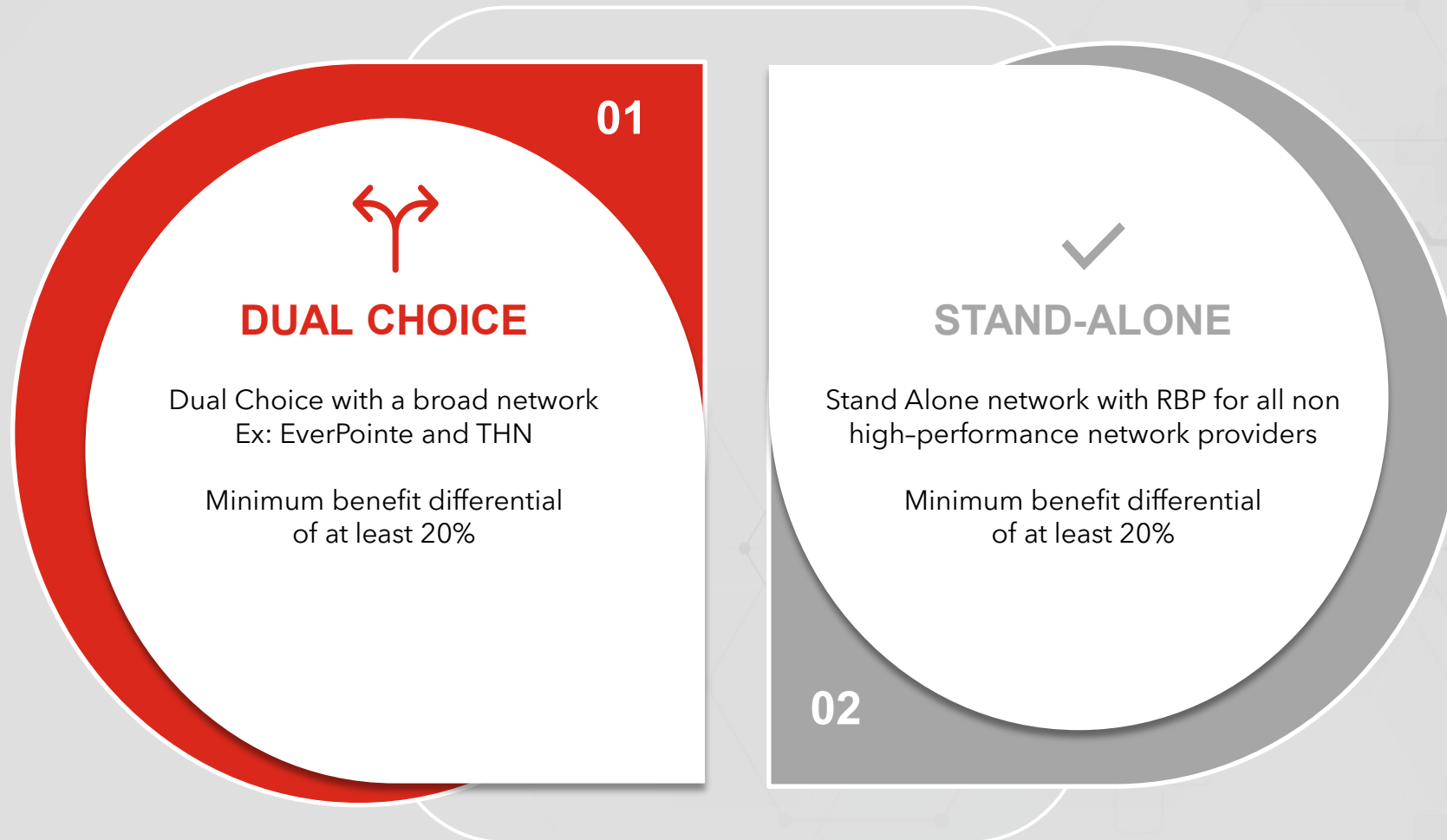
- Radiation Therapy
- High-cost drugs
- Transplants





Trilogy Networks Usage Information

High-Performance networks may be offered as:



01



DUAL CHOICE

Dual Choice with a broad network
Ex: EverPointe and THN

Minimum benefit differential
of at least 20%



STAND-ALONE

Stand Alone network with RBP for all non
high-performance network providers

Minimum benefit differential
of at least 20%

02

Trilogy Networks Usage Information

High-Performance networks may **NOT** be offered with:



Limited benefit plan offerings



Trilogy Direct or other DPC



TPAs administering high-performance networks must adhere to Medicare Correct Coding Initiative rules for bill review and coding



Third Party Administrators

TPAs we currently work with:

The logos displayed are:

- 90 DEGREE BENEFITS** (A Turn For The Better)
- aither health**
- Allegiance™** (by Cigna Healthcare)
- ALLIED**
- American Plan ADMINISTRATORS**
- amps** (ADVANCED MEDICAL PROFESSIONALS)
- Auxiant™** (Independent Solutions > Real Results)
- BLACKHAWK CLAIMS SERVICE**
- CAS** (A POINT C COMPANY)
- EDISON EHS HEALTH SOLUTIONS**
- EXEMPLAR** (HEALTH BENEFITS ADMINISTRATOR)
- healthEZ**
- imagine360**
- Lucent Health**
- MARPAI**
- NORTHERN ILLINOIS HEALTH PLAN**
- PBA** (Professional Benefit Administrators)
- point.c**
- PRAIRIESTATES**
- SELF HEALTH FUND.**
- SisCo**

Stability | Simplicity | Choice



STRONG MARKET & CONTRACTING

- Deep Wisconsin relationships backed by stable, direct agreements
- Competitive, market-relevant discounts
- Ongoing contract management and optimization



TRANSPARENT PREDICTABLE PRICING

\$10.50

Per Employee/Per Month

- Straightforward and easy to model, **no percentage of claims**
- Supports clear financial conversations with employer groups
- Aligns incentives around stability and predictability



ADVISOR FRIENDLY PPO DESIGN

- Streamlined implementation with reliable timelines
- Compatible with a wide range of TPAs w/dedicated collaboration for hands-on support
- Ability to offer multiple solutions
- Complete DPC network solution to expand strategic options



YOUR TOOL TO FIND THE MOST CURRENT TRILOGY INFORMATION

resources.trilogycares.com

Tools to help you *navigate* your healthcare journey

Access guides, videos, and materials designed to help employers and members get the most from Trilogy's innovative healthcare solutions.

GROUP HEALTH

Trilogy Health



Trilog Health Network

Your comprehensive network offering the broadest access to care in Wisconsin.

DOWNLOAD



EverPointe Network

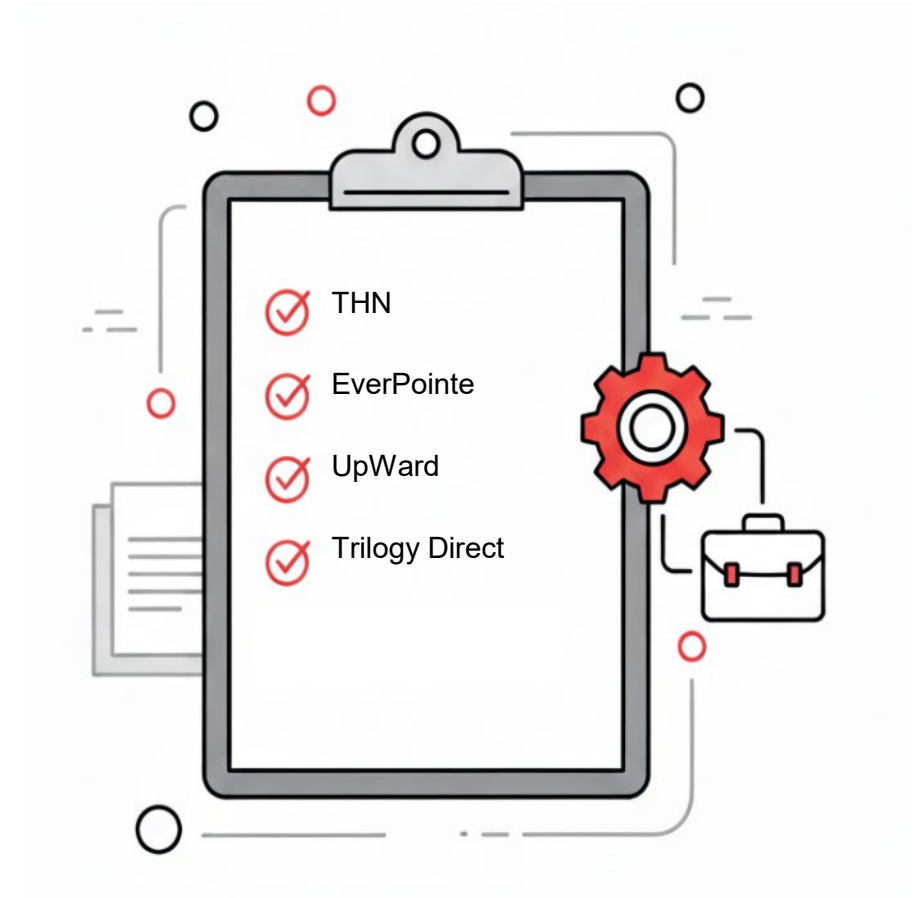
Your high-performance network for employers in eastern Wisconsin.

DOWNLOAD



Quote Submission Process

1. Send an email to sales@trilogycares.com
2. Identify networks you want quoted
3. Share data requested by Trilogy
 - **NETWORK ADEQUACY:**
De-identified zip or address census file
 - **NETWORK DISRUPTION REPORT:**
Claims data file



Thank you for your time!



Pete Plamann



Vice President of Sales



In the next few days, we will send a follow up email with presentation and opportunity to send feedback via a simple survey.



**Ready to send a quote or set up a
personal meeting to learn more?**

sales@trilogycares.com