



A Turn For The Better

A woman with curly hair, seen from behind, is presenting to a group of people seated around a table in a meeting room. She has her hands raised in a gesture. The background is bright and slightly blurred, showing other people in business attire.

The Right Turn For Your Benefits



90DegreeBenefits.com

The 90 Degree 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.

Taking You Where You Want to Go

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.

Traditional Self-Funded Plans:

We offer traditional self-funded plans in which the employer 'self-funds' their health benefits and works with us 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

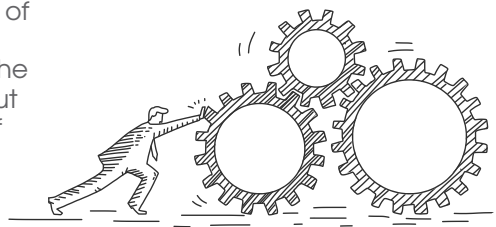
uses highly trained clinical, benefits and claims experts who are dedicated to implementing RBP to get employers the best care at the best price. By analyzing plan data, they help target the true drivers of healthcare costs and the related quality standards while assisting with maximizing potential savings.

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.



90 Degree Benefits provides a full suite of services, protecting you from the ever changing healthcare landscape.

Affordable Care Act Consultation

Telemedicine

Fully Insured Medical and Dental

- Local assistance with service issues
 - Plan design consulting
 - Enrollment and education
 - Managed care networks
-

Self-Funded Medical and Dental

- Local administration
 - Plan design consulting
 - Enrollment and education
 - Managed care networks
 - Compliance
 - Reference-Based Pricing
-

COBRA/HIPAA Administration

Consumer Driven Health Plans

- Split Funding
 - HSA – health savings account
 - HRA – health reimbursement account
-

Section 125 Administration (cafeteria plan)

- Premium only
 - Medical reimbursement
 - Dependent care reimbursement
-

Life Insurance

- Group plan
 - Voluntary plan
-

Disability Insurance

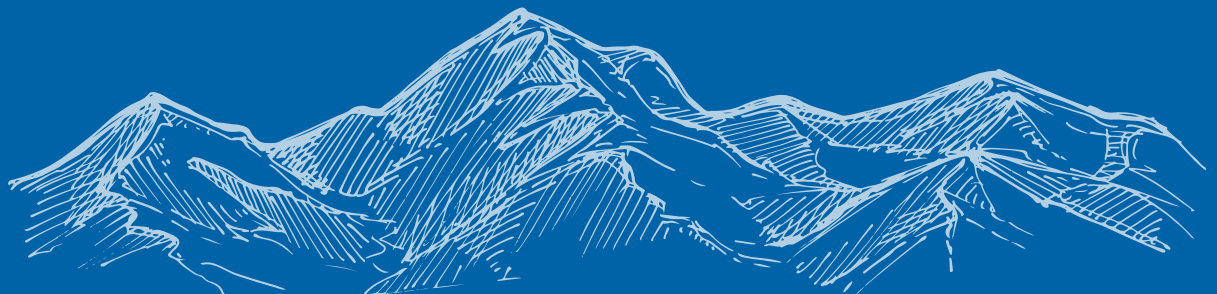
- Group plan
 - Voluntary plan
-

Voluntary Products

- Vision
 - Cancer
 - Accident
 - Hospital supplement
 - Dental
 - Others plans also available
-

Consolidated Billing

Association Health Plans

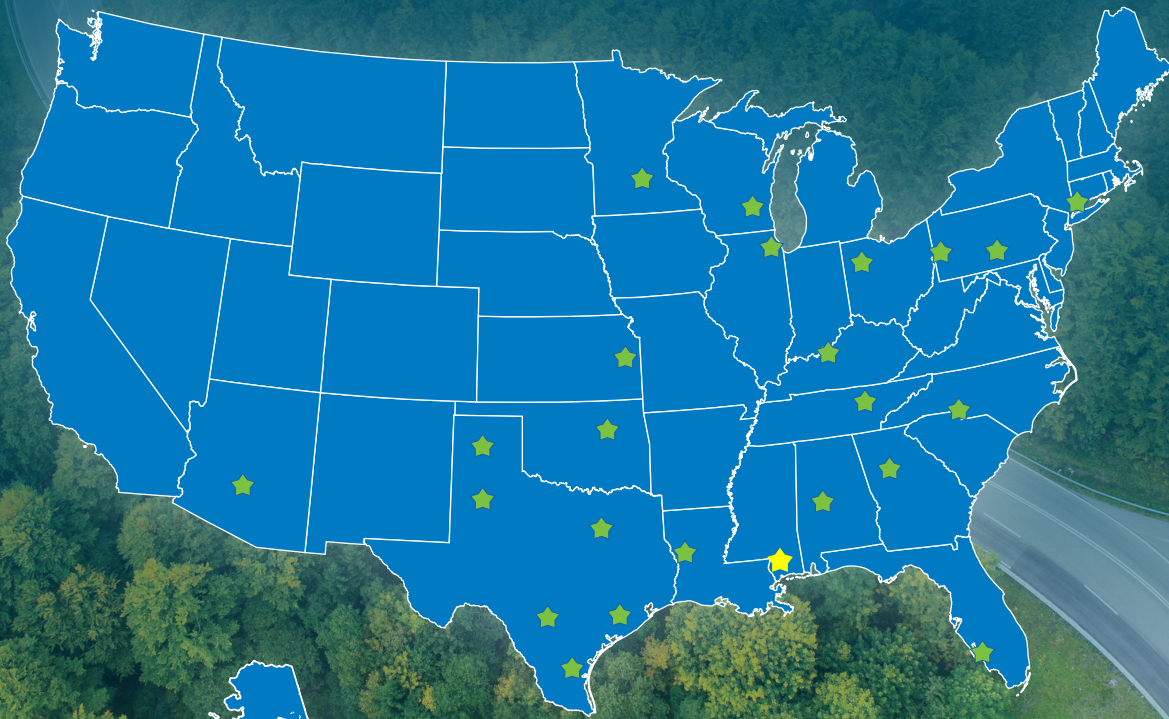




A Turn For The Better

The 90 Degree Commitment

There's a better direction for your benefits.
Make the Right Turn™ with 90 Degree Benefits.



Addison, TX Amarillo, TX Birmingham, AL Bossier City, LA Charlotte, NC Chicago, IL Corpus Christi, TX Duluth, GA
Findlay, OH Harrisburg, PA Katy, TX Knoxville, TN Louisville, KY Lubbock, TX Orange, CT Milwaukee, WI Muskogee, OK
Naples, FL Overland Park, KS **Pascagoula, MS** **Pensacola, FL** Phoenix, AZ Pittsburgh, PA San Antonio, TX St. Paul, MN

Contact us:

1505 Jackson Ave Pascagoula, MS 39567
228.762.2500

90DegreeBenefits.com