



Innovative Medical Plan

How Growth Credits Work
You automatically get \$9 per employee with the opportunity to earn even more as participation in the program grows.

Flexible

- We listen and offer open-sourced solutions
- Plan sponsors maintain full control over their health plan
- Disease management and clinical programs offer your employees help in managing their care
- Innovative solutions lower costs
- A dedicated customer service team helps your employees navigate their benefits and connect quickly to providers and care management services

Accountable

- Access to administrative fee pricing guarantees and increased fees at risk
- Member-driven contracting process
- Achieve never-event payment protection
- Automatically earn \$9 per participating employee with the opportunity to gain more as program participation increases
- Renewal incentives and performance guarantees for using premium providers

Effective

- Paid \$500,000 in growth credits in 2021
- Saved \$1.5 million in administrative fees and growth credits since 2019
- Program governed by member-driven Board of Directors

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