



Retirement plan changes

A message from your employer

The iHealth Technologies, Inc. 401(k) Plan will be moving from Voya to Empower Retirement effective January 4, 2016, and will be called the Cotiviti 401(k) Plan.

Empower Retirement is the combination of three organizations — Great-West Financial Retirement Plan Services, Great-West Financial® and Putnam Retirement. As one company, Empower is creating enhanced retirement solutions beyond what each firm did individually. Empower is helping more than 7 million* people just like you save for retirement.

*Total participant accounts on the Empower Administrative System (EAS), as of June 30, 2015.

As part of the move, we're introducing these new plan features

- Streamlined investment offerings, with lower-cost funds
- Straightforward, transparent administrative costs for employees
- 100% immediate vesting for active employees
- Annual auto increase to help you stay on track with your savings
- A new website featuring an enhanced online tool that estimates your monthly income in retirement, including healthcare expenses
- A phone number that includes more automated options to help you get to the right place more quickly

Together with Empower, we're helping you shape your future into the one you want.



What's ahead



Investment Changes

The addition of new investment options

In order to streamline the investment options available to you, the existing funds will be transferred to these new funds:

- Wells Fargo Stable Value C
- Dodge & Cox Income (DODIX)
- JHancock Disciplined Value R6 (JDVWX)
- Vanguard Institutional Index I (VINIX)
- MainStay Large Cap Growth R6 (MLRSX)
- Vanguard Mid Cap Index Adm (VIMAX)
- Vanguard Small Cap Index I (VSCIX)
- Ivy International Core Equity R6 (IINCX)
- Laudus Mondrian Emerging Markets Instl (LEMNX)
- Vanguard Target Date fund based on your date of birth and retirement age which is assumed to be 65

You will be able to invest in any of these funds once the new plan goes live the week of January 17, 2016 (see a list of how all of the funds will transfer on page 4).



What you should know



Transition

Your investments, elections, contributions and any loan or distribution arrangements will automatically transfer effective January 4, 2016.



Blackout Period

In order to allow for a smooth transfer of the plan's administrative records to Empower, the following restrictions apply:

- Last day to send a paper transaction request to Voya is December 16, 2015.
- Last day to submit loan or distribution request to Voya electronically is December 16, 2015.
- Last day to access your Voya account on the participant website is at 4 p.m. Eastern time on December 23, 2015.
- You will have access to your new plan the week of January 17, 2016.

During the blackout period, your funds remain invested and will continue to gain and/or lose value depending on market conditions. On January 4, 2016, your existing funds will transfer to the plan's new funds (see details on next page). In addition, your contributions will continue during the blackout period. When the blackout period ends, you will once again have full access to your plan account. For more information, see the Important Notice at the end of this guide.



A special note to colleagues not actively employed by Cotiviti, formally known as iHealth Technologies, Inc.

You are receiving this announcement because you have a balance in the iHealth Technologies, Inc. 401(k) Plan. Even though you are not actively contributing to the plan, you can still take advantage of other benefits the plan offers.

How your account will transfer

How existing investments will be transferred to the new plan

As part of the move to Empower, your account investments will transfer as shown below. If you would like your account to transfer differently, you should change your investment elections by contacting Voya by December 23, 2015. If you are an active employee and want your account to transfer differently, remember to change your elections for both your current balance and your future contributions. You also can make changes after the transition is complete.

Asset class	Balances in these funds	Ticker	Automatically will transfer to	Ticker	Asset class
Cash Alternatives					
Stable Value	Voya Fixed Account	N/A	Wells Fargo Stable Value C	N/A	Stable Value
Money Market	Voya Money Market Fund - Class A	N/A	Wells Fargo Stable Value C	N/A	Stable Value
Bonds					
Intermediate-Term Bond	Loomis Sayles Investment Grade Bond A	LIGRX	Dodge & Cox Income	DODIX	Intermediate-Term Bond
High Yield Bond	Columbia High Yield Bond K	RSHYX	Dodge & Cox Income	DODIX	Intermediate-Term Bond
Intermediate Government Bond	Voya GNMA Income A	LEXNX	Dodge & Cox Income	DODIX	Intermediate-Term Bond
Inflation-Protected Bond	American Century Short Duration Inf Protect Bond Fd R	APORX	Dodge & Cox Income	DODIX	Intermediate-Term Bond
World Bond	Oppenheimer International Bond A	OIBAX	Dodge & Cox Income	DODIX	Intermediate-Term Bond
Stocks					
Large Value	Dodge & Cox Stock	DODGX	JHancock Disciplined Value R6	JDVWX	Large Value
Large Value	MFS® Value R2	MVRRX	JHancock Disciplined Value R6	JDVWX	Large Value
Large Blend	ClearBridge Appreciation R	LMPPX	Vanguard Institutional Index I	VINIX	Large Blend
Large Blend	Voya Russell [®] ™ Large Cap Index Portfolio - Class I	N/A	Vanguard Institutional Index I	VINIX	Large Blend
World Stock	Franklin Mutual Global Discovery R (50%)	TEDRX	Vanguard Institutional Index I	VINIX	Large Blend
World Allocation	American Funds Capital Income Bldr R3 (50%)	RIRCX	Vanguard Institutional Index I	VINIX	Large Blend
Large Growth	Alger Capital Appreciation A	ACAAX	MainStay Large Cap Growth R6	MLRSX	Large Growth
Mid-Cap Blend	Voya Russell [®] ™ Mid Cap Index Portfolio - Class I	N/A	Vanguard Mid Cap Index Adm	VIMAX	Mid-Cap Blend
Mid-Cap Value	VYA® American Century Small-Mid Cap Value Port I (50%)	N/A	Vanguard Mid Cap Index Adm	VIMAX	Mid-Cap Blend
Mid-Cap Growth	VYA® FMR Diversified Mid Cap Port - Service Class	N/A	Vanguard Mid Cap Index Adm	VIMAX	Mid-Cap Blend

Continued on next page

Asset class	Balances in these funds	Ticker	Automatically will transfer to	Ticker	Asset class
Stocks continued					
Mid-Cap Growth	VYÅ® T. Rowe Price Diversified Mid Cap Growth Port I	N/A	Vanguard Mid Cap Index Adm	VIMAX	Mid-Cap Blend
Mid-Cap Value	Goldman Sachs Mid Cap Value A	GCMAX	Vanguard Mid Cap Index Adm	VIMAX	Mid-Cap Blend
Small Blend	VYÅ® JPMorgan Small Cap Core Equity Port Svc	N/A	Vanguard Small Cap Index I	VSCIX	Small Blend
Mid-Cap Growth	VYÅ® Baron Growth Portfolio - Inital Class	N/A	Vanguard Small Cap Index I	VSCIX	Small Blend
Small Blend	Voya RussellÅ™ Small Cap Index Portfolio - Class I	N/A	Vanguard Small Cap Index I	VSCIX	Small Blend
Mid-Cap Value	VYÅ® American Century Small-Mid Cap Value Port I (50%)	N/A	Vanguard Small Cap Index I	VSCIX	Small Blend
World Stock	Franklin Mutual Global Discovery R (50%)	TEDRX	Ivy International Core Equity R6	IINCX	Foreign Large Blend
Foreign Large Growth	American Funds Europacific Growth R3	RERCX	Ivy International Core Equity R6	IINCX	Foreign Large Blend
World Allocation	American Funds Capital Income Bldr R3 (50%)	RIRCX	Ivy International Core Equity R6	IINCX	Foreign Large Blend
Diversified Emerging Markets	Oppenheimer Developing Markets A	ODMAX	Laudus Mondrian Emerging Markets Instl	LEMNX	Diversified Emerging Markets
Target Date Funds					
Target Date 2011-2015	Voya Index Solution 2015 Portfolio - Service Class	N/A	*Vanguard Target Date	N/A	Target Date Fund
Target Date 2021-2025	Voya Index Solution 2025 Portfolio - Service Class	N/A	*Vanguard Target Date	N/A	Target Date Fund
Target Date 2031-2035	Voya Index Solution 2035 Portfolio - Service Class	N/A	*Vanguard Target Date	N/A	Target Date Fund
Target Date 2041-2045	Voya Index Solution 2045 Portfolio - Service Class	N/A	*Vanguard Target Date	N/A	Target Date Fund
Retirement Income	Voya Index Solution Income Portfolio - Service Class	N/A	*Vanguard Target Date	N/A	Target Date Fund
Target Date 2051+	Voya Index Solution 2055 Portfolio - Service Class	N/A	*Vanguard Target Date	N/A	Target Date Fund
Modern Allocation	VYÅ® T. Rowe Price Capital Appreciation Port - Svs	N/A	*Vanguard Target Date	N/A	Target Date Fund
Large Growth	VYÅ® FidelityÅ® VIP ContrafundÅ® Port - Svc	N/A	*Vanguard Target Date	N/A	Target Date Fund
Technology	Ivy Science & Technology Y	WSTYX	*Vanguard Target Date	N/A	Target Date Fund
Real Estate	VYÅ® Clarion Real Estate Portfolio - Service Class	N/A	*Vanguard Target Date	N/A	Target Date Fund

*All balances will be liquidated and the proceeds will be invested in the Putnam Money Market fund. After receipt and reconciliation of the records from the provider (the end of the blackout period), participant accounts and future allocations will be updated into the Vanguard Target Retirement fund as outlined below.

The date in a target date fund's name represents an approximate date when an investor is expected to retire (which is assumed to be at age 65) and/or begins withdrawing money. The principal value of the funds is not guaranteed at any time, including the target date. For more information, please refer to the fund prospectus and/or disclosure document.

Important dates and contact information



December 16, 2015

Deadline for account changes

- Last day to send a paper transaction request to Voya
- Last day to submit loan or distribution request to Voya electronically

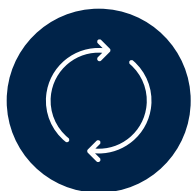
Last day to access your Voya account on the participant website is at 4 p.m. Eastern time on December 23, 2015

December 23, 2015

Deadline for account changes

- Last day to contact Voya to make any investment or contribution changes to your account. Contribution changes will first be effective in your January 2016 paycheck.

Contact Voya at 800-584-6001 or <https://voyaretirement.voya.com/eportal/welcome.do>



December 23, 2015

Full Blackout period begins

- No access to your account during the blackout period
- Please see Important Notice for more information
- Contributions will continue during blackout period



During the week of January 17, 2016

Blackout period ends

- Full access to your retirement account online and by phone
- Ability to make requests and changes

Contact Empower at:

888-411-4015 www.empower-retirement.com/participant

877-521-9814 TTY phone number for those with a hearing impairment

Here's what happens next

The move to Empower is designed to be as smooth and easy as possible for you. You do not need to do anything now unless you want to make changes to your account prior to the blackout period. Once the transfer is complete, you will receive a Welcome Guide with more information about Empower's services and your plan options.

Important notice concerning your rights in the iHealth Technologies, Inc. 401(k) Plan

November 16, 2015

This notice is to inform you that your account in the iHealth Technologies, Inc. 401(k) Plan will transfer to Empower Retirement effective January 4, 2016, and be referred to as the Cotiviti 401(k) Plan going forward.

As a result of this change, temporarily you will be unable to check your account balance, transfer or diversify your investments in your iHealth Technologies, Inc. 401(k) Plan account, or obtain a loan, withdrawal or distribution. This period, during which you will be unable to exercise these rights otherwise available under the plan, is called a blackout period. Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning, as well as your overall financial plan.

The partial blackout period begins at 4 p.m. Eastern time December 16, 2015. The full blackout begins at 4 p.m Eastern time on December 23, 2015. Both blackout periods end the week of January 17, 2016. During this time, you will not have access to your retirement account.

Before the blackout period begins, it is important that you review and consider the appropriateness of your current investments. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

To access your plan account before the blackout period begins, or if you have questions concerning this notice, contact Voya at 800-584-6001 or access <https://voya-retirement.voya.com/eportal/welcome.do>.

Once the blackout period ends, Empower will notify you, and you will have full access to your plan account. If you have any questions regarding the transition please contact Empower at 888-411-4015 or www.empower-retirement.com/participant.



Disclosures

Please consider the investment objectives, risks, fees and expenses carefully before investing. For this and other important information about investments offered through your plan, you may obtain mutual fund prospectuses from your registered representative or plan website. Read them carefully before investing.

An investment in a Money Market Fund is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it is possible to lose money by investing in the fund.

Core securities, when offered, are offered through GWFS Equities, Inc. and/or other broker dealers. GWFS Equities, Inc., Member FINRA/SIPC, is a wholly owned subsidiary of Great-West Life & Annuity Insurance Company.

Empower Retirement refers to the products and services offered in the retirement markets by Great-West Life & Annuity Insurance Company (GWL&A), Corporate Headquarters: Greenwood Village, CO; Great-West Life & Annuity Insurance Company of New York, Home Office: White Plains, NY; and their subsidiaries and affiliates. The trademarks, logos, service marks, and design elements used are owned by their respective owners and are used by permission.

This material has been prepared for informational and educational purposes only. It is not intended to provide, and should not be relied upon for, investment, accounting, legal or tax advice.

IMPORTANT: The projections, or other information generated by the Empower Participant Experience regarding the likelihood of various investment outcomes, are hypothetical in nature. They do not reflect actual investment results and are not guarantees of future results. The results may vary with each use and over time.

A collective fund is not a mutual fund and is exempt from SEC registration. Designed for and exclusively sold to qualified retirement plans and their participants, the funds are not available to individual retail investors.

Asset allocation and balanced investment options and models are subject to the risks of the underlying funds, which can be a mix of stocks/stock funds and bonds/bond funds. For more information, see the prospectus and/or disclosure documents.