

# healthEZ

**The healthcare system is known for rising costs, impersonal service, unnecessary complexity and general discontent.**



**That's why we're here.**



HealthEZ is an independent health benefits innovator empowering clients to opt-out of the one-size-fits-all traditional insurance models burdened by rising costs and lackluster service. HealthEZ specializes in self-funded and level funded solutions that have proven to deliver superior cost containment, more predictable costs, and an industry-leading experience.

At the core of The HealthEZ Experience™ is a commitment to service, empathy, and relationship-building. Our industry experts act as proactive partners, configuring solutions for the unique needs of each employer. Supported by a compassionate team and a robust digital platform, we prioritize member well-being through a highly supportive experience.

# HealthEZ by the numbers

**40 years  
in business**

**1st PPO in  
the country**

**Members in  
50 states**

**Clients in  
25 states**

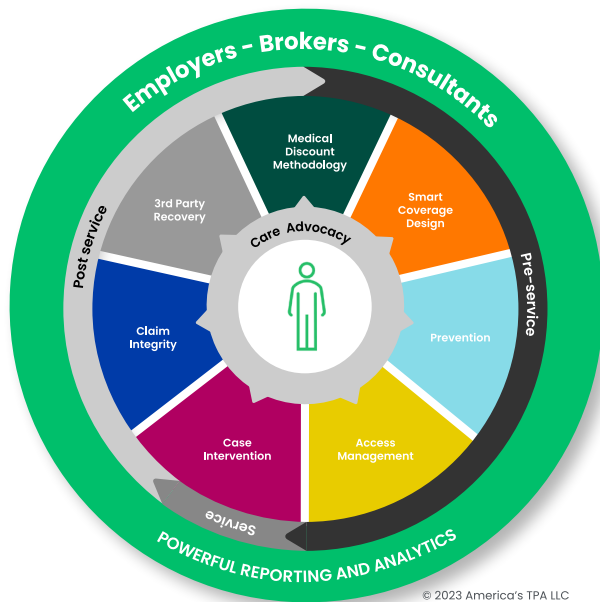
**90+% CLIENT RETENTION  
PAST 10 YEARS**

**22%  
MEMBER GROWTH  
IN 2022**

**25%  
BELOW COST  
BENCHMARK**

# Cost Containment and Predictability

# There is a reason that our total book of business has been 25% below benchmark\*.



## Our proven approach to cost containment works!

We've built a comprehensive methodology that engages our cost containment products, solutions, and advocacy team at every stage of care helping us to support the members and the plan.

### 1 Discount Methodology

- Network Discount
- RBP
- Pharmacy Discounts
- PAP/Manufacturer coupons
- Formulary Discounts

### 2 Smart Coverage Design

- 3 Tier Programs
- Carve Out Programs
- Limitations & Exclusions
- Cost Share Strategy

### 3 Prevention

- LivEZ – Onsite Biometrics
- Boost Your Baby
- Diabetes Management
- Heart Disease Management
- Weight Management

### 4 Access Management

- Prior Authorization
- Averted Care
- Advocacy
- Steerage
- Teladoc
- Other

### 5 Case Intervention

- Cases Opened
- Engagement

### 6 Claim Integrity

- High Dollar Claim Review
- Payment Integrity
- Claim Negotiation
- Out-of-Network Discounts
- NSA Savings
- Other

### 7 3rd Party Recovery

- COB
- Stop Loss
- Subrogation

To learn more about our obsession with cost containment, visit [HealthEZ.com/cost containment](https://HealthEZ.com/cost-containment).

\*In 2022, our total book of business was 25% below benchmark. - Deerwalk

# HealthEZ Integrated Solutions

- Pharmacy Benefit Managers
- Alternative Funding
- Stop Loss
- PPO Networks
- Cost Containment
- Medical Management
- Consumer Payments
- Member Services



# EZfunding™

It's like level funding,  
but better.™



EZfunding is an off-the-shelf level funding product with custom options, industry-leading cost containment, 5-star member service and **100% of surplus** returned. EZfunding is so easy to buy, sell and manage that it's like buying a plan in a can.

## Take a closer look...

### INGREDIENTS

**National TPA:** HealthEZ

**Networks:** Cigna® PPO, America's PPO

**PBM:** Magellan®

**Stop loss:** Nationwide®

**MGU:** AccuRisk D<sup>3</sup>

\*This product contains no cost surprises or minimum attachment point

### Nutrition Facts

Serving size 25-250 lives

% Daily Value\*

Surplus returned to group	100%
12 fixed payments	100%
Access to plan data	100%
5-star member service	100%
Built-in stop-loss coverage	100%
Proactive care management	100%
AI underwriting (No IHQs)	100%
Flexible commission structure	100%
Surprises	0%
Minimum attachment point	0%

Talk to your HealthEZ rep to learn more.

With EZfunding™, you can truly stabilize health premium costs from year to year. By combining the simplicity of an all-in-one health benefit plan with the transparency and cost efficiency of a self-funded plan, EZfunding makes level funding an easy choice.

Visit [healthez.com/ezfunding](https://healthez.com/ezfunding) to learn more!

# Self-funding success story

There's a reason our client retention has been well over 90% for years: Our cost containment solutions work.

## Our Client

A group of medical practices, independently owned and led by its physicians, with operating divisions representing several areas of expertise.

## Self-Funding Success

Working with HealthEZ, this healthcare group was able to increase access to quality care options while reducing costs by 12% PEPM (per employee per month) over three years without increasing employee premiums. One of the group's board members and physicians attributes the plan's success to four components: plan design, a high value network, employee education, and innovative sites of service.

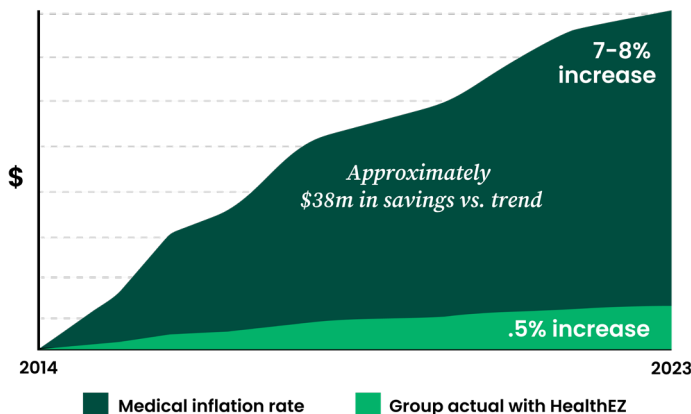


**1,500+**  
employees



**12%**  
overall savings  
PEPM over 3 years

### Annual Plan Increase



\* Medical Trend from PwC

*“While our total plan costs have decreased, our employees have received improved healthcare benefits with flat premium contributions for the last 5 years.” – CEO*



# When you partner with HealthEZ you get a peek behind the curtain.

HealthEZ brokers get access to an industry leading suite of analytics tools so you can provide even more value to your clients as they transition to a self-funded benefits plan.



## **Analytics tools let you see what others can't.**

In addition to giving you everything you need to design a customized self-funded plan for your clients, we also offer you a look behind the curtain with analytics reports and stats. Dive into the reports yourself or tap into the expertise of our analytics team to get a total view of each plan's overall population health, usage, claims trends, and much more.

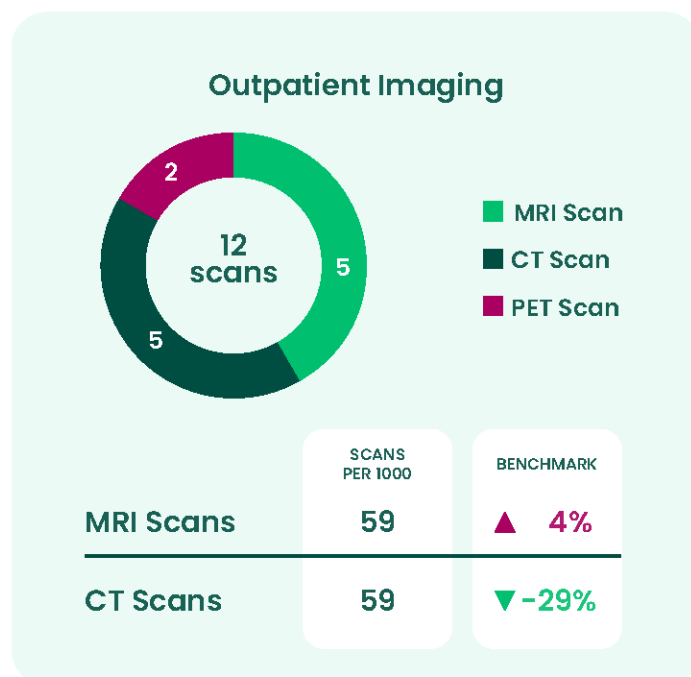
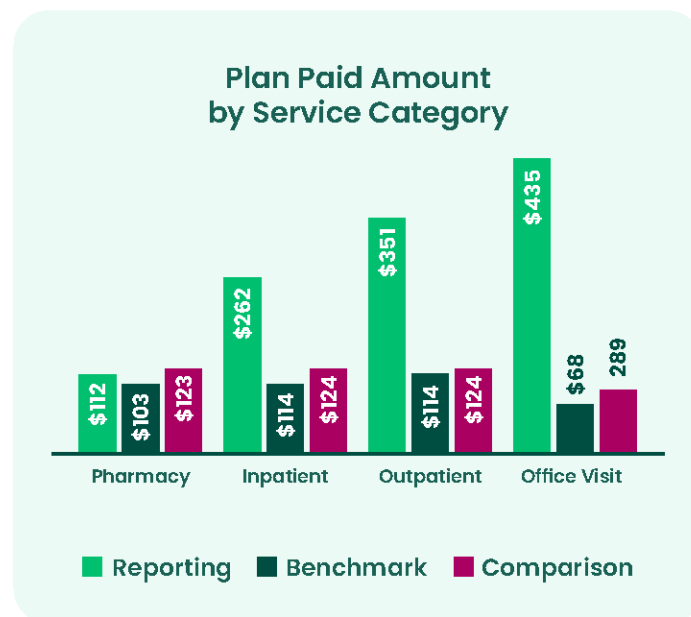
All of this data gives you a crystal-clear view of how the plan is functioning and how tweaks can help it work even better. Your clients will thank you!

# See the details and fine-tune when necessary

Our analytics experts can give you a detailed look into how your client's plan is functioning from many different points of view. We can drill down into claims by type, by provider, by relationship, and so much more.

## Clear, comprehensive reports and actionable insights.

- ✓ 100+ prebuilt, custom, and scheduled report options
- ✓ Individual plan performance vs. benchmarks and trends
- ✓ Plan modeling and predictive risk profiles



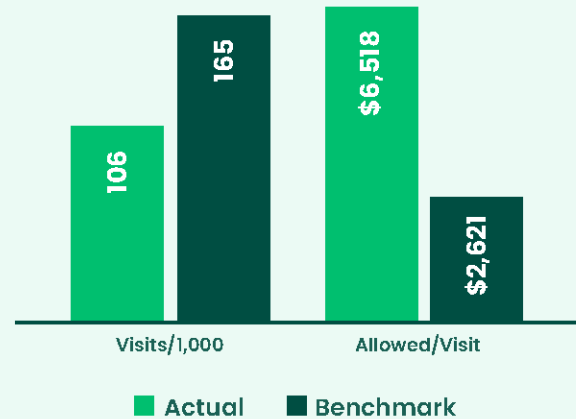
## Plan cost drivers and savings opportunities

- ✓ Site of service, pharmacy and imaging utilization
- ✓ Complete visibility down to the member level
- ✓ Provider quality and outcome measurement

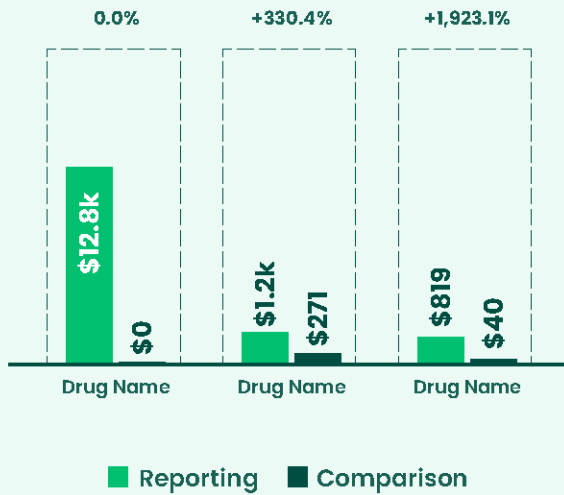
## Effective cost saving strategies

- ✓ Be the expert on your client's plan performance
- ✓ Identify gaps in care
- ✓ Make data driven recommendations

### Emergency Room Utilization Benchmark Comparison



### Top Drugs Comparison



## Early view into potential plan performance issues

- ✓ 360 view of member population health
- ✓ Chronic health condition analysis
- ✓ Member medication adherence insights

# The HealthEZ Experience

# Putting members first when they need it most.

## That's why we're here.

Healthcare can feel complicated, confusing, and even a little scary. That's why our Medical Management team takes our members by the hand to ensure they understand their options and receive the care they deserve. It's meaningful work from a uniquely talented team.



### Care Advocacy

We are the go-to contact for our members, no matter where they are on their health journey. From finding a primary care doctor to making postop appointments, we are there in moments of need.

- Single point of contact
- Preferred provider referrals
- 24/7/365 help line
- Coordination of services
- Our 71%-member engagement rate is more than 2x the industry average

### Boost Your Baby Program

HealthEZ offers maternity support by providing education and resources to promote a healthy pregnancy through post-partum. Expectant parents receive:

- Dedicated single point of contact throughout the pregnancy journey
- Referrals to internal programs for additional support
- Tips to stay happy and healthy during and up to six months after pregnancy



## Chronic Care Management

We help members manage chronic conditions like diabetes, hypertension, and high cholesterol by providing education, diet, and exercise tips. We can even provide referrals to providers and order medical supplies for our members.

HealthEZ's team of health care professionals believe that partnership and realistic support are the keys to lasting change.

HealthEZ works with a program called Livongo which helps members stay on top of their health.



Through this partnership, HealthEZ members can get connected devices, personalized guidance, on-demand coaching, an easy-to-use app, and more for help managing:



Pre-diabetes



Diabetes



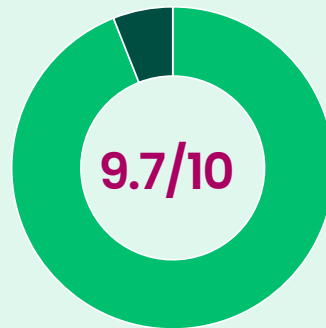
Hypertension

# Member Experience

## It's a hotline, not a call center

We know health benefits can be complex and intimidating, especially when people need them most. That's why we do the hard work of making health benefits feel easy. The HealthEZ Member Services team works to make our members happy with live phone support from 7AM to 7PM CST, wait times averaging under 1-minute, and benefit explanations that are easy to understand.

- Great member service is a choice
- Dedicated branded number
- Live service 7am—7pm CT, Mon-Fri
- No phone trees
- Email support
- Translation services available
- 24/7/365 helpline



**Member-rated service**



**Less than 30 seconds wait time**

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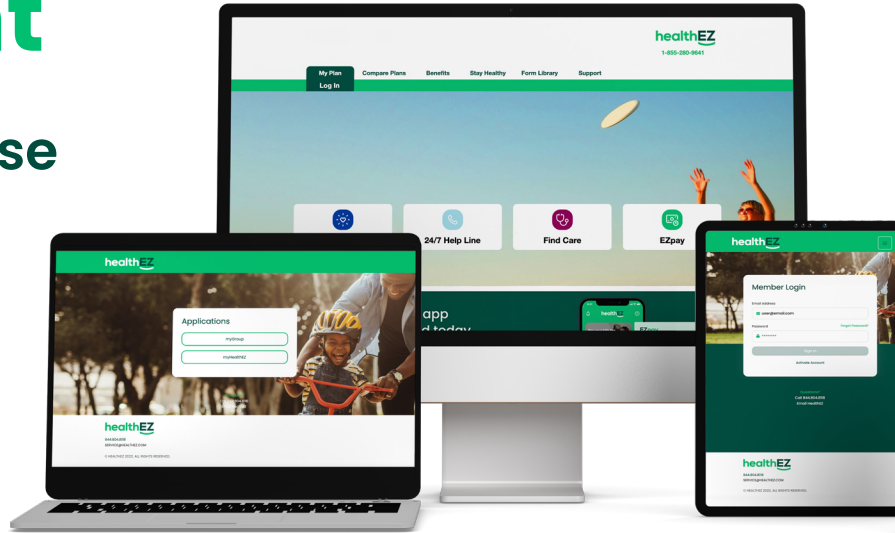
*“She was absolutely fantastic. She took time to listen to my concern, was friendly, and helped resolve my problem. I’m thoroughly impressed. Thank you very much.”*

– HealthEZ member

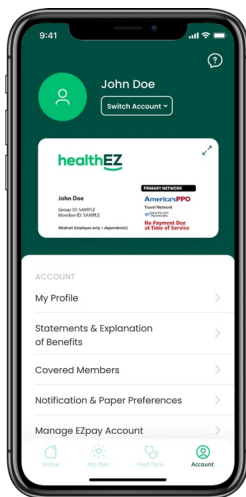
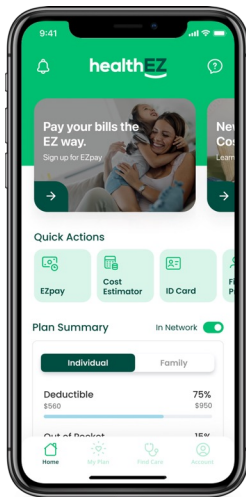
# Member Engagement

## Mobile first, easy to use

Searching for benefit information shouldn't feel like finding a needle in a haystack. That's why we've created easy to use tools and resources that make getting answers easy.



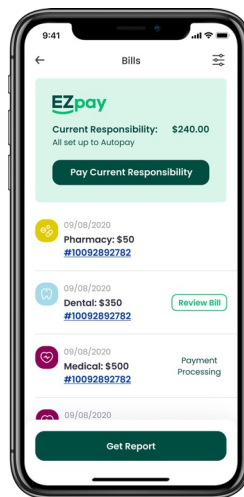
## Everything in one easy to use app



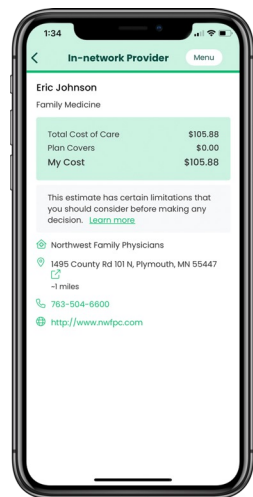
Digital ID Card



Provider Locator



EZpay



EZchoice



# Values at HealthEZ

How we work together with our clients, partners and members matters greatly to us. These values guide all we do:

## We're here because we care



Navigating the healthcare system is hard, and that's why we are here. There's nothing more important than our commitments to our members, clients, and partners. What matters to them, matters to us.

## We're better together



Our team is stronger together than as individuals. Teamwork requires selflessness, trust, and a commitment to shared success.

## A sense of belonging



We make everyone feel valued because they are. Respect for each other's backgrounds, perspectives and ideas make HealthEZ a safe and positive work environment.

## Good enough isn't good enough



We are motivated by innovative curiosity, driven by a high standard of quality, and believe in continuous improvement. We pay attention to the little details because little things make big things possible.

MAKE LIFE



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**Thank you**

Reach out to Jake Gothard with any questions.  
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