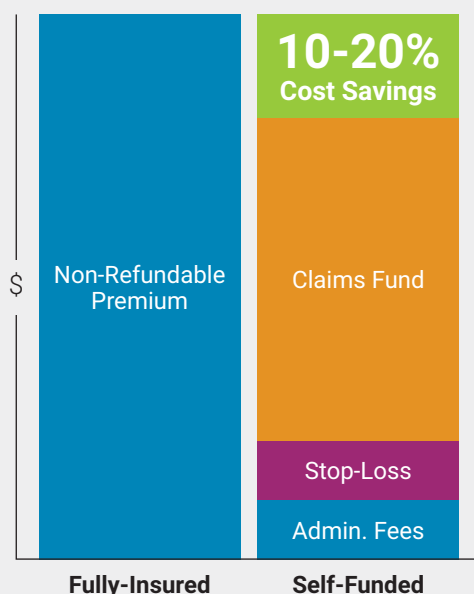


## A Shared-Risk, Cost-Savings Plan

- ▶ 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



## Flat Monthly Cost

Pay a flat monthly bill that covers:

- ▶ Medical & Rx claims liability
- ▶ Biometric screenings
- ▶ Stop-loss insurance
- ▶ Administrative expenses
- ▶ PPO network access
- ▶ Employee wellness & incentive program

## Our Reputable Network



The largest independent primary PPO in the nation



## Fully-Integrated Corporate Wellness Program

- ▶ 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

## Quality Patient-Centered Medical Home

The Greater Baltimore Medical Center (GBMC) HealthCare System delivers evidence-based care, preventive medicine, and chronic disease management while making members an integral part of their personal healthcare plan. Other services include:

- ▶ Dedicated primary care physicians (PCP) that treat you like family
- ▶ Physicians and clinical care teams that work together on your behalf
- ▶ Ability to request appointments and access personal health information online
- ▶ No waiting rooms or wait time
- ▶ Extended hours at PCP locations on weekdays and weekends
- ▶ All services are conveniently performed in one room to save you time



**For more information, contact:**

Judy Mueller; cell: **908-246-5218**; email: [inquiries@habeohealthplan.com](mailto:inquiries@habeohealthplan.com)

# Patient-Centered Medical Home Locations



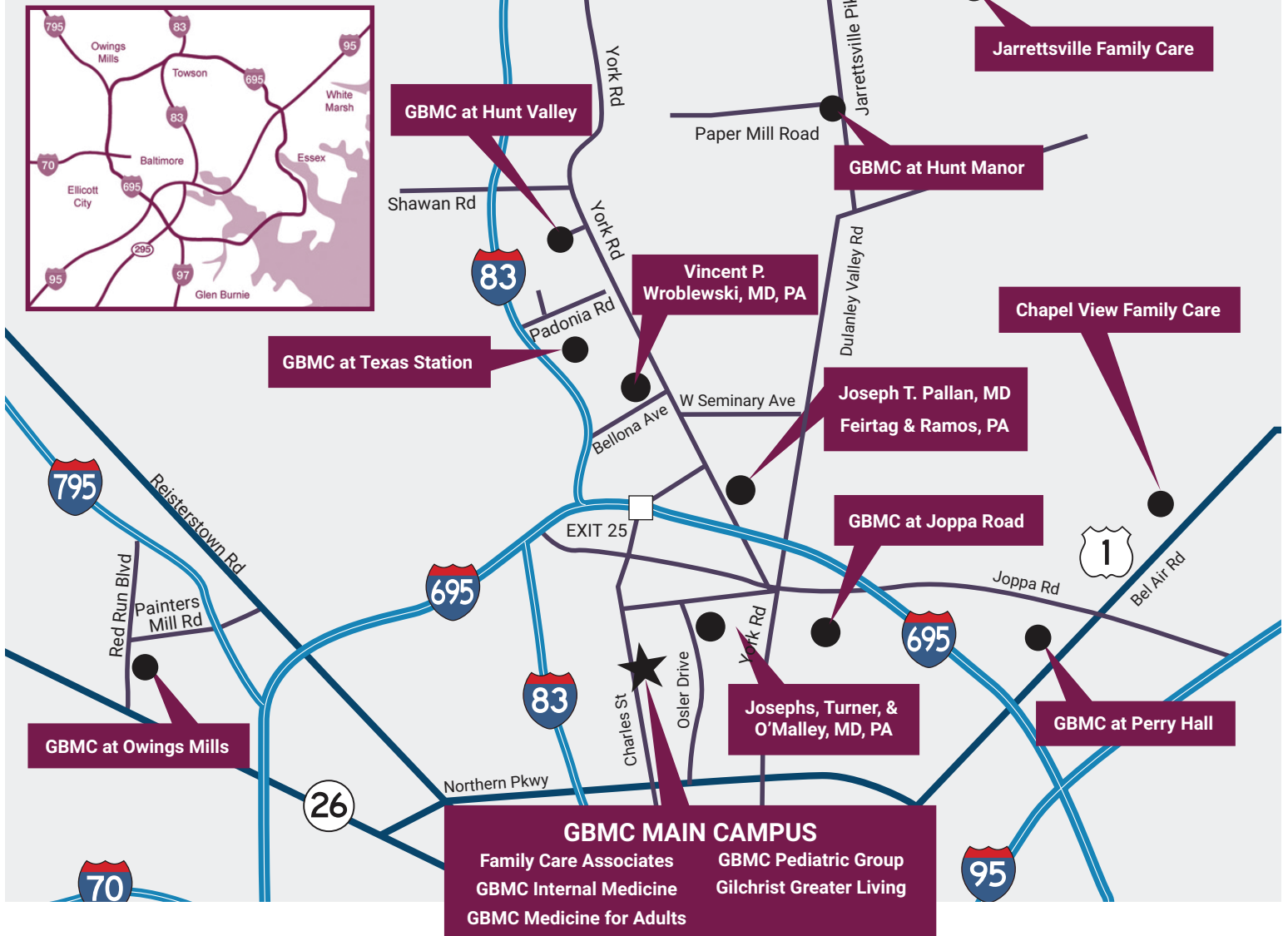
When it comes to healthcare, the patient should always come first. There are seven NCQA-Certified Level III Primary Care Medical Homes operated by Greater Baltimore Medical Center (GBMC) in the metro Baltimore area. Level III is the highest level of certification that can be achieved for patient service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

GBMC has primary care practices throughout the Baltimore area offering longer, personalized visits with PCPs, shorter wait times, and greater access to locations via extended weekday and weekend hours.



Level III Recognition

## Serving Greater Baltimore



Learn more about Habeo:  
[www.habeohealthplan.com](http://www.habeohealthplan.com)

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