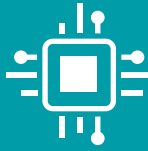


Transform your Commercial Dental Business with a
SaaS BENEFITS PLATFORM



SKYGEN®



How do you accelerate success in the modern dental industry: Implement a Software-as-a-Service (SaaS) dental benefits automation platform. A SaaS platform that's purpose-built by a technology partner dedicated to specialty benefits will help you attract new business, control costs, boost engagement and satisfaction, and future-proof your program.



SEEING THE COMMERCIAL DENTAL LANDSCAPE CLEARLY

One of the most significant shifts recently in commercial dental is increasing consumer demand for individual dental plans. This growing market segment adds complexities which many commercial payers aren't prepared to handle with legacy systems or those designed for medical applications.

A woman with long brown hair, wearing a light blue sweater, is sitting on a grey couch and looking at a laptop. The background is a blurred indoor setting.

32%

INCREASE IN CONSUMERS
PURCHASING INDIVIDUAL
DENTAL PLANS¹

7%

INCREASE IN DENTAL
PLANS PURCHASED
THROUGH A BROKER²

17%

DECREASE IN CONSUMERS
GETTING DENTAL COVERAGE
THROUGH EMPLOYMENT³

Part of the complexity payers must handle is the dental industry's continued reliance on paper and manual processes. More than half (58%) of all dental transactions are still done manually. The average provider participates in 28 dental PPO networks, which expands the administrative burden. According to the CAQH Index 2021 report, as a whole, the dental industry could save \$2.6 billion by adopting fully electronic administrative workflows.

48%

OF TRANSACTIONS
STILL MANUAL⁴

28

DENTAL PPO
NETWORKS
THE AVERAGE
PROVIDER IS IN⁵

\$5.11

SAVINGS PER
TRANSACTION BY
USING ELECTRONIC VS.
MANUAL WORKFLOWS⁶

Legacy benefits administration technologies make it difficult for payers to navigate the changing dental industry and capture market share. However, outsourcing your entire dental benefits program or building a new system aren't the only options. Payers can upgrade seamlessly with a SaaS commercial dental benefits automation platform like SKYGEN.

1 CAQH Index 2021, 2 NADP, Consumer Survey Dental Health & Benefits, February 2021, 3 NADP, Consumer Survey Dental Health & Benefits, February 2021, 4 CAQH Index 2021, 5 NADP Survey 2021, 6 CAQH Index 2021

THE MODERN SaaS PLATFORM

The SKYGEN Enterprise System is a web-based dental benefits management application offered through a SaaS arrangement. SKYGEN's platform helps payers automate every aspect of dental benefits management to improve stakeholder satisfaction, control costs, increase interoperability, and drive growth. The Enterprise System is highly configurable and extensible for full integration with your key business applications. With SKYGEN, payers gain the advantages of scalable, secure dental benefits administration technology that's always current with software advances and regulatory requirements.

PARTNER WITH SKYGEN

SKYGEN empowers payers to become the most efficient and effective healthcare organizations in the country.

EXPERTISE

With decades of experience in dental and vision benefits, SKYGEN helps payers transform their business.

We offer:

- Hands-on system and data migration for more seamless transition
- In-depth training and certification programs
- Data analytics for market strategies, savings opportunities and program quality
- Continual innovation in technologies and approaches

SEAMLESS EXPERIENCES

SKYGEN works with partners to develop integration points and customizations to ensure seamless interaction between your core systems, third party applications and our platform. As a result, our clients see improvement in member and provider satisfaction.

Key features:

- Configuration library of ADA dental codes, service categories and benefit plan characteristics
- Real-time, integrated pre- and post-dental service authorizations
- Dental network stacking and provider ratings

MODERN PLATFORM

SKYGEN is dedicated to pursuing technology advancements for payers and their constituents. Our unique solutions:

- Modern, web-based, self-service tools for payers, members, providers, employers and brokers
- Highly configurable user-driven design that puts the power in business users' hands
- Scalable and secure solutions help payers scale up or down
- Platform designed for high volume, automated claims processing and features auto-adjudication rates as high as 98%, faster claims payments and minimal manual intervention

INCREASE SAVINGS & SATISFACTION

SKYGEN helps clients bring down administration costs, while increasing satisfaction for members and providers.

Our solutions:

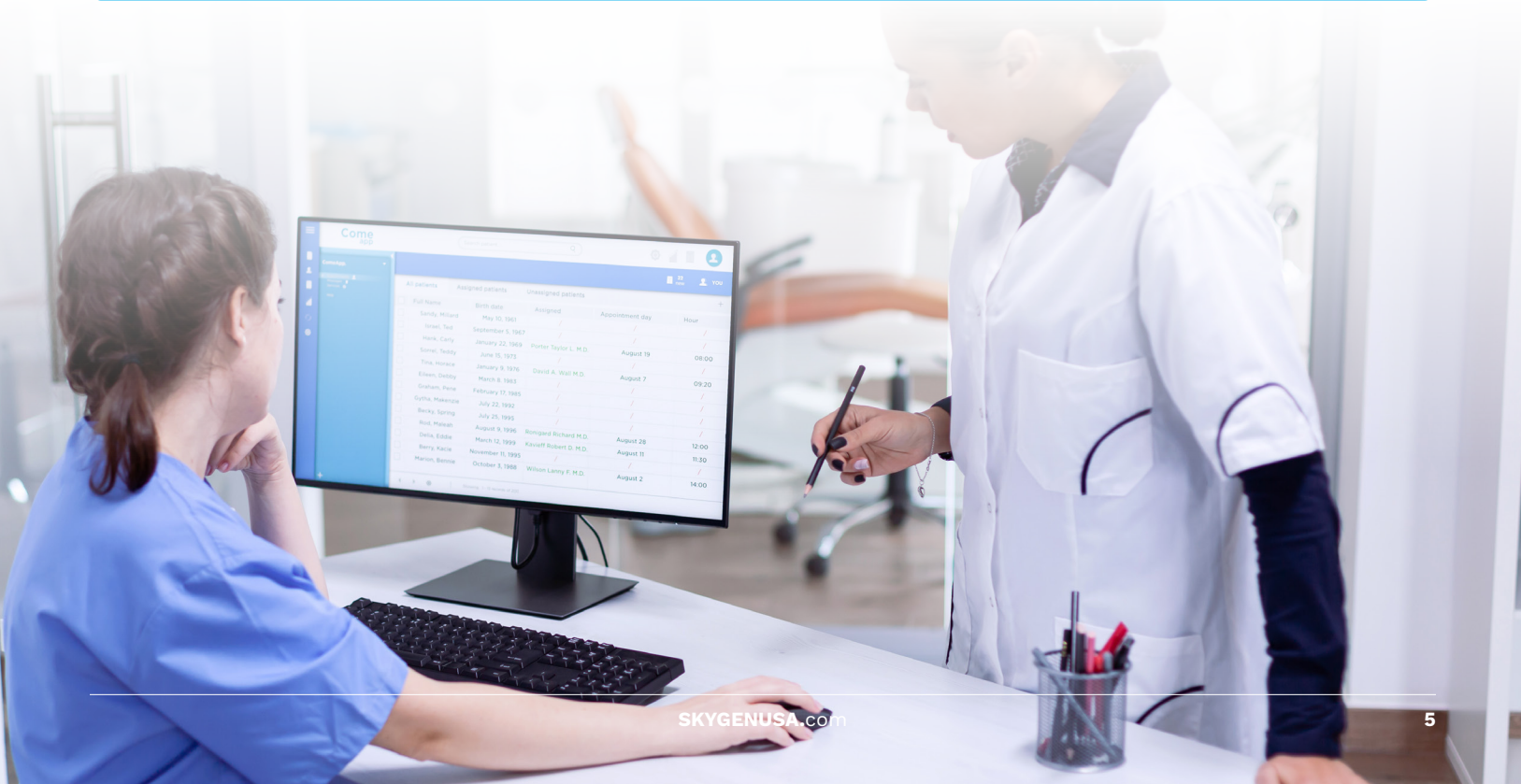
- Deliver millions of dollars in savings, enhanced provider experience, improved member satisfaction and reductions in call center volume
- Allow your IT team to focus resources and priorities on your core business
- Cut down on upfront technology investments by taking advantage of our cloud platform
- Realize cost and time savings through fully digital administrative workflows

INNOVATION

SKYGEN continues to innovate and transform specialty benefits so our clients are ready to compete in today's market and deliver on future growth. Our pioneering solutions enable transformation through:

- R&D investment in solutions that help drive automation and connectivity
- Connecting to the dental industry through our Dental Hub, making day-to-day business in dental fast and easy
- A virtual, touchless modern platform
- Pioneering solutions that control costs while delivering patient health outcomes

SKYGEN makes correcting claims faster and more efficient by enabling providers to correct a claim in real time using the Provider Web Portal. Digital claims corrections speeds up time to payment and improves provider satisfaction. The automated system transforms a lengthy and cumbersome process and requires little to no manual intervention by payers.



IMPROVE STAKEHOLDER SATISFACTION

In the age of consumer-centric healthcare, payers are more focused than ever on engaging members, providers, and brokers. Enabling digital relationships, making communication faster and more efficient, with each of these stakeholders groups is essential to their satisfaction and retention.

SKYGEN facilitates digital relationships with all stakeholders through multiple communication channels that provide ease of access with self-service opportunities:

- Portal solutions – SKYGEN’s healthcare portals increase efficiency, speed, and overall stakeholder satisfaction (also available as a standalone product)
- SKYGEN Member Mobile App – promotes dental benefits access and utilization with back-pocket technology
- Dental Hub – a SKYGEN platform built to connect all dental stakeholders in one place to solve problems and change how dental business gets done



SKYGEN SaaS clients have the ability - with the appropriate permissions - to see their providers' screens in the Provider Web Portal to resolve questions faster and improve provider satisfaction. SKYGEN developed this enhancement based on feedback from a managed dental care solutions organization that operates networks in 23 states and has more than 80,000 dental service providers.

SKYGEN INCREASES REAL-TIME DATA EXCHANGE

With Dental Hub Instant EOBs, providers submit real-time, instant processing requests to payers for claims and predeterminations, which return patient responsibility information that is member-specific and fully adjudicated, not estimated. Providers understand the scope of services covered, and members know the cost prior to care, driving up member satisfaction. Dental practices can collect payment during the patient visit and better manage revenue, leading to improved provider satisfaction.



92%
of the 80K dental providers
SKYGEN works with have a
digital relationship with us.

CONTROL COSTS WHILE DELIVERING PATIENT HEALTH OUTCOMES

The positive impact oral health can have on the overall health of members is increasingly seen by payers as an opportunity to drive lower costs and improve health outcomes. SKYGEN's SaaS platform provides an integration point for medical and oral health data, so payers can design programs that leverage the link.

INTEGRATING ORAL & MEDICAL HEALTH

SKYGEN can automate processing of essential health benefits for certain disease states in order to integrate oral and medical health. For example, payers can add an extra cleaning as a covered benefit for members with diabetes. SKYGEN incorporates the medical data into the claim adjudication process to allow extra benefits automatically with a goal of improving health outcomes. With SKYGEN, a pilot or rollout of enhanced benefits is easily accomplished.

BUILT-IN EFFICIENCIES & AUTOMATION

Real-time claims processing and batch processing and claims auto adjudication are built into SKYGEN's SaaS platform. With the flexibility of the Enterprise System, SKYGEN brings automation to payers' benefit plan configurations with a high degree of accuracy.

SKYGEN EXCEEDS INDUSTRY STANDARDS

93%

ELECTRONIC CLAIMS
SUBMISSION

99.9%

CLAIMS PROCESSING
ACCURACY

As seen by SKYGEN's TPA clients while using our platform

USE DATA TO REDUCE COSTS & IMPROVE OUTCOMES



DATA-DRIVEN DECISIONS

SKYGEN's Enhanced Benefit Management and Analytics solution enables payers to get greater value from their data for program decision-making. This solution can inform decisions related to leasing or owning provider networks, provider quality and recruitment, reducing fraud, waste and abuse, and improving health outcomes for members.

SKYGEN's Provider Select Suite is another solution that makes data actionable for payers in improving program performance. For example, the Enhanced Find-A-Provider tool in the suite directs members to providers that are not only nearby, but also high-performing to ensure members received appropriate and efficient care. By using data to inform decisions, payers can improve member and provider satisfaction while also significantly reducing PMPM costs.

POTENTIAL ANNUAL COST OF CARE SAVINGS

Hypothetical savings based on an analysis of more than 750 dentists within a single state. Provider performance ratings distribution: approximately 25% in the below average performance rating category; approximately 50% in the average performance rating category; and approximately 25% in the above average performance rating category.

Scenario #1

Move **3%** of patients to the next highest performing rating category

\$291,000 Savings
\$0.09 PMPM

Scenario #2

Move **5%** of patients to the next highest performing rating category

\$485,000 Savings
\$0.15 PMPM

Scenario #3

Move **10%** of patients to the next highest performing rating category

\$970,000 Savings
\$0.29 PMPM

DRIVING PREVENTIVE CARE

With SKYGEN, payers have tools such as the Member Mobile App to engage members with messaging and information that encourages use of preventive care.

All of these strategies for reducing costs and promoting patient health outcomes are available to payers in a single commercial dental solution available as a SaaS offering.

GAIN INTEROPERABILITY ACROSS YOUR ENTIRE OPERATION

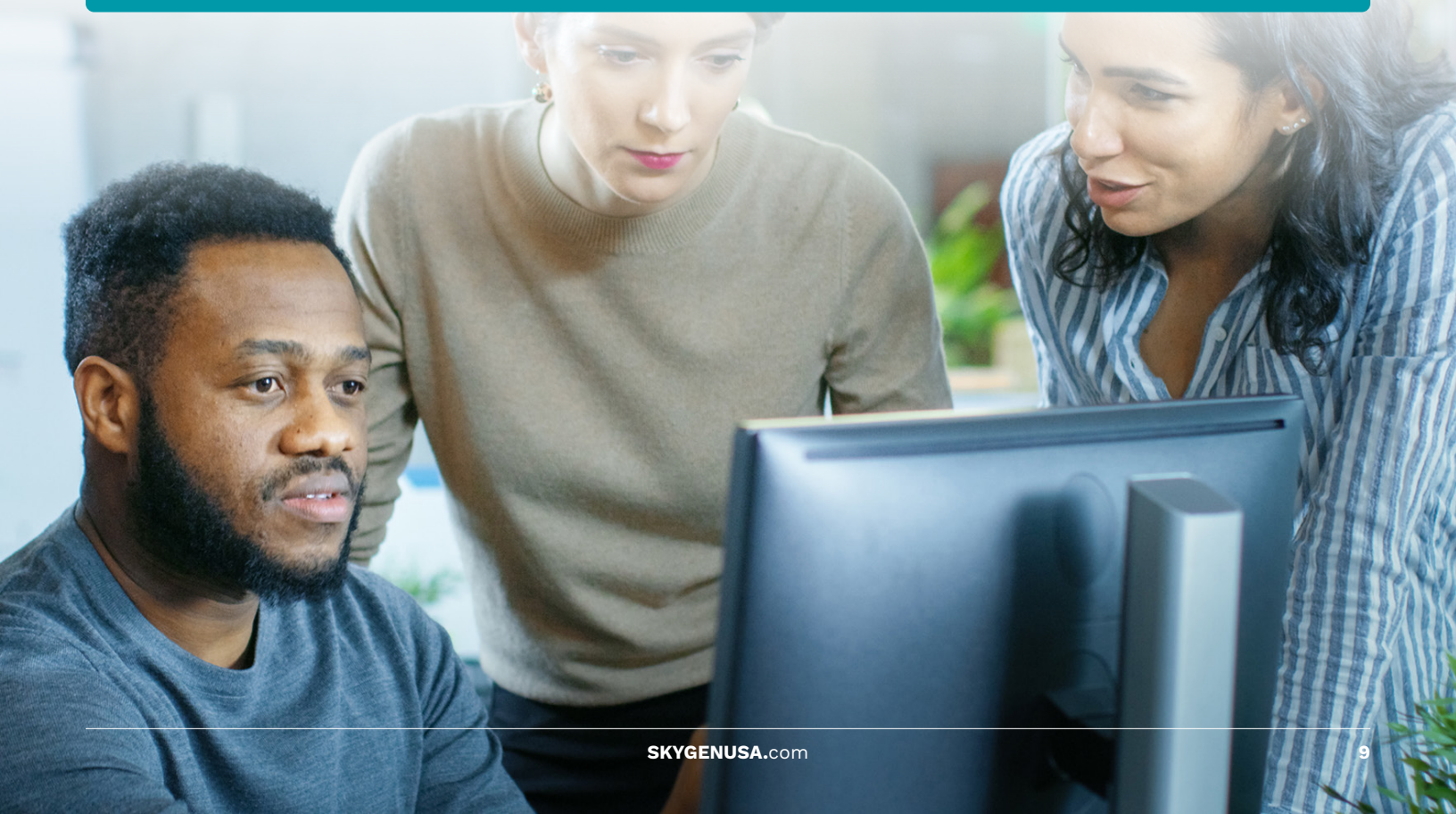
SKYGEN sets the data integration bar high to enable payers to improve data quality and access, and achieve new standards of care. SKYGEN's platform smoothly integrates with legacy back-office applications such as enterprise resource planning (ERP) and interactive voice response (IVR). We also integrate with healthcare vendor technologies including intelligent automation, clinical review, and fulfillment and payment systems. Commercial dental SaaS platform integration is essential in helping payers control costs, improve efficiencies, and amplify the return from all of their systems. In addition, SKYGEN's APIs and data warehouse create more opportunities for clients to innovate.

SaaS SOLUTION FOR A FORTUNE 500 HEALTHCARE ENTERPRISE

SKYGEN's SaaS technology enabled this client to reduce dental benefits spending for its millions of members while improving quality. Rather than continue to outsource administration to multiple vendors across multiple markets, the client brought administration in-house using SKYGEN's flexible Enterprise System, which integrated with the client's legacy systems. The SaaS-powered solution saved 10% in administrative costs.

EFFICIENCIES WITH SKYGEN'S API CONNECTIVITY

Payers add new member records and edit existing information in their own systems, then share that data electronically with SKYGEN's platform through an API, eliminating repetitive data entry. Clients receive electronic confirmation; data is stored in the Enterprise System.

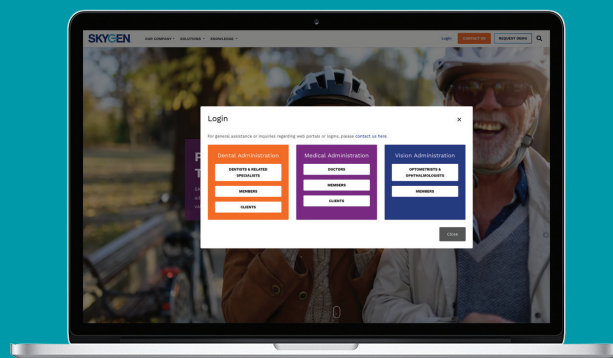


ENABLE GROWTH

When payers implement a single commercial SaaS platform designed for specialty benefits, it yields improvements in data quality as well as greater capability and control with new market and member expansion. Payers can easily and quickly configure products to meet market demands, and pilot new products and programs across markets. They also gain the ability to automate dynamic products and programs, such as escalating benefits, value-based programs and group rating and quoting.

SKYGEN'S BROKER PORTAL & INDIVIDUAL ENROLLMENT PORTAL

SKYGEN helps payers connect with the individual dental benefit plan market through portals that offer personalized digital experiences for consumers and brokers. Consumers can shop, compare and purchase different dental and vision insurance plans, and manage account details online. The Broker Portal offers digital management tools to streamline administrative workflows and expedite payment processes. By engaging digitally with these stakeholder groups, payers can do business more efficiently and grow their market share. SKYGEN's Broker and Individual Enrollment Portals may be licensed separately from SKYGEN's Enterprise System.



SKYGEN IS COMMITTED TO EXCELLENCE

Enhancements to the platform are released at regular intervals, include client and market input, and advance our objectives to improve the provider experience, increase member engagement and support value-based care.

TRANSFORM YOUR COMMERCIAL DENTAL PROGRAM



SKYGEN's single-solution SaaS dental benefit platform is transforming dental programs across the nation. With SKYGEN, payers can navigate change, accelerate growth and reduce costs like never before. It is the modern platform that helps payers connect to members, providers and brokers to enhance the overall dental benefit experience.

CONSUMER DRIVEN

CONNECTED MARKETPLACE

COST & QUALITY FOCUSED

VIRTUAL & TOUCHLESS



LIKE TO LEARN MORE?

Contact our sales team to start the conversation.



About SKYGEN

SKYGEN powers transformation of specialty benefits administration with technology and service solutions that reduce healthcare costs, improve access to care, increase healthcare value and elevate experiences and satisfaction for all stakeholders. SKYGEN partners with healthcare payers, delivery systems, and state regulatory agencies to administer dental and vision and other specialty benefits in both commercial and government markets. With its intelligent software-as-a-service (SaaS) automation, third-party administration (TPA), marketplace connectivity and risk management solutions, SKYGEN powers the nation's leading healthcare organizations and serves 44 million member lives across all 50 states plus the District of Columbia and Puerto Rico.

For more information, please visit **SKYGENUSA.com**.

