



KEMPTON PREMIER PROVIDERS

▶ *Transparent, fair, up-front pricing means savings for your Plan*



THEKEMPTONGROUP

PREMIER PROVIDER 



IF YOU WERE BUYING A TRUCK, YOU WOULD EXPECT A FAIR PRICE, AN HONEST DEAL, AND TOP QUALITY.

HEALTH CARE PROVIDERS SHOULD BE NO DIFFERENT.

PROBLEMS WE FACE

- Health care prices are on an unsustainable upward trajectory.
- Patients have no price awareness and providers do not openly disclose prices for their services.
- It's difficult to make an informed decision when quality information is hard to come by.
- As the cost of health care rises, it affects your pocketbook.

KEMPTON PREMIER PROVIDER™ SOLUTION

- ✓ With Kempton Premier Providers™, prices are up to 80% lower than a regular in-network provider.
- ✓ Our Premier Providers believe in up-front, all-inclusive, free market pricing, publicly posted.
- ✓ Price transparency empowers employees and fosters “price awareness” for many procedures.
- ✓ Our Premier Providers are some of the most highly-qualified and respected leaders in their field.

Kempton Premier Providers™ deliver price transparency, superior quality, honesty, and fairness. It's time to join the health care revolution.

WHAT ARE KEMPTON PREMIER PROVIDERS™?

AN OVERVIEW

Kempton Premier Providers™ are an exclusive group who offer a new type of pricing structure for select, self-funded plans. Their pricing is up-front, all-inclusive, deeply discounted, and completely transparent. The participating providers are progressive, free market thinkers who are choosing not to cost shift, but to be potential game changers in the healthcare marketplace. We ensure that all Kempton Premier Providers™ earn top marks in quality and value. These are not fly-by-night facilities and physicians. Many of these facilities are physician-owned and highly respected, some at the national level.

This program does NOT replace your current health benefit plan. Instead, it is a stand-alone program that allows you to take advantage of the free market and transparency in healthcare, while eliminating your out of pocket costs. This program is completely voluntary to the participant. Kempton Premier Providers™ gives you an incentive to utilize high efficiency providers, and assists you in seeking true value in your health care purchasing decisions. This program has led to nearly 5 million dollars in savings for our clients in just three years. Since your plan is self-funded, these savings do not pad an insurance companies bottom line, but instead stay with your employer, which allows them to keep your contributions low and your benefits comprehensive. If you utilize a Kempton Premier Provider™ for a qualified medical procedure, you benefit by incurring no out-of-pocket costs and your employer receives substantial savings. It's a "win-win" for all parties involved!

LET'S COMPARE...

By revolutionizing health care through transparency, Kempton Premier Providers™ are so different in their approach compared to traditional providers, they can be hard to understand. Here are some key differences between our providers and a typical provider:



Typical Provider

- It's nearly impossible to learn their costs for procedures in advance
- Each component of the procedure is billed separately, leading to confusion
- They justify their higher prices as "necessary cost shifting"
- Pricing is not based on free-market forces
- There is no way to accurately verify their quality



Kempton Premier Provider™

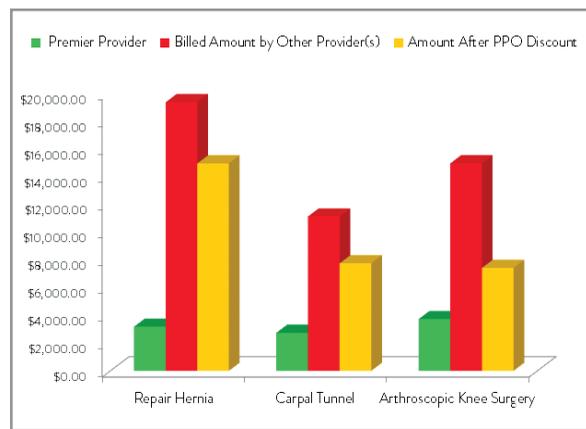
- ✓ Disclose the total price up front
- ✓ Pricing is all inclusive
- ✓ Have chosen to compete for patients based on price and quality in a free market
- ✓ Prices are up to 80% less than a typical provider
- ✓ Providers are recognized leaders in their fields

Remember, your benefit plan through your employer is self-funded. When you save money using an Kempton Premier Provider™, you are saving money for your employer and for yourself in the form of future contributions.

WHAT THIS MEANS FOR YOUR EMPLOYER

We are all aware of the ever-increasing costs of healthcare services in our country. We have partnered with your employer to create innovative solutions to keep these costs down for its participating employees. Most of us probably don't realize that for many procedures and treatments, there can be up to a **400% variance in cost between providers** of healthcare, regardless of the quality of that care. Being aware of these differences and consciously making better healthcare purchasing decisions is one of the most important steps towards "bending the cost curve."

When you use a **Kempton Premier Provider™** for a covered surgery or medical service, your employer will pay the covered charges at 100%. Depending on your plan, you can save thousands in terms of out-of-pocket and deductible costs, as well as save your employer's medical plan money... and those savings can translate into reduced contributions.



EXAMPLES OF ELIGIBLE PREMIER PROVIDER PROCEDURES

Qualified Kempton Premier Provider™ procedures are subject to change at any time without notice. For an up-to-date, complete list of qualified procedures and other terms & conditions, please visit kemptongroup.com or call us at (800) 521-1711.

ORTHOPEDIC PROCEDURES

KNEE ARTHROSCOPY
KNEE JOINT REPLACEMENT
BILATERAL KNEE JOINT REPLACEMENT
CARPAL TUNNEL SURGERY
LUMBAR EPIDURAL STEROID INJECTION
ROTATOR CUFF REPAIR
HIP REPLACEMENT/REPAIR
HAMMERTOE REPAIR
ACL REPAIR

GENERAL PROCEDURES

GALL BLADDER REMOVAL
HYSTERECTOMY
HERNIA REPAIR
TONSILLECTOMY
BLADDER REPAIR
THYROIDECTOMY
SEPTOPLASTY
NASAL ENDOSCOPY
ADENOIDECTOMY

HEART PROCEDURES

CORONARY BYPASS
CARDIAC PACEMAKER
CARDIAC DEFIBRILLATOR
CARDIAC STENTS
CARDIAC VALVE
PACEMAKER REVISION

SELECT ONCOLOGY SERVICES

SERVICES INCLUDE DIAGNOSIS AND TREATMENT OF:
BREAST CANCER
SKIN CANCER
PROSTATE CANCER
AND MANY OTHER FORMS OF CANCER

DIAGNOSTIC IMAGING SERVICES

CT SCANS
MRIs
DIAGNOSTIC MAMMOGRAPHY

WOMEN'S HEALTH SERVICES

SCREENING MAMMOGRAPHY
BONE DENSITY SCREENING
BREAST BIOPSY
BREAST MRI
BREAST ULTRASOUND

PRICING IS:

- ✓ Up Front
- ✓ All Inclusive
- ✓ Deeply Discounted
- ✓ Completely Transparent

LET'S GET STARTED. HERE'S HOW:

STEP 1

Your doctor determines that you need surgery

A common misconception is that you will lose the ability to go to your regular doctor. This is not true! With **Kempton Premier Providers™** you are free to visit your regular doctor, and he/she will make the initial determination regarding the surgery or service you need.

STEP 2

Call us to discuss if your procedure can be performed by a Premier Provider

With your doctor's diagnosis, we can look up the procedure or medical service and tell you if it falls under our qualified list of procedures offered by a Premier Provider. Not every procedure and medical service is a qualified procedure, and the list is subject to change at any time as we are continually bringing on new providers to serve you.

STEP 3

We help you schedule your consultation, arrange travel, and walk you through the steps.

Kempton Premier Providers™ includes a full concierge service for our members. We will help you schedule your consultation with the Premier Provider you've chosen, assist with travel arrangements, and walk alongside you every step of the way. Your Premier Provider Advocate will email your **Kempton Premier Provider™** voucher which you will show at your consultation and procedure. Call 1-866-898-7219 to talk to your Premier Provider Advocate.

STEP 4

Present your Voucher at both the initial consultation and the procedure itself.

When you arrive at your consultation & procedure, show your **Kempton Premier Provider™** voucher. Your Premier Provider voucher helps the provider ensure that the claim goes through the proper channels and your procedure is covered at 100%.

STEP 5

Your procedure is covered at 100%!

Congratulations! Not only have you ensured that you'll be receiving excellent care, you will have saved money for your employer, and you will have incurred zero out-of-pocket costs. With **Kempton Premier Providers™**, you won't have to pay a cent for qualified procedures.

Employee Testimonial



Paul Freeman
Anchor D Bank

“

When my family's history of bad knees finally caught up with me, my doctor told me I needed a knee replacement. I had heard about Premier Providers™, so I called The Kempton Group and their customer service folks were so helpful. They took care of everything for me, and I didn't have to pay a single penny! I could not believe how simple they made it. Knowing that I saved thousands of dollars just makes it that much better. My knee feels great and I am so happy I made the decision to choose the best provider for my surgery. Thank you KGA!

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THE TRUE PURPOSE OF KEMPTON PREMIER PROVIDERS™

FREE MARKET HEALTHCARE & TRANSPARENCY

By Jay Kempton

As consumers, we expect to know the value of the things we buy. Before setting out to make major purchases, we survey the landscape of advertisements and consumer reviews. We look for quality products and determine a fair price we're willing to pay. We ask critical questions like, "can I get this cheaper at another retailer or online?" However, in one area of our lives, all critical analysis of cost and quality seems to cease: our healthcare purchasing decisions.

To be fair, there are reasons why we shy away from asking, "how much?" when pursuing healthcare options. When it comes to the point in which we need medical treatment, we want it as quickly as possible to alleviate the pain or fear which accompanies our ailments. Further, we naturally trust our physicians to be the experts. When they recommend a course of treatment, it's natural to assume that the cost is irrelevant.

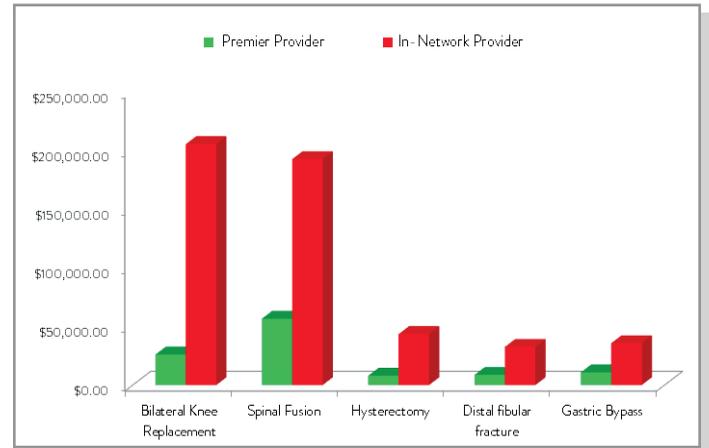


Chart showing Premier Provider prices versus a normal in-network provider. Transparency in action.

Regardless of the reason we shy away from inquiring about cost, it stands to reason that a patient in pursuit of actual pricing for medical treatment should be able to obtain that information in advance. Frustratingly, that is rarely the case. The American healthcare system functions on the predication of a lack of transparency. It's purposely complex. As more and more Americans begin to scrutinize their own healthcare in the face of rising insurance premiums and the implementation of the Patient Protection and Affordable Care Act (ACA) the cries for greater transparency are getting louder.



Jay Kempton is the President & CEO of The Kempton Group, and an advocate for free market health care price transparency.

Healthcare transparency provides consumers with the information and the incentive to choose healthcare providers based on value. Value is not just about price; but rather price and quality. Providing reliable cost and quality information empowers consumer choice. Consumer choice creates incentives at all levels, and motivates the entire system to provide better care for less money. We already see this working in certain areas in our healthcare system, i.e. LASIK, cosmetic surgery, etc. These areas are driven to be valuable as consumers demand great quality for a reasonable price.

True free market healthcare is consumer-driven. We are taught that valuable healthcare has to be expensive and that the highest quality will cost more. But when it comes to health services, the opposite is usually true, the quality of healthcare is not related to the price in the way we are used to.

In reality – the vast majority of the time better quality care is almost always available at a LOWER price. A recent study indicated that if everyone in the U.S. got their care from the Mayo clinic, health costs would sharply decline. Mayo has excellent quality care, but their prices are far less than the competition.

The Kempton Group is continually seeking out like-minded providers who are innovators, and that want to apply transparent, free market principles to employer sponsored health benefit plans. Through the Kempton Premier Provider™ program, we reduced claims costs by nearly \$5 million in less than three years for non-emergency procedures while simultaneously reducing patient out-of-pocket-expenses.

The proof that free-market, transparent healthcare works is proven by looking at the dollars saved. Healthcare services can and should be viewed just like any other purchase we make—based on VALUE, which includes both quality AND price. Whether you are a business owner providing healthcare benefits to your employees or a consumer concerned about the rising cost of healthcare in America, only your persistent demand for transparent pricing from providers will revive a true free market healthcare system.

FREQUENTLY ASKED QUESTIONS

ARE KEMPTON PREMIER PROVIDERS™ HIGH QUALITY?

We ensure that all providers and facilities who are interested in becoming a Premier Provider are high quality providers. All the Premier Providers are recognized leaders in their field and have excellent patient outcomes, many who have been referenced in Consumer Reports.

WHAT IS THE BENEFIT TO ME IF I USE A KEMPTON PREMIER PROVIDER™?

When you utilize a Premier Provider, all of your out-of-pocket costs are waived. You will not be responsible for deductibles, co-pays, or coinsurance. The physicians' services, anesthesiology, and facility services are covered at 100% with no cost to you.

ARE ANY OF MY TRAVEL COSTS COVERED?

Reasonable travel expenses are included. We will provide assistance with your travel arrangements, including lodging and reimbursement for fuel. Please call us to discuss your travel needs.

WHAT PROCEDURES ARE INCLUDED?

You may access a list of qualified Premier Provider procedures at kemptongroup.com. If your physician has indicated you need a surgical procedure, give us a call! We'll be more than happy to assist you in determining whether your procedure can be performed at a Premier Provider.

WHO ARE THE KEMPTON PREMIER PROVIDERS™?

New providers are being added on a regular basis, and the list is growing all the time. For that reason, we ask that you go online at kemptongroup.com or give us a call for a current list of participating Premier Providers.





Call or Go Online Today:

+1 (866) 898-7219

www.kemptongroup.com