




A Turn For The Better

The Right Turn For Your Benefits

90DegreeBenefits.com



It's time to experience
a health plan that
helps you along your
road to success.

The 90 Degree Benefits Difference

At 90 Degree Benefits, we believe the right health plan does more than just provide benefits – it takes your business in the right direction.

Whether you're looking to transition from being fully insured, or are interested in self-funding with a new plan administrator, 90 Degree Benefits has the experience, tools and unparalleled industry expertise to take your plan in the right direction. We deliver health plans built on uniquely crafted benefits, designed specifically for the needs of our clients all across the country.

It's time to experience a health plan that helps you along your road to success. Make the Right Turn™ with 90 Degree Benefits.

We have the **industry expertise**
to take your plan in the right direction.

Taking You Where You Want to Go

90 Degree Benefits guides employers down the path for success by creating and administering self-funded benefit plans that meet an employer's specific needs. Our offerings range from traditional self-funded solutions to reference-based and level-funded plan options. Each plan is built to address the specific savings and coverage needs of an employer, helping organizations go further with their health plan than ever before.

SELF-FUNDING

We offer traditional self-funded plans in which the employer 'self-funds' their health benefits and works with 90 Degree Benefits to select a unique benefit offering. While complete COBRA administration, claims administration and reporting are included in all of our self-funded plans, the benefits themselves are tailored to meet the employer's unique needs, from specific networks to dental and vision offerings to wellness options and more.

REFERENCE-BASED PRICING

Reference-based Pricing (RBP) is a pricing method that establishes a reasonable amount an employee benefit plan will pay health providers for medical or prescription services in a group benefit plan. 90 Degree Benefits uses highly trained clinical, benefits and claims experts who are dedicated to implementing RBP to get members the best care at the best price for both themselves and their plan. By analyzing plan data, our experts help target the true drivers of healthcare costs and the related quality standards while assisting with maximizing potential savings.

LEVEL FUNDING

Level Funding is a hybrid between traditional self-funded and fully insured. Employers pay a fixed monthly cost for health expenses, like they would in a fully insured plan, but are able to retain 100% of any unused funds at the end of the plan year. Level funding is ideal for employers who enjoy the stability of a fully insured plan but also want to take advantage of savings opportunities that result from self-funding.

MINIMUM ESSENTIAL COVERAGE

Considering the significant financial impact of the Affordable Care Act (ACA), employers can no longer afford not to have a benefit compliance strategy. 90 Degree Benefits offers plans that meet the requirements that allow employers to offer compliant benefits while remaining fiscally healthy.



Benefits that Make Business Better

Plan design and administration are only the beginning. The 90 Degree Benefits difference comes in the benefits that members experience on a day-to-day basis that make the difference between a health plan that creates savings for the long run and one that simply covers costs.

CareConnect

90 Degree Benefits

CareConnect is our member advocacy program that offers an unmatched level of insight and support to employers and members. Our Care Coordinators help members find quality care at an **affordable price** in the easiest possible manner. Members have one phone number to call for all needs. Care Coordinators will explain benefits, answer questions, and research the quality of health care providers for the member.

TELEMEDICINE

In a mobile-centric world with members constantly on the go, it's critical to offer care that can be delivered in real time. Telemedicine allows employees to receive care when they need it, wherever they are. Members can request a visit with a doctor **24-hours** a day/365 days a year, by web, phone or mobile app.

INTEGRATED WELLNESS

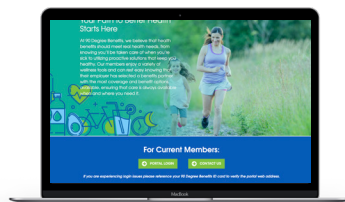
Wellness is more than smoking cessation programs or walking challenges. We approach every facet of member care with **long-term** wellness and health in mind, both for the member and for the plan. We offer specific wellness programs, as well as comprehensive Case, Utilization and Disease Management in which we proactively reach out to high-risk members or those receiving complex episodes of care in order to guide them through their health experience.

Creating savings for the long run.

Improving health
outcomes while
lowering cost.

Member, Employer and Provider Portals

Online portals connect members, employers and providers to the health information they need through a convenient, reliable and secure access point, wherever and whenever they want it. Secure, cloud-based, and easy-to-use and navigate, our portals enable a collaborative interface between employers, providers and members to better connect, share information and improve health outcomes while lowering costs.



Flexible Spending Account

A Flexible Spending Account (FSA) is just that: a way to give members the flexibility they need to use pre-tax healthcare dollars for medical, dental and vision expenses that are not covered by the plan itself. Members set aside money, tax-free, through regular payroll deductions and can be reimbursed directly from their account for qualified healthcare services. Common expenses that qualify for reimbursement are doctor visits, deductibles, co-payments, prescriptions, dental services and orthodontics, chiropractor services, eye exams, glasses & contacts and childcare.



90 Degree Benefits provides a **full suite of services**, protecting you from the rising costs of healthcare while providing unparalleled service.

FULL SUITE OF SERVICES

- ✓ Self-Funded Plans
- ✓ Reference-Based Pricing
- ✓ Level Funding
- ✓ Minimum Essential Coverage
- ✓ CareConnect
- ✓ Telemedicine
- ✓ Integrated Wellness
- ✓ Member, Employer and Provider Portals
- ✓ Flexible Spending Account
- ✓ RightTurnRx
- ✓ Transparency and Analytics
- ✓ Utilization and Disease Management
- ✓ Consumer Driven Health Plans
- ✓ COBRA/HIPAA
- ✓ Consolidated Billing
- ✓ Voluntary Products
- ✓ Association Health Plans
- ✓ Hospice Claims Administration
- ✓ PACE Medicare Administration

RightTurnRx™

Pharmacy Benefits Management Solutions

With pharmacy costs rising at an astonishing rate, we provide solutions to protect employers from outrageous pharmacy spend. RightTurnRx delivers efficient and effective pharmacy cost containment to employers of all sizes, saving an average of **25% to 30%** or more on prescription costs.

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| ✓ | Key Pharmacy Benefits - Manager Partnerships | |
| ✓ | Case Management Expertise | |
| ✓ | Specialty Rx Management | |
| ✓ | Comprehensive Administration | |
| ✓ | Reporting & Analytics | |



Transparency and Analytics

Our analytics platform helps employers use data more strategically across and beyond the organization itself. It provides our clients with everything they need to turn health data into **actionable insights** to make real business decisions. Through a robust and secure portal, our clients can rapidly create dashboards that combine content from multiple data sources and formats, giving employers complete insight to exactly how their plan is performing based on specific, measurable data.

Protection for Your Bottom Line

90 Degree Benefits brings a full suite of services together, starting with plan design, layering in the unique benefits and finally, incorporating the tools and programs that keep employees healthy while **maximizing savings opportunities** for the plan.

We believe **the right health plan** contributes to the overall success of the organization.



A Turn For The Better

There is a Better Direction in Benefits.

Make the Right Turn™ with 90 Degree Benefits.

Contact us to see if self-funding is right for you.
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