



Health Access Solutions

Affordable access to what your employees need.

THERE'S A BETTER SOLUTION

Traditional health insurance companies offer a one-size-fits-all approach that doesn't work for most of your employees. With premiums and deductibles on the rise, your employees aren't getting the value they deserve from their health care plan.

Managing group insurance can also be a time suck on your business, especially during enrollment season. Many businesses can't afford traditional health insurance plans for their employees at all—or the hassle that comes with them.

You and your employees deserve better. The good news is, there *is* a better solution. With Health Access Solutions, you can offer your employees a better health benefit that saves you money and frees you up to focus on what you do best: running your business.



SAVE TIME

Our solution cuts out the insurance middleman to save you the time and the administrative headaches that often come with traditional insurance.



SAVE MONEY

Your business could save 30% or more in health care costs.



BETTER FOR YOUR PEOPLE

You'll put thousands of dollars back into your employees pockets and offer them a customizable solution that best fits their needs.



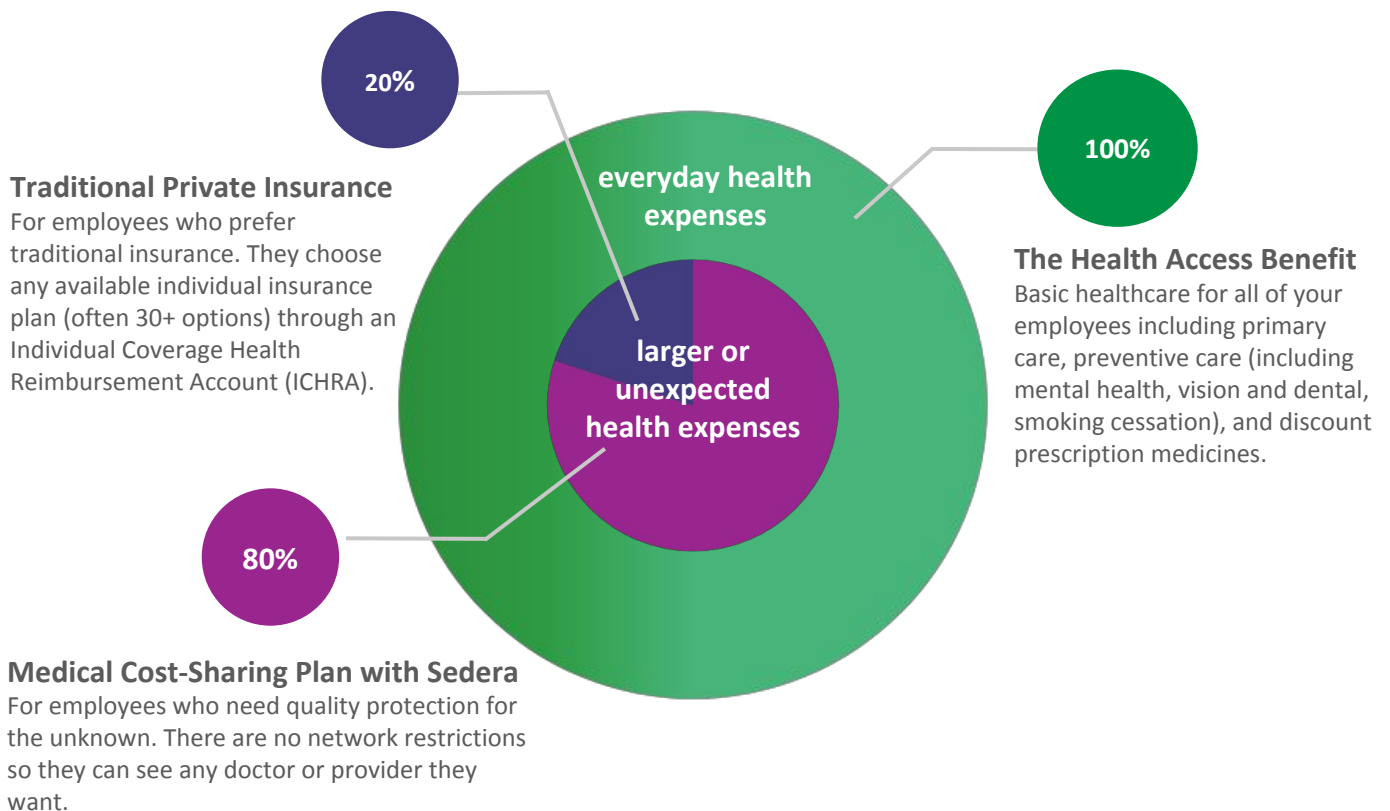
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THE TOTAL SOLUTION

While most traditional health insurance plans are expensive and only serve 20% of your employees well, we provide value to 100% of your employees. All of your eligible employees will have access to everyday health care needs through the Health Access Benefit.

When the Health Access Benefit is combined with either a medical cost-sharing plan (Sedera) or traditional private insurance, your employees will have affordable protection against larger health care expenses and coverage for the unknown. We find that 80% of employees choose the less-expensive cost-sharing option.



NOTE: New federal regulation that went into effect January 1, 2020 now allows employers to get out of the group health insurance business and still provide access to traditional ACA plans. That means you can offer your employers a better, cheaper health benefit while still remaining compliant with the ACA employer mandate.



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THE HEALTH ACCESS BENEFIT

The Health Access Benefit provides your employees everyday, quality health care at a low cost. A foundational program that gives your employees unlimited access to virtual physicians, more affordable prescriptions, reimbursements for preventive care, and no annoying network restrictions. It's worth more than \$7,000 per year per member.

Primary Care

Members have 24/7 access to a personal care team of doctors, nurses and health advisors to help them improve their health, control their care, and reduce their medical expenses.



Preventive Care, Vision and Dental, & Mental Health

Preventive care services are reimbursed 100% up to \$3,250. Mental health treatment, smoking cessation, dental and vision, and direct bill for company flu shot clinics are also included. There are no provider network restrictions and the reimbursement process is a breeze.



Discount Prescriptions

Find the best price for prescription medicine at over 65,000 pharmacies nationwide and have it delivered. Save 50% or more on generic drugs.



Out-of-Pocket Assistance

Those who join Sedera's medical sharing community for larger or unexpected health expenses will save up to \$2,500 in a calendar year. For more information on Sedera and how their service works, visit www.sedera.com.





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GET THE BENEFIT

Don't sabotage your business's growth with a bad health plan. Get started with our comprehensive Health Access Benefit. Starting at less than \$120 per month per employee, you can provide an affordable, top-quality health benefit that works for all of your employees.

1 GET A CUSTOMIZED PROPOSAL

Your benefits consultant will help you make the best decision for your employee's needs and your company's size and budget. Send them your employee census to get started.

2 LET YOUR EMPLOYEES CHOOSE WHAT'S BEST FOR THEM

Health Access Solutions provides an option that works for everyone's individual health needs. You'll have the peace of mind knowing your employees are taken care of and no one is left behind.

3 GET ONGOING SUPPORT

The Health Access Solutions team will stay by your side year-round to help answer any questions and make your life easier during enrollment season. Your employees can access their member details quickly by texting or emailing us instead of going to you.

4 EVERYONE IS HAPPY

The Health Access Benefit is easy and affordable for you and your employees. It's a win-win for everyone.

Provide all of your employees with top-quality health care at a low cost. Request a free consultation today!