



VALUEPOINT BY MULTIPLAN[®]
NOT THE TRADITIONAL DISCOUNT CARD PROGRAM

The criteria listed below are requirements of the ValuePoint by MultiPlan[®] design. Based on our past experience with discount card programs, and after extensive discussion with providers and payers, we identified these elements as critical to the success of our new access card program.

1. ValuePoint by MultiPlan clients must supply members with ID cards that:
 - Display the ValuePoint by MultiPlan logo, which is distinctly different from the traditional MultiPlan ID card logo.
 - Include a clear statement on the front of the card that their ValuePoint-based program is not an insurance program.
 - Include a telephone number the provider can use to contact the client's call center for the purpose of confirming payment amount and to answer to any other questions.
2. ValuePoint by MultiPlan clients must give their members access to a dedicated 24/7 customer service line and a website offering the capability of locating participating providers. These services shall be clearly separate from the MultiPlan call center and website
3. ValuePoint by MultiPlan clients must make use of a call center that is capable of:
 - Alerting selected providers (whether selected by telephone or website) that a ValuePoint member may be calling to schedule an appointment, and ensuring the provider is familiar with how the program works.
 - Supplying a confirmation letter to the member for presentation to the provider at the time of service.
 - Receiving routine data updates from MultiPlan for use in confirming payment amounts for ValuePoint participating providers.
 - Meeting strict performance standards for average call answering time and abandonment rate.
4. The ValuePoint by MultiPlan provider discount:
 - Is the same as the normal MultiPlan discount, in order to keep administration of the program simple.
 - Is only applicable if services are paid in full at the time of service, unless the provider agrees to allow the member to make payment according to a schedule.
5. ValuePoint by MultiPlan participating providers receive a welcome package fully describing the program as it pertains to each client using the program.
6. Participating members must receive materials describing the program and reinforcing the non-insurance structure of the plan. MultiPlan has the right to review these materials.
7. A ValuePoint by MultiPlan provider may refuse to accept members if the member does not meet the provider's normal "proof of ability to pay" standards.
8. ValuePoint by MultiPlan providers have the right to terminate participation in the program at any time without terminating their participation in The MultiPlan Network.[®]