



# Delivering Significant Value

An Overview of Our Company

## Building Healthy Connections

When we founded PreAxia we had a simple goal, to provide valuable tools to the players in health benefits delivery allowing them to connect with each other and mutually benefit. We looked at the current insurance model, small business owners, brokers, and practitioners and realized that they needed help. Our journey to create PreAxia was focused on addressing the needs of these key players and helping them to build value by working more closely with each other. As a result, we are changing the way these stakeholders interact with each other and helping them build long-term value and wealth.

### Health Spending Accounts, a More Valuable Benefits Solution

Employers are frustrated today with their health benefits. They keep paying more and more for less and less.

In recent years, Health Spending Accounts or HSAs have exploded across the country as the preferred solution for delivering health benefits to small and medium-sized enterprises. They deliver the much needed cost-containment and control from the rising cost of traditional insurance-based plans so desperately demanded by employers across Canada.

Acting like a unique bank account, the contributions into these accounts are a business expense for the company. For the employee, the funds can be spent tax-free on a wide variety of medical and prescription services. The employees can spend the money as they receive it or save it for a rainy day. The best part is that there are no restrictions or limits in terms of spending.

PreAxia has made the HSA an even better alternative by adding a robust on-line administrative solution. Employers can add and delete employees on-line, send secure communications to their employees, and manage their entire plan with a few simple clicks. Employees can access their own account through their company-branded Web portal where they can see their balance, manage their dependents, and submit a claim on-line. Our system is fully-automated and ensures a fast, efficient, and reliable new way to manage employee health benefits.

### Giving Brokers the Freedom of Choice!

At PreAxia, we love our brokers. When we built our solution, we spent significant time reviewing the core needs of our broker community. These individuals and firms demanded an HSA product they could customize to their unique needs. They wanted to be able to package it as their own and associate it with their own brand. Further, they wanted it to be easy for their new and existing clients to access. That meant no complicated paperwork, excessive fees, or long delays in processing claims.

At PreAxia, we like to say "mission accomplished" whenever we talk about the needs of our brokers. Our solution allows them to build their own HSA product, brand it to match the look and feel of their own firm, and is 100% automated. Better yet, it is fast and simple to use. Within 15 minutes, they can open their account, create a dedicated enrolment Web site with their own branding, and have their new and prospective clients enroll on-line. They can focus on what they love, selling and bringing value to their customers.

### Delivering Value to Practitioners and their Patients!

For years, access to a clinic management solution was something only a select few clinics could afford. Not anymore. PreAxia's solution is designed to bring the same services one would expect from a major clinic management solution for as little as a dollar a day. It is designed to provide full-scale clinics and single practitioners with the tools and resources they need to operate their practice efficiently. They can schedule appointments, generate statements and receipts, as well as submit claims on behalf of PreAxia HSA clients.

The internet is a powerful tool for practitioners to promote their practice and attract new patients. Our solution allows them to create a branded Web site to do just that. We provide the tools, they provide the inspiration. The end result is a reliable and attractive Web-based marketing tool to help them expand their practice and better serve their patients.

However, we did not stop there. As an add-on to our Clinic Web site Solution, patients can view available appointments and book them on-line. It even sends a reminder e-mail a few days before the appointment automatically, greatly reducing costly missed appointments and "no-shows".

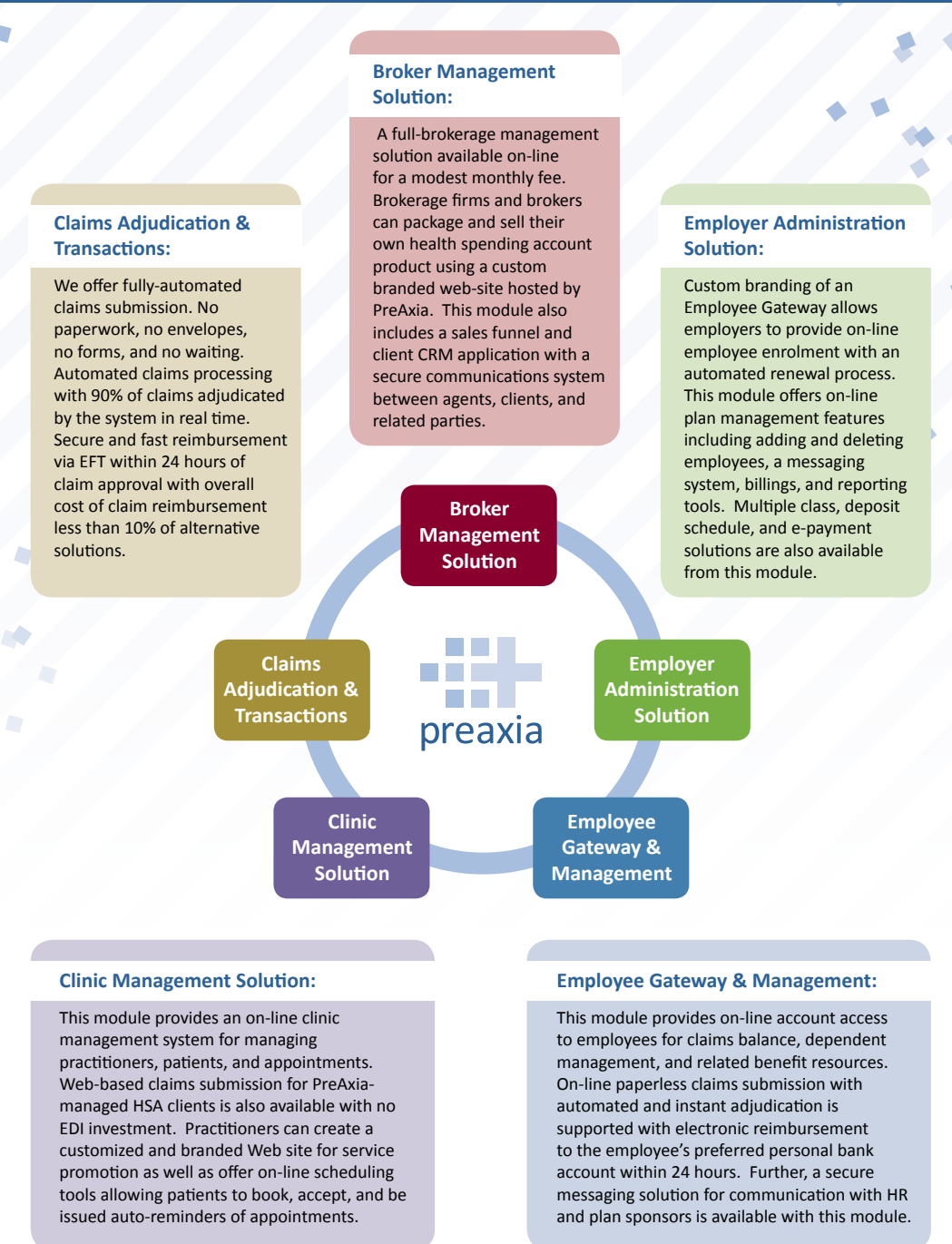
## We LOVE Technology!

How do you make health benefits more accessible, affordable, and easier to use? With technology of course. We went through every manual and costly administrative function and used the latest technology to deliver a solution that is faster, more reliable, and secure. As a result, human errors are greatly reduced, transactions are processed faster, and a lower cost is delivered to all members.

### The PreAxia Solution

PreAxia's unique solution is designed to build stronger and more reliable connections between the key stakeholders in the health benefits industry. Everything we do is focused on creating long-term value for each player. As a result, everyone benefits.

Our innovative platform provides the tools and resources desperately needed by these players without limitations. Through automation, we can provide the most cost-effective solution on the market today. Everyone can benefit and grow, regardless of their size or unique business needs.



### 1 Security

PreAxia's enterprise class IT platform is built around ITIL and ISO best practices to ensure the highest standards of security for both personal and financial data. We utilize industry leading SSL encryption from VeriSign and have partnerships with leading Canadian financial institutions and PCI-DSS certified e-commerce solution providers. Our commitment to security is fully reviewed by accredited third-party auditors and certified compliant with industry standards. What does that mean? We have the most secure solution around to manage your money and secure your personal information.



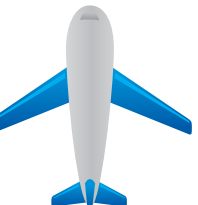
### 2 Reliability

Through the strategic selection of a leading Canadian Software as a Service hosting provider, our private cloud platform is based on massive redundancy and uses self-healing, highly scalable networks hosted from the most connected data center in Canada. Our system is only down for regularly scheduled maintenance during off-peak hours and we can make this commitment based on 100% up-time guarantees and service level agreements from our solution providers. This means that our solution is always available when you need it!



### 3 Speed

Our platform sits on the backbone of the Internet in one of North America's largest protected network environments. We have direct access to the global Internet and virtually every Tier 1 and Tier 2 network provider in North America through the use of industry leading advanced flow control technology that surpasses standard BGP technologies. As a result, the performance of our system is simply the best providing users with the ability to access information at lightning speed with real-time transaction processing...no waiting!



### 4 Accessibility

Our platform is based on Web 2.0 technology that allows us to support browsers from today's leading providers including Microsoft, Apple, Mozilla and Google. We are already thinking ahead with plans to support mobile platforms like iPhone, iPad, Blackberry and Android through custom applications in the future. This means you can take advantage of the PreAxia platform wherever and whenever you need it!



### 5 Scalability

Using new-generation cloud based load and performance testing; we are committed to always being prepared for more users, more transactions, and higher performance benchmarks. On-demand load and performance testing from the cloud allows us to simulate massive levels of real world traffic from thousands of simultaneous users. This commitment will ensure that our platform is able to support not only our current clients but all future clients. This means unlimited growth potential with a solution designed to accommodate this success!





Building Healthy Connections.

PreAxia is a unique brand name combining the ancient Greek words of “Pre” and “Axia”. The word “pre” acts as a prefix indicating “before in time, rank, order, or position”. The word “axia” (Greek: ἄξια) meaning “worthy” or of “significant value”. The combination of these two words is designed to communicate two significant values our company strives to fulfill.

The first core value from the word “PreAxia” stems from our desire to bring “value” or “worth” to the key stakeholders within the health benefits industry. Our innovative suite of solutions is designed to bring significant value to each stakeholder, allowing them to build worth or value to their business.

Another meaning from the combination of the two words would be “before all others in worthiness”. This is our second value statement for the name “PreAxia”. In this context, PreAxia has a desire to be the leading provider of services to the industry and perceived by the stakeholders as the best in value to their business and long-term success.