

Your Health Benefits – Optimized & Simplified

healthEZ

About Our Company

HealthEZ has been building custom, self-funded benefits strategies for smart companies for decades. Our sales, underwriting and service teams are committed to making self-funding easy for our clients and their employees. Our 96% renewal rate says it all: We make it our mission to take care of our clients and their employees. Health benefits are expensive and complicated so everything we do is to help our clients regain control of spending and improve the experience of their employees.

The HealthEZ difference:



Experience

We know self-funding. We have been serving employers, members and providers since 1982. We offer the most effective, innovative, and caring infrastructure for clients to use in implementing their employee benefit strategies.

Independence

We work for you. We are not owned by any health system or insurance company. This independence ensures our interests are solely aligned with yours and allows us the flexibility to completely customize our offerings to meet your needs.

Innovation

We don't sit still. Our monthly statements make it easier for members to understand complex healthcare billing, the HealthEZ app puts everything they need on their phone and our payment solution (EZpay) makes the worst of health benefits the easiest. We also founded the first PPO in America 40 years ago.

World Class Administration

Certification

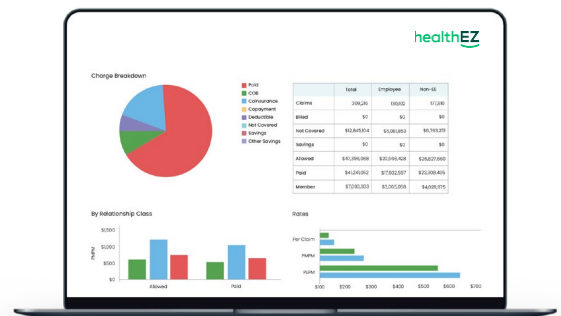
We are SOC 1 Type 2 certified. HealthEZ has demonstrated adherence to detailed safety and procedural controls related to claim review, audit, payment, and data security. A rigorous annual cyber security review ensures we have the proper controls in place to protect sensitive claim data.

Payment Integrity

Our claim turn-around time averages 2 days with payment accuracy of 99.6%. We utilize software to identify opportunities to improve payment integrity. Claim edits include reviewing every code billed to ensure we don't pay more than is appropriate and industry-standard. Hospital bills require submission of an itemized bill before they can be adjudicated. Claims with excessive billed charges are reviewed regardless of network contracts, and all claims exceeding \$15,000 are reviewed.

Analytics + Action

HealthEZ uses a proprietary reporting package, backed by an analytics database representing over 11 million members. We offer a library of over 100 reports that can be scheduled for delivery or accessed by advisors directly from the system. Our goal is to provide you with a simple, easy to absorb format that clearly shows where dollars are spent and, just as importantly, where they can be saved.



Modern Member Experience

Our members have access to everything they need with consumer friendly tools.



Mobile app



Member website



Live support



24/7 helpline

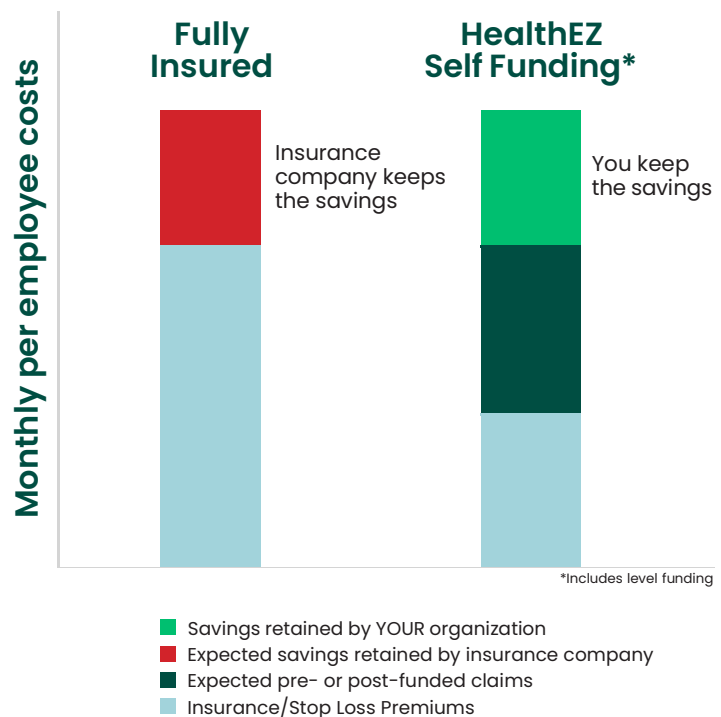
Why Self-Funding is Better

It works

A custom self-funding strategy is a powerful tool to take control of a top 2 or 3 business expense and to free employers from the ever increasing costs and limited transparency of traditional, fully insured plans.

With self-funding:

- Build a custom plan that meets your specific needs.
- Control rising costs.
- Know where every dollar is spent.
- Keep the savings.



Regain Control

With self-funding you have the ability to customize your benefit plans, define your coverage, and offer programs designed to help your specific employee population and your business. You make the decisions – not some big insurance carrier.

You come out ahead

Self-funding is a proactive, long term strategy to control costs, strengthen your business and take care of your employees. On average, with a self-funded plan, you'll usually come out ahead 4 out of 5 years so you can increase benefits, lower employee costs, or put the savings back into your business.

Our Core Services



Custom Network & Pharmacy Solutions

One Size Never Fits All

We are the #1 expert in networks. We have extensive experience with the leading national, regional, and proprietary networks, as well as reference-based pricing and direct primary care models. We look for opportunities to bring high quality and high value solutions to every employer.

Controlling Drug Spend

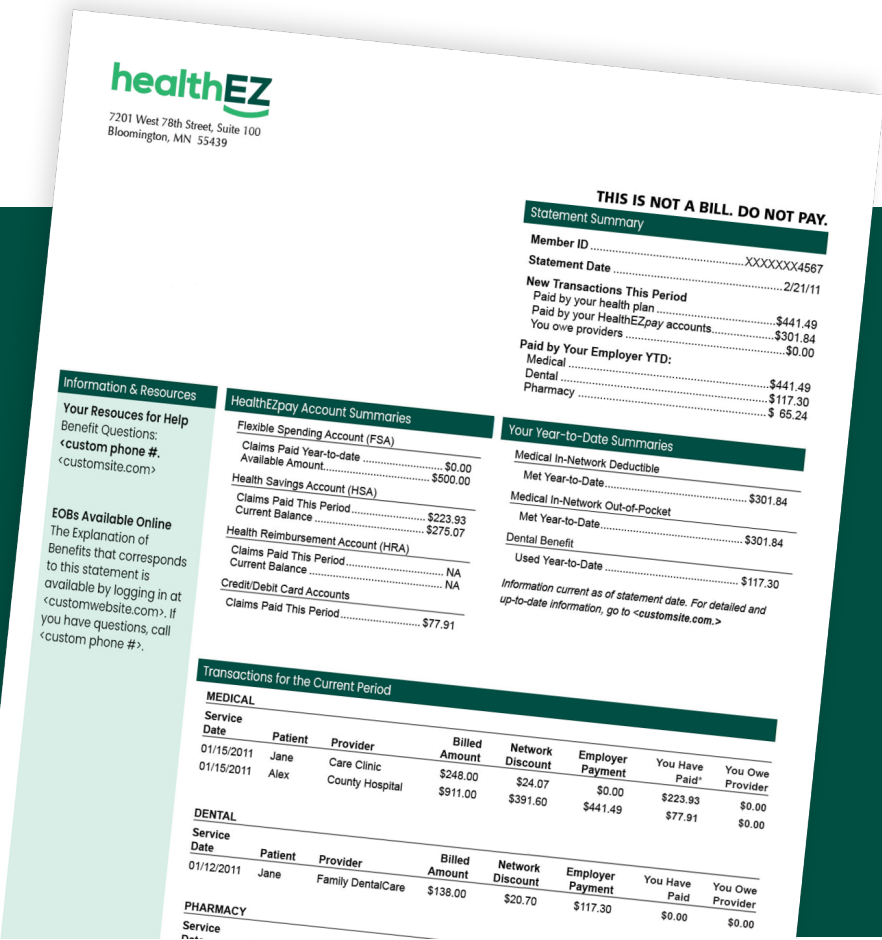
High-cost specialty drug spend is at the top of every employer's concerns. Working with an independent health plan like HealthEZ allows employers to select the best model for them. HealthEZ offers several PBM options so we can create a customized solution to meet your needs.

These options range from traditional guaranteed-rebate pricing models with the largest PBMs to transparent and pass-through models - offering numerous patient assistance programs, customized formularies, and a focus on managing long-term drug spend.

Claim Payments Made Easy

EZpay provides a single platform (via app or website) for members to review, and pay their bills, all in one place!

**Convenient.
Secure. Fast.**



One simple statement.

We consolidate each member's monthly healthcare expenses into one simple statement. This statement eliminates confusion while providing up-to-date information, including, year-to-date deductible summaries, pharmacy claims, and itemized transactions during the current billing period.

Prevention is Care

Managing Chronic Risk Early

70% of claims are avoidable. Many members live with chronic conditions such as pre-diabetes or weight management concerns. Identifying these risks early allows us to work together to arrange the best resources for managing these conditions so they don't progress further.



LivEZ™, our health and wellbeing program is completely customizable to fit your organization's needs. We focus specifically on helping your employees reduce their own health risk. LivEZ is fully integrated with HealthEZ, so we can demonstrate results based on your claim experience.

Our program includes health assessments and biometric screenings, with the goal of identifying and stratifying your risk. Once risks are identified, we work together to implement the best solution to address those risks. Best of all, these costs are billed as a claim and included in your aggregate coverage.

Maternity Support

Our **Boost Your Baby™** program matches moms-to-be with a "Mommy Mentor" to support a healthy pregnancy. It's a non-clinical support system for expectant moms to use throughout their pregnancy.



Care Management Plus

HealthEZ's experienced team brings expertise and humanity to your benefit plan. Our team consists of highly-trained nurses, board-certified physicians, registered dietitians, coaches, and associates who specialize in all areas of care. Our offering goes well beyond standard utilization management programs.



Case Management

Complex and chronic cases are managed in Case Management, where our nurses engage with patients, family members and providers to review alternative options for care and negotiate treatment levels and costs to ensure the patient is getting the right care, in the right place and at the right price.

Our concierge model goes well beyond reviewing clinical data and approving treatment. We make referrals to providers, schedule appointments, set up second opinions and provide realistic advice and support.

Chronic Condition Management

Many members live with chronic conditions like diabetes and hypertension. We provide diabetic members with free connected health monitoring devices, unlimited testing strips and lancets, personalized insights, and support from our team of knowledgeable health coaches.

This combination of personalized digital and live coaching with smart technologies supports members every step of the way in reaching their goals.

We meet members where they are, when they need it – based on their conditions, motivations and lifestyles. This results in meaningful plan savings. More importantly, our program provides the resources members need to stay on track and improve their health.

Risk Management

HealthEZ maintains a full-service underwriting and risk management department. We optimize and administer stop loss coverage with leading A-rated global carriers.



Optimize

We help determine the right level of risk for you and can provide numerous coverage options to protect your plan.



Ongoing Oversight

We watch your claims – reviewing weekly funding requests, identifying potential large claims early and making recommendations that benefit the plan and your employees.



Results

We take great pride in managing our clients' claims to ensure they pay the lowest possible cost. Our model allows us to consistently deliver renewals below national norms.

Service is in our DNA

Great Service Is How We Say Thank You

Our service model has long distinguished us from the competition, and the result is a **96% RETENTION RATE**.

We're driven to take the fear, uncertainty, and doubt out of health care, making it easier for everyone. That's why we've assembled the tools, process and team dedicated to delivering the service you deserve.

96%
Retention
Rate

Your Employees Are Our Members

Whether it's a crisis or a question, we're there for them. Healthcare is complicated so we invest in the tools to make the experience easier for everyone involved.



Mobile app

Our member app was designed to answer the most common questions and benefit needs: Including access to copay and deductible information, a provider locator, digital ID card and a convenient bill pay tool.



Member website

Those that prefer, can access the same information on the app via our member website.



Live support

No hoops or phone trees. Your employees get live service from real people when they call. 7 a.m. to 7 p.m. CST Monday - Friday.



24/7 helpline

After hours and weekend access when you need it.

Meet Your Team



Nick Johnson

Vice President of Sales & Risk

Onboarding – No surprises is our mantra

Onboarding Manager
Project Manager
Sr. Eligibility Coordinator

Account Management – dedicated account manager supported by a team of experts

Client Relations VP
Account Manager
Associate Manager

Care Management – the caring touch your employees need

Clinical Director
LivEZ Program Manager
Case Manager

Plan Management – always keeping an eye on your plan performance

Chief Risk Officer
Analytics Manager
Stop Loss Supervisor
Finance Manager

**It would
be our
privilege to
serve you.**

healthEZ