

BUSINESS IS BLOOMING

# Because affordable, predictable, and understandable health coverage is a thing of beauty.

With Verdegard's Peoni solution, organizations only pay for the healthcare services that their employees need and use—saving businesses up to 25% compared to fully insured plans with similar benefits.



## Savings.

Employers save by paying the actual cost of employee healthcare. And if a small business spends less on healthcare than projected, they keep 100% of the difference after the current year's run out.



## Certainty.

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



## Simplicity.

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

## How we do it.

For years, large organizations have used self-funded health plans in which employers set money aside to pay employee healthcare claims. Because these plans take into account the health of each employee and avoid some of the red tape associated with traditional insurance, they cost less for employers and employees.

While self-funding may make sense for large organizations that can manage month-to-month swings in employee healthcare costs, they can be risky for smaller enterprises. That's why small businesses typically rely on traditional insurance, which is predictable, but significantly more expensive.

Level-funded plans draw on the best features of both types of coverage by:

- Delivering lower costs associated with self-funded plans
- Providing employers the predictability of fixed monthly payments and protection from unanticipated costs through secondary coverage, also known as stop-loss insurance
- Enabling employers to keep 100% of any surplus after the current year's run out



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

## An integrated approach.

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

- Advanta advocates to help members 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



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.