



Castlight Overview

December 17, 2018

Safe Harbor Statement

This presentation contains forward-looking statements regarding our trends, our strategies and the anticipated performance of our products and business, however, management will not be updating our full-year 2018 guidance or discussing intra-quarter financial trends during today's presentation.

These statements were made as of December 17, 2018, and reflect management's views and expectations at that time, and are subject to various risks, uncertainties and assumptions. If this presentation is viewed after December 17, 2018, the information in the presentations may no longer be current or accurate. We disclaim any obligation to update or revise any forward-looking statements.

Please refer to the risk factors included in the company's filings with the Securities and Exchange Commission for discussion of important factors that may cause actual events or results to differ materially from those contained in our forward-looking statements.

Speakers and Agenda



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Chief Financial Officer



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EVP, Product & Customer Experience

1. What is Health Navigation
2. Our Platform Approach to Health Navigation
3. Platform Data & Analytics Infrastructure
4. Castlight Complete Demo
5. Q&A Session

Health Navigation

Problem Statement:

Both consumers and employers need Health Navigation

Continuous rise in healthcare costs:

Healthcare expenditures:
18% of GDP

Annual growth in healthcare
spend: >5% (vs 4% GDP growth)

Employee healthcare costs:
>5% of OpEx

Employer problem statement:

Need to manage healthcare costs

Wasted dollars on employee programs

Difficulty in measuring impact/ROI

Importance of healthy workforce

Employee problem statement:

Increasing individual cost burden

Lost in complex and confusing system

Inundation of too many point solutions

Need for wellbeing, not just care guidance

Need an integrated solution to manage cost, quality and consumer health

Health Navigation Solution



Stay healthy



Access care

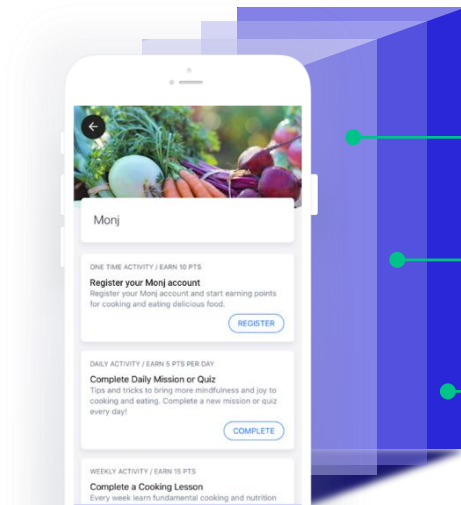


Manage conditions

Health Navigation: Key Enablers



Personalization



Deep Integrations

Ingestion

↓
Normalization

↓
Data as a service

One platform: multiple packages

Direct
Enterprise

Complete



Wellbeing

Care Guidance

e.g. Anthem Packages

Channels

Elite



Basic

Care & Cost
Finder

*Highly configurable solutions
built off one technology stack*

Health Navigation: Must have capabilities

Complete

Wellbeing

Care Guidance

- ✓ Coverage of full suite of benefits
- ✓ Integrations with two way data exchange
- ✓ Data driven personalization
- ✓ Branding
- ✓ Coverage of full care spectrum
- ✓ Self-service communications
- ✓ Mobile first
- ✓ Incentives
- ✓ Global
- ✓ Social and re-engagement capabilities
- ✓ Multi-channel






Platform Data and Analytics Infrastructure

Large, Multi Year Platform Investments

Data aggregation

- ✓ 1 billion records
- ✓ 500 million claims
- ✓ 15,000+ files/month
- ✓ 100+ distinct API integrations

Machine learning & analytics

- ✓  Search
- ✓  Pricing
- ✓  Provider Directory
- ✓  Personalization
- ✓  Programs

Data Aggregation & Integration at Scale

Medical Payors

Medical Claims
Provider Directory
Unit Prices
Narrow Networks
Accumulators
Benefit Design
Insurance card

PBMs

Pharmacy Claims
Formularies
Preventive
Drug Lists
Pharmacy Networks
Adherence Alerts
Insurance card
Accumulators

Dental Payors

Dental Claims
Dental Directory
Prices
Annual Accumulator
Ortho Accumulator

Ecosystem Vendor

Program Actions completed
Program completion
Key results and outcomes (e.g., biometrics, HSA balance)

Consumer Trackers

Fitness, sleep, or nutrition data

Enrollment Vendors

Member Eligibility information (social, demographic, human info)
Embedded registration
enrollment integration

Customer Vendors

Program Actions completed
Program completion
Key results and outcomes

User Behavior

Search
Pulse Surveys
Goal selector
Health Assessment

HSA vendors

Account Balances
SSO

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CLEAN DATA
110100010001
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34 Medical payors
10 Pharmacy Benefit Managers (PBMs)
16 Dental Payors
15 Behavioral / EAP programs

113 Eligibility Vendors
60 Bank integrations

100+ distinct API integrations
150+ distinct single sign-on (SSO) integrations

1 billion records
500 million claims
15,000+ files/month

Current applications of machine learning & analytics

Extensible Services

Search

- Clinical domain model
- Q score
- Smart Match

Pricing

- Medical, Dental, Rx
- Out of pocket cost
- Advanced benefit design

Provider Directory

- Unified PD from 50+ PDs
 - Steerage Matching
- Framework: ACO, COE, HPN

Personalization

- AI based dynamic profile
- 20+ data category sources

Programs

- State of the art integration model
- 200+ program integrations

Castlight Complete Demo



Q&A Session