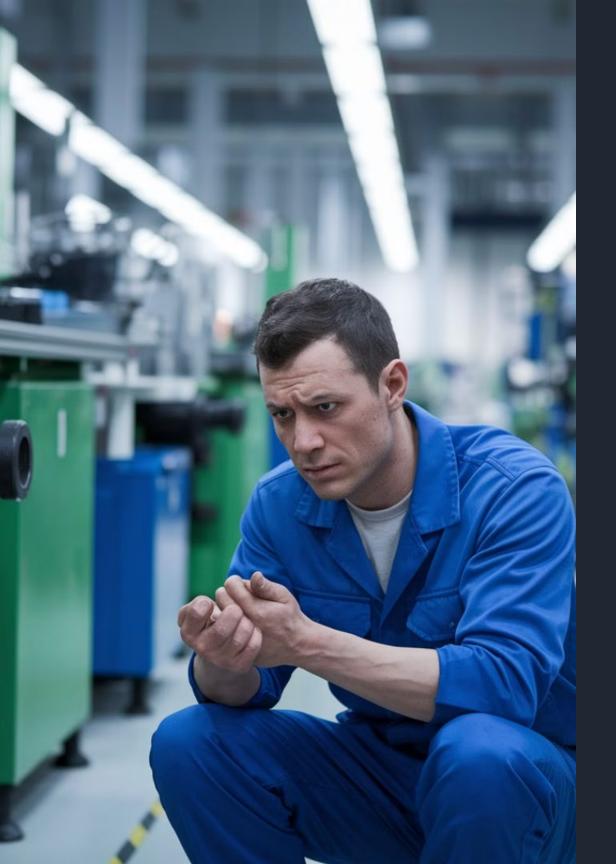
1st Moment by Health Karma Inc.

Workers Triage-Reduce Work Comp Claims & Costs by Over 40%





Unraveling Work Comp Woes

\$56.7B

\$34B

Market Size

Fraud Cost

Work Comp industry total *World, 2024)*

(IBIS Annual fraud impact

(Utah

Ins. Dept., 2022)

10%

50%

Delayed Impact

Delayed Impact

Cost increase after 1 week of delayed reporting

Cost increase after 1 month of delayed reporting



Workplace Injury Reality

- 1 75% of Injuries

 are minor and may not need
 clinical intervention
- 2 Clinic Issues

 May be closed, not in

 network or accepting walkins
- Reporting and Admin Burden

 Complex paperwork requirements for new claims

Proactive, Pre-Claim Cost Mitigation



24/7/365 Triage

Immediate access to registered nurses



Claim Prevention

Mitigate unnecessary claims for minor injuries



Self-Care Focus

Over 40% self-care vs clinical intervention



Proven Results

13+ years, 1,000+ companies reducing cost and claims





Direct Medical Costs of Injuries

1 Sprains & Strains

32% of all injuries

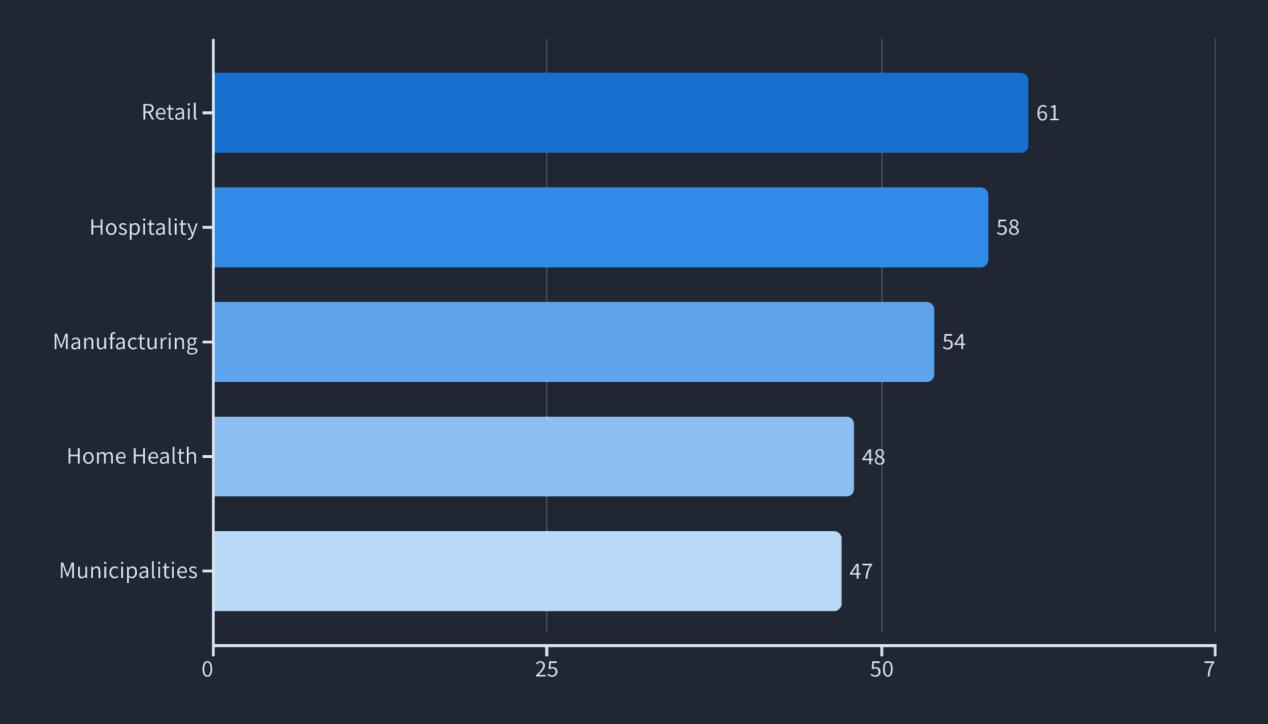
Direct Medical Cost \$17,386 (NCCI)

2 Slips & Falls

27% of all injuries

Direct Medical Cost \$27,688 (NCCI)

Industry-Specific Mitigation Rates





Benefits of Workers 1st Triage

1 Reduce number and cost of claims

2 — Reduce Work Comp Fraud

3 — Reduce unnecessary case management

Reduce liability

Return on Value

Monthly Cost

\$2.00 per employee per month (PEPM)

Fraud Prevention

Immediate RN assessment, calls recorded and archived

Required Reports - FROI, OSHA, etc.

Completed and distributed by RN, not staff





1 2 3

Provide Company Info

Locations, preferred clinics

Set Up Reporting

Distribution preferences

Access 24/7 Triage

Immediate service activation



Call to Action

Start any time during the year to reduce and mitigate claims and costs. Partner with Workers
1st Triage to streamline
workplace injuries and
reporting.

Start Reducing Costs NOW!

visit: www.healthkarmagroup.com

phone: 954-371-2501

email: drann@healthkarmagroup.com