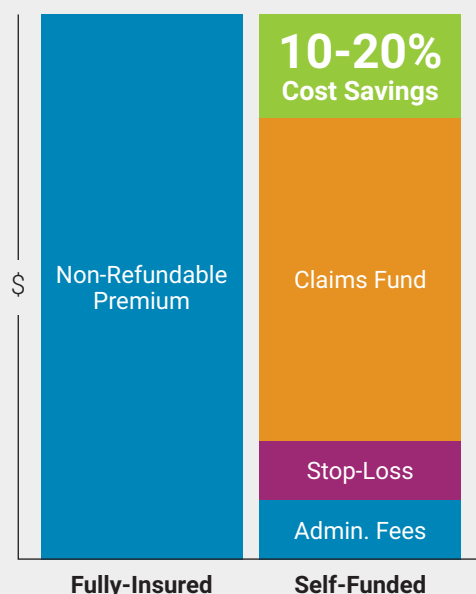


A Shared-Risk, Cost-Savings Plan

- ▶ More likely to reduce cost of medical benefit expenses
- ▶ Exemptions from costly ACA mandates and State taxes
- ▶ No annual limitation on deductibles, guaranteed issue of coverage, or community ratings with tighter age bands
- ▶ Flat monthly payment, regardless of fluctuating claims
- ▶ Annual savings reimbursement
- ▶ Customizable plan designs



Targeted Employers

- ▶ Between 20 to 300 employees
- ▶ Located in the Greater Baltimore area
- ▶ Fully-insured or self-funded
- ▶ Manages disparate data sources
- ▶ Intolerant of double-digit increases
- ▶ Desires to build a workplace culture of health

Our Reputable Network



The largest independent primary PPO in the nation

Fully-Integrated Population Health Solution

Value-added features include:

- ▶ Physician-directed outreach ensuring continuity of care
- ▶ RN clinical health coaching and disease management
- ▶ Predictive modeling identifying medium and high risk populations
- ▶ Incentives designed to drive participation and influence behavior to achieve health outcomes
- ▶ Real-time, actionable data and customizable reporting
- ▶ Engaging and fun wellness activities and communications



Quoting Options & Timelines

To provide a quote, you will need employee census and risk information as well as your company's current and desired plan design.

A group disclosure is required.

Choose from the two quoting options listed on the right.

Option 1. ILLUSTRATIVE RATES

Provide census information

Available 4 months prior to effective date. 3-to-5 business day turnaround.

Option 2. UNDERWRITTEN RATES

Available 3 months prior to effective date. 5-to-7 business days turnaround.

Choice A. Individual Employee Questionnaires

Complete online or paper; Accepted up to 90 days prior to effective date. Underwriting begins when all eligible EEs have completed an application.

Choice B. Historic Population Claims Experience

Required: 2 years of monthly claims and enrollment counts required; Diagnosis and prognosis information on high cost claims

For more information, contact:

Judy Mueller; cell: **908-246-5218**; email: inquiries@habeohealthplan.com

Your New Approach to Healthcare

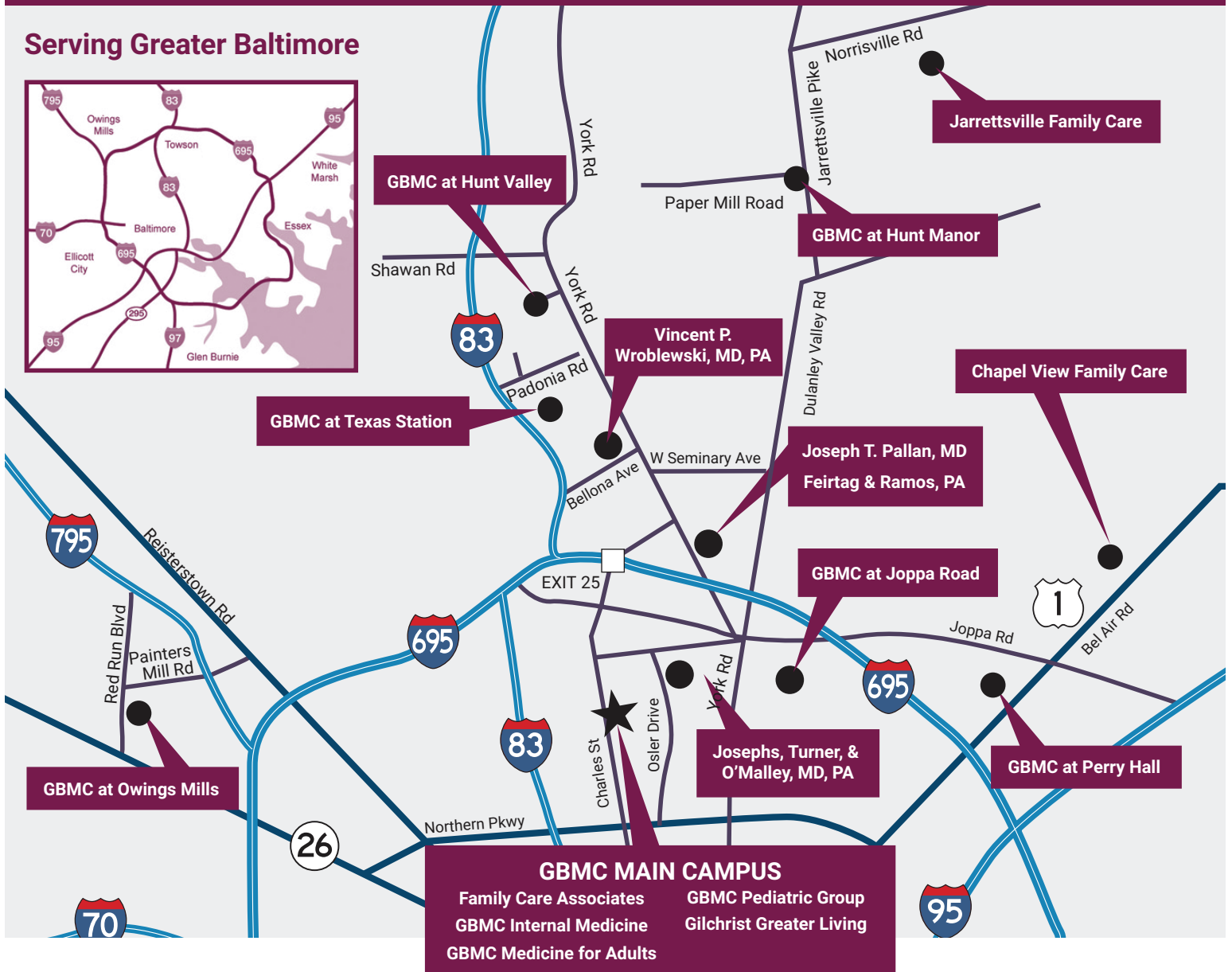
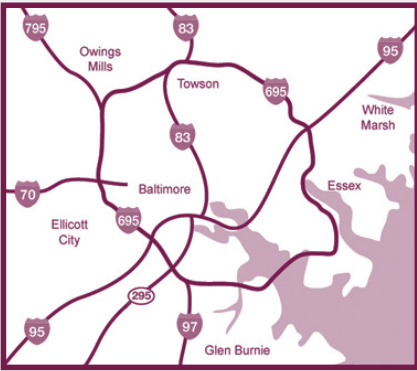
When it comes to healthcare, the patient should always come first. There are seven NCQA-Certified Level III Primary Care Medical Homes operated by Greater Baltimore Medical Center (GBMC) in the metro Baltimore area. Level III is the highest level of certification that can be achieved for patient service and quality.

PCMHs focus on delivering evidence-based care, preventive medicine, wellness and management of chronic disease while making you an integral part of your personal healthcare plan. This helps provide you with better health and better care at a lower cost.



Level III Recognition

Serving Greater Baltimore



Learn more about Habeo:
www.habeohealthplan.com