



Rethinking Employer Health

Why Integrated Workforce Risk Management
Is Becoming a Strategic Imperative



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A SYSTEM AT AN INFLECTION POINT

Employers are facing a structural healthcare cost crisis. Medical and pharmacy trend continues to outpace wage growth and general inflation, driven by escalating unit costs, higher utilization, and the explosive growth of specialty pharmaceuticals. GLP-1 therapies alone are reshaping pharmacy budgets and stop-loss exposure, while specialty drugs now account for a disproportionate share of catastrophic claims.

At the same time, provider price inflation, contract renegotiations, workforce shortages, and regulatory uncertainty are compounding pressure across the total cost of care. CFOs and risk leaders are no longer looking for marginal savings. They are demanding solutions that can materially bend the total cost curve across medical, pharmacy, and workers' compensation, while improving workforce performance and risk resilience.

Ramp Health was built to solve the structural problems in the benefits ecosystem, not to add another layer of complexity.



THE EMPLOYER AND BROKER REALITY

1

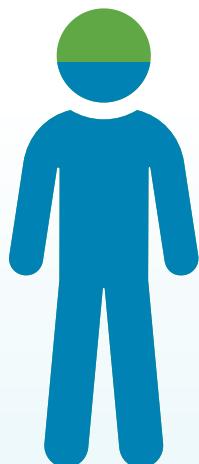
Engagement Failure Is Undermining Every Investment

Despite employers offering an expanding array of benefits and programs, fewer than 25% of employees meaningfully engage with them. When employees do not clearly understand or recall their benefits, ROI becomes mathematically unattainable regardless of program quality.

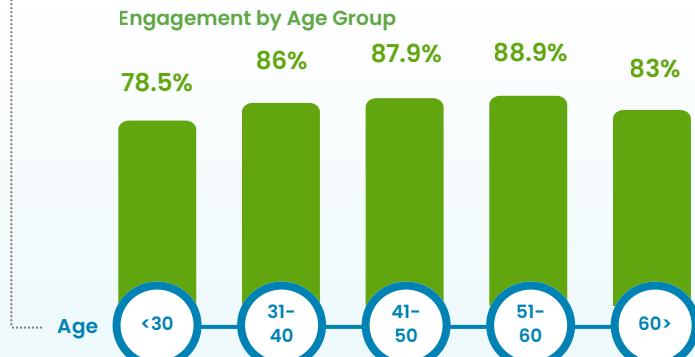
Human-Centered Clinical Engagement at Scale

Ramp Health combines digital enablement with clinicians and coaches who build trust, drive behavior change, and sustain participation. This high-touch model solves the industry's core engagement problem and delivers an industry-leading >80% rate that digital health tools simply cannot.

We averaged 80% Employee Engagement over 15+ Years



Delivered Population Wide



Impactful Outcomes



Health risk reduction across 5 key indicators.

- BMI
- Blood Pressure
- Exercise Frequency
- Stress
- Tobacco

THE EMPLOYER AND BROKER REALITY

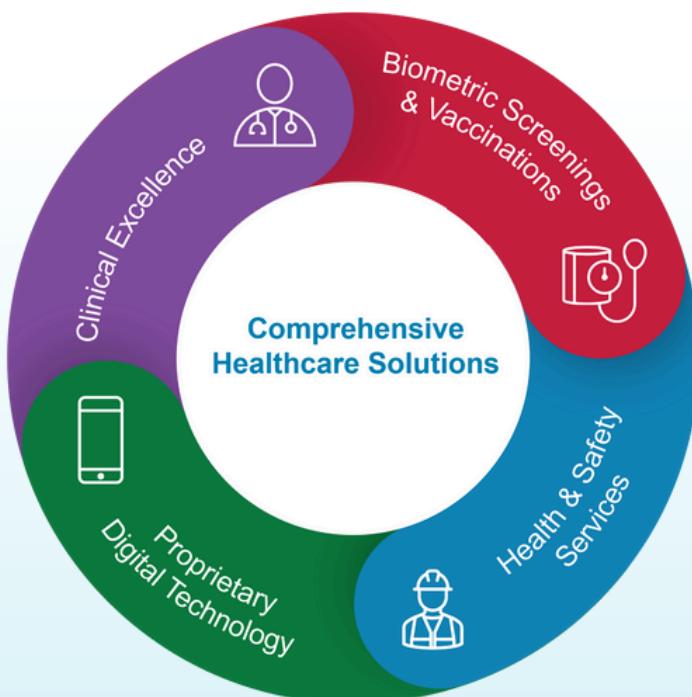
2

Point-Solution Overload has Reached a Breaking Point

Half of employers now manage ten or more vendors. Each new solution adds another app, login, data feed, security review, contract, and renewal cycle. The result is digital fatigue for employees and operational drag for HR, IT, and finance, with no single source of truth and no integrated view of outcomes.

True Consolidation, Not Another Point Solution

Ramp Health replaces fragmented programs with an integrated model that unifies clinical services, wellbeing, safety, and engagement through a single platform and delivery team. The result is fewer vendors, lower administrative burden, cleaner data, and a simpler employee experience.



THE EMPLOYER AND BROKER REALITY

3

ROI and Attribution are Nearly Impossible to Prove

When outcomes improve, multiple vendors claim credit. When they do not, no one is accountable. Fragmented data and long outcome cycles make it difficult for brokers to defend investments and for CFOs to justify spend, leading to skepticism, stalled decisions, and constant vendor churn.

Clear, Defensible Financial Impact

Ramp Health delivers measurable, auditable outcomes aligned to financial stakeholders, including near-term cost avoidance, injury reduction, and clinical risk mitigation. Results are aligned with CFO and risk leader expectations and do not rely on abstract engagement metrics or multi-vendor attribution models.

Medical and RX Claims PEPM

Coached Population 32% Lower!

\$782

With Coaching



\$1,148

No Coaching

THE EMPLOYER AND BROKER REALITY

4

The Market is Forcing Consolidation and Accountability

Employers are rapidly shifting away from experimental tools toward fewer, higher-performing partners who can demonstrate measurable impact, align with financial outcomes, and reduce operational complexity.

Impact Across Both Benefits and Workers' Compensation

Ramp Health uniquely reduces total workforce risk by addressing both chronic disease and occupational injury. This dual risk mitigation impact allows employers to manage medical, pharmacy, disability, and workers' compensation as an integrated financial and human capital strategy.



THE EMPLOYER AND BROKER REALITY

5

Execution and Sustainability are the Hidden Failure Points

Even strong programs fail without integration, leadership alignment, consistent communication, and clinical follow-through. Sustainable success requires solutions that are embedded in the organization, not bolted on as another platform employees must remember to use.

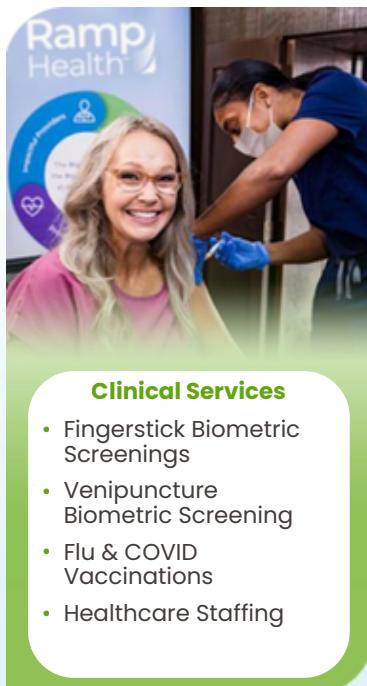
Strategic Partner Built to Evolve – Not Just Another Vendor

Ramp Health was not built to be a typical, static program or point-solution provider. It was built to be a long-term, customizable, flexible, holistic solution for employer health and risk management.



Well-being Services

- Health and Wellness Coaching
- Nutrition and Diabetes Counseling
- Mental Health Support
- Well-being Content & Communications



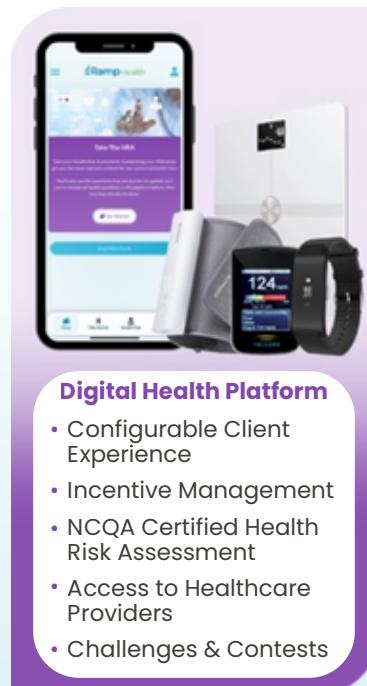
Clinical Services

- Fingerstick Biometric Screenings
- Venipuncture Biometric Screening
- Flu & COVID Vaccinations
- Healthcare Staffing



Health & Safety

- Injury Prevention & Injury Triage
- Emergency Response
- Job Coaching and MSK Management
- Functional Movement Assessments
- Return to Work Support



Digital Health Platform

- Configurable Client Experience
- Incentive Management
- NCQA Certified Health Risk Assessment
- Access to Healthcare Providers
- Challenges & Contests

WHY RAMP HEALTH IS DIFFERENT

As workforce demographics shift, benefit strategies evolve, new risk trends are identified, regulatory requirements change, and cost pressures intensify.

Ramp Health's solutions scale and adapt alongside the employer and their evolving needs.

- From wellness to chronic condition management
- From engagement to clinical intervention
- From injury prevention to enterprise-wide risk mitigation, all within a single unified architecture.

Rather than forcing employers to cycle through new vendors every few years, Ramp Health becomes an extension of the organization's health, safety, and productivity strategy, continuously evolving in scope, sophistication, and impact. This creates a durable partnership that grows in value, not a transactional relationship that eventually gets replaced.



THE BOTTOM LINE

Employers and Brokers are Confronting:

- Rising and volatile healthcare costs
- Exploding pharmacy and specialty drug exposure
- Low employee engagement
- Point-solution sprawl
- Unclear ROI and accountability

Ramp Health Directly Solves These Challenges by Delivering:

- Measurable, attributable financial impact
- Vendor consolidation and operational simplicity
- High-touch clinical engagement
- Integrated medical, pharmacy, and workers' comp risk reduction
- A strategic platform built to evolve with employer needs over time

In a market saturated with tools, Ramp Health stands out as a true transformation partner for brokers and employers seeking sustainable cost control, workforce resilience, and long-term value creation.



Contact Us Today • www.RampHealth.com • 866.894.1300