

BUSINESS IS BLOOMING

# Health plans designed with small businesses in mind.

Verdegard is on a mission to make healthcare affordable, predictable, and simple for all businesses. Our Peoni solution gives small businesses access to **cost-containment solutions** and coverage comparable to the largest national plans.

[verdegard.com](https://verdegard.com)





## Savings.

Level-funded plans cost up to 25% less than other fully insured comparable plans and return 100% of unspent funds after the current year's run out.



## Certainty.

Employers pay a flat monthly rate and are protected from higher-than-expected costs.



## Simplicity.

Verdegard offers an easy, online way for employers to choose and manage medical, prescription, dental, and vision coverage.

## An integrated approach.

Verdegard offers comprehensive services and cost-containment solutions, including:

- Advanta advocates to help find care, often with a zero-dollar copay
- No deductibles, no copays, and no coinsurance on covered laboratory services through Verdelab
- Robust nationwide provider network, along with regional and tailored options
- Health services such as case management, prior authorizations, and medical directors
- Customer services including benefits and eligibility
- Ability for members to nominate a provider
- Claims adjudication
- TPA services such as appeals, coordination of benefits, finance, and accounting
- Prescription home delivery through Birdi
- Discounts off prescriptions not covered by the health plan
- Savings on high-cost specialty medications through Ray Savings Solutions
- A 24-hour solution to receive immediate acute care through Verdedoc

# Get the right coverage for your employees.

We offer a suite of plans for employers to choose from.

**Navigator Plans** offer both PPO and VBP options. Employees have access to Advanta advocates who can help them find care, often with a zero-dollar copay.

- **Navigator PPO:** With a three-tier benefit structure, employees get the flexibility to choose care that best fits their health and financial needs.
  - **PPO Prime:** Large provider network with low co-pays and zero coinsurance for most physicians and ancillary care.
  - **PPO Choice:** Lowest annual deductible options with low coinsurance for most physicians and ancillary care.
  - **PPO Advantage HDHP:** Affordable annual deductibles with zero coinsurance benefits after deductibles are met.
  - **PPO Value:** Low annual deductibles with coinsurance benefits after deductibles are met.
- **Navigator VBP Plans:** Navigator VBP plans use negotiated pricing to reduce the cost of benefits up to 40% when compared to traditional PPO networks.
  - **Navigator VBP:** Unlike traditional PPO health plans that limit hospital access, VBP allows patients the ability to select any hospital or facility they choose by connecting with an Advanta advocate.
  - **Navigator VBP HDHP:** These plans offer the same features as Navigator VBP but with a lower premium and higher deductible.

**Essential Plans:** We offer six different Essential Plans that are affordable while covering the bases for preventive and wellness services. Many of the Essential Plans also go a step further, offering limited outpatient and inpatient medical benefits to give employers maximum flexibility in addressing costs and plan benefits while still prioritizing employee health.

- Simple
- Edge
- Plus
- Advantage
- Basic
- Care
- Premier

**Dental and Vision Plans** include coverage for preventative care, eyeglasses, and contact lenses with low annual deductibles.

- Full suite of integrated medical and Rx plans, including HDHP
- Full scope of member advocacy services
- Customer support
- Free, unlimited telemedicine
- Health services and case management
- Billing and reconciliation
- Compliance services
- Employer portal to manage benefits at any time
- Member portal to track and manage benefits



**Advanta advocates** help members find care, often with a zero-dollar copay.



Stop-loss insurance covers unbudgeted costs in all offered plans and is backed by a respected carrier.

## Large provider network.

Members have three choices when deciding on providers including in-network coverage, out of network, and through an Advanta advocate who can help them find care, often with a zero-dollar copay.

Plans include access to a robust nationwide provider network through the Provider Network of America (PNOA), along with regional and tailored options. And employers have the option to create custom networks based on their needs.

All plans are administered by Verdegard Administrators, LLC, a licensed third-party administrator located at 8060 S. Kyrene Road, Suite 100 Tempe, AZ 85284. Products and services are not available in all states. All plans are self-funded, meaning that the employer group is responsible for funding the plan and claim costs up to applicable stop-loss limits.



**Ready to get started?**

Visit [www.verdegard.com](http://www.verdegard.com) to learn more.