

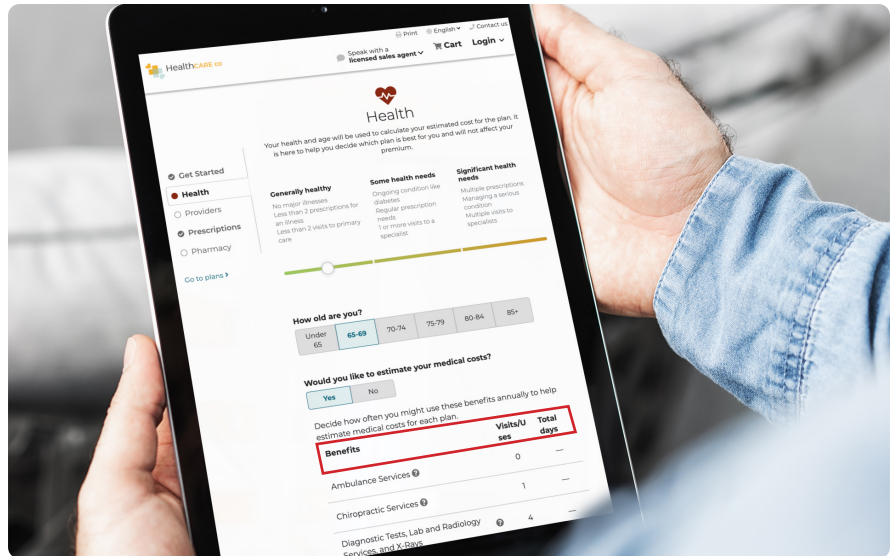
Health Cost Personalization

Using Preferences on the ConnectureDRX shopping, quoting and enrollment platforms, agents and beneficiaries can enter commonly used healthcare services to help determine the most accurate estimates for in-network costs for each available Medicare plan.

Entering this data improves transparency and gives beneficiaries greater control over the benefits they actually use.

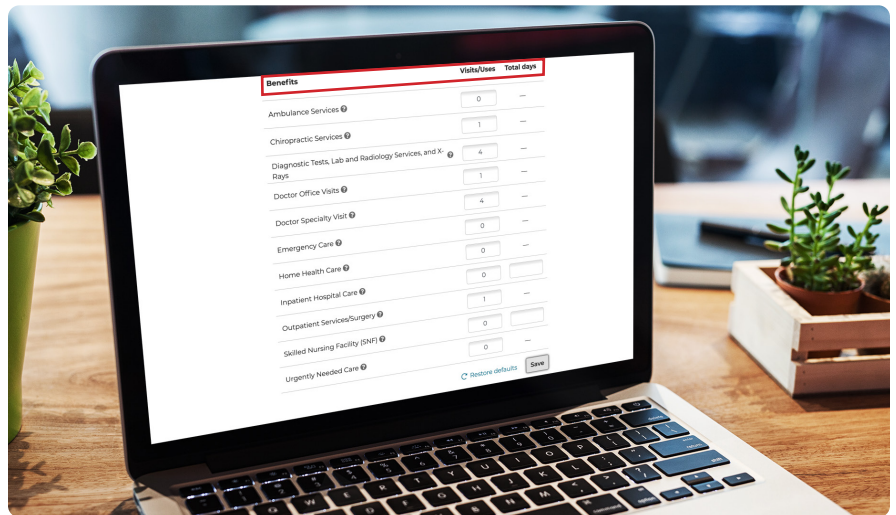
Here's how it works:

1. Click "Enter your Preferences" to Get Started. Health Cost Personalization is located on the "Health" status page.



2. Whenever possible, consider the medical benefit use you anticipate having for the upcoming plan year. If you do not expect any changes, you should enter how much you used each benefit this year.

This will provide a reasonable cost estimate. Click "Enter your Preferences" to Get Started. Health Cost Personalization is located on the "Health" status page.



NOTE: ConnectureDRX does provide default usage amounts for each benefit based on the beneficiary's age and health status entered, if the beneficiary does not know how often they expect to use each benefit.

Beneficiaries can then see an accurate estimated in-network cost for each available Medicare plan.