

# UPGRADE THE HEALTH OF YOUR COMPANY

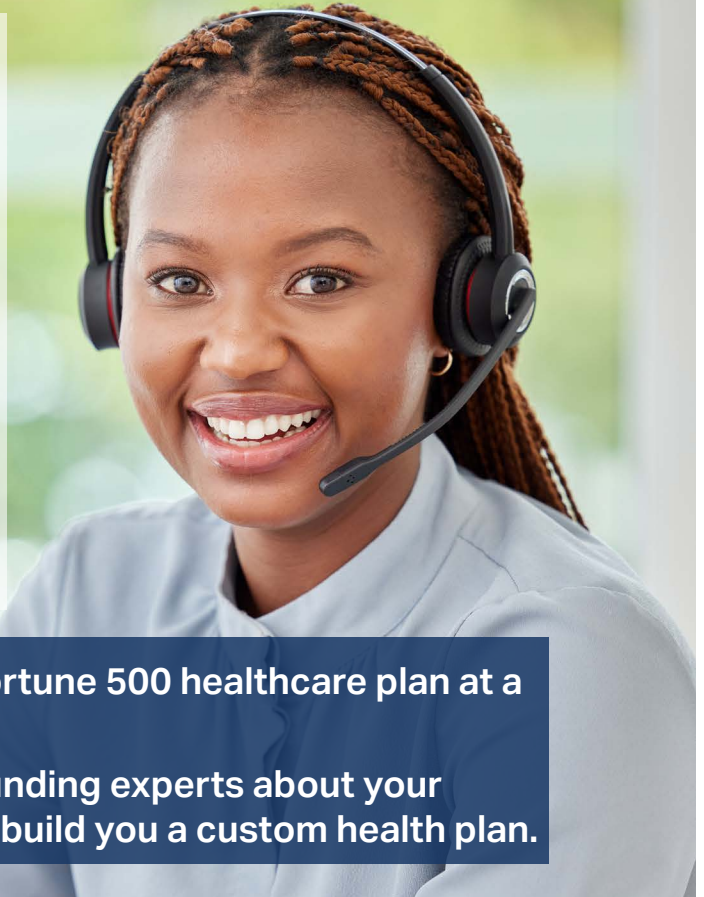


Customized, Self-Funded Insurance Plans Designed By Envita Health™

## Advantages of self-funding plans

Self-funding is a funding method for employee benefit plans. In this arrangement, the employer 'self-funds' their health benefits, which offers flexibility, more options, and healthcare freedom for both themselves and their employees. Any 'risk' involved for an employer is managed through the use of stop-loss insurance, which is integrated into the plan.

Stop-loss insurance provides protection against catastrophic claims for self-funded employers and helps control their risks, ensuring they do not have to bear the full liability of the plan. Stop-loss insurance comes into play when an employee's costs exceed certain predetermined limits.



Let us show you how to build a Fortune 500 healthcare plan at a fraction of the cost.

Talk to our Envita Health™ self-funding experts about your situation, your needs, and we will build you a custom health plan.

## Envita Health™ greatly upgrades self-funded plans

Many groups appreciate the concept of self-funded health plans because these options allow employers to break free from the constraints, control, and constant price hikes of standard insurance companies. However, the vast majority of self-funded plans are not adequately managed and still grapple with escalating costs and no improvement in outcomes.

Envita Health™ offers world-class navigation and management for your company, giving you full control and providing expert design aimed at reducing costs while prioritizing better patient outcomes and experiences. From the moment we onboard your Envita Health™ plan and over the course of its lifespan, you can witness the significant difference that a well-managed plan can make.

## You should never have to navigate healthcare alone!

Disclaimer: Envita Health™ is a Managed Service Organization (MSO) and not an insurance company. The Self-funded employer program is offered in all 50 states for corporations with 5 or more employees. It is insured through Lloyds of London. Services and fees outlined in this document are subject to change.

# IMPROVE CASH FLOW

Pay for actual claims, not projected claims with Envita Health™. This allows saved funds to roll over year after year, saving you money.

No matter the size or complexity of your needs, we offer a full suite of services to help strengthen your business and support what matters most – your people.

## How the Envita Health™ plan works

Our TPA (Third-Party Administration) seamlessly processes bills and pays medical claims, similar to how insurance companies do. However, Envita Health™ expertly manages the entire process behind the scenes, including concierge navigation, securing better pharmaceutical prices, optimizing tax advantages, and ultimately focusing on patient outcomes.

Envita Health™ ensures that your money is spent wisely and provides the highest value to your employees. We don't automatically approve every claim that comes in, nor do we blindly deny claims. We make sure your health plan runs optimally, prioritizing the financial well-being of the plan, the outcomes of your employees, and their families.

For added security and protection, we always ensure that the plan has sufficient stop-loss coverage (determined through our customized actuarial data) for your company. If claims for any specific participant or the aggregate of all participants exceed the selected deductible amounts, your stop-loss insurance kicks in and reimburses the plan for the coverage. This ensures that you are always protected and secure with Envita Health™.

## EASE OF ADMINISTRATION

Cost savings on mandated plan benefits and no state premium tax.

Centralized services provided by Envita Health™ MSO for comprehensive management.



## Envita Health™ gets results

Envita Health™ looks for savings and improved outcomes wherever we can, particularly in the critical areas that impact both costs and patient results. Our Envita Hero navigation, access to our Envita Centers of Excellence, and Envita Pharmacy programs are a few examples of how our plan design maximizes the overall experience while simultaneously reducing costs. With Envita Health™, you don't have to navigate healthcare alone. Instead, you have a unique leader here to assist you in achieving success with your healthcare plan.

# You Are 3 Simple Steps Away From Upgrading Your Healthcare

1.

## Analyze your census

A census does not include health status, race, religion, Social Security number, or U.S. citizenship/immigration status.

2.

## Review Plan Design

Review the plan design and choose the customized upgrades that best complement your business needs.

3.

## Onboard Your Company

Our expert team works hand-in-hand with you to onboard your company so you can start experiencing the Envita Health™ difference.

### The Difference Is Clear! Envita Health™ Vs. Standard Insurance



#### Standard Insurance

|                                                                                                                                                                                                                                                                                            | Envita Health™ | Standard Insurance |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|--------------------|
| <b>Envita BioMed AI</b><br>Biometric AI data from your lab work is used to custom-develop wellness plans for disease prevention and longevity. Additional tax incentives eliminate co-pays for primary and virtual care, behavioral health, generic drugs, and preventive medicine.        | ✓              | ✗                  |
| <b>Envita Center of Excellence (COE)</b><br>State-of-the-art technology for cancer, lyme, autoimmune disease, regenerative medicine, orthopedic surgery, and more.                                                                                                                         | ✓              | ✗                  |
| <b>Envita Hero</b><br>Concierge scheduling and planning for lab tests and imaging with high quality score facilities so you never have to do healthcare alone.                                                                                                                             | ✓              | ✗                  |
| <b>Open Nationwide Network of Providers</b><br>No HMO or PPO limitations, covers the best doctors, specialists, hospitals, and facilities with over 1.2 million providers nationwide to include naturopathic, functional, integrative, preventive, primary, urgent, and conventional care. | ✓              | ✗                  |
| <b>Envita Pharmacy</b><br>Discount-priced medications, custom compounded pharmaceuticals, and physician grade supplements.                                                                                                                                                                 | ✓              | ✗                  |
| <b>Envita OnDemand</b><br>Experience quick and easy access to primary care, pediatrics, behavioral health, second opinions, world-class physician guidance and more, alongside top-notch diet and exercise plans – all available digitally on demand, accessible anytime, anywhere.        | ✓              | ✗                  |
| <b>Backed by Lloyds of London</b><br>The top A+ carrier, making sure you have unparalleled support                                                                                                                                                                                         | ✓              | ✗                  |

# Next-Level Healthcare Solution

Welcome to Envita Health™, offering next-level healthcare programs designed to improve patient outcomes while lowering costs.

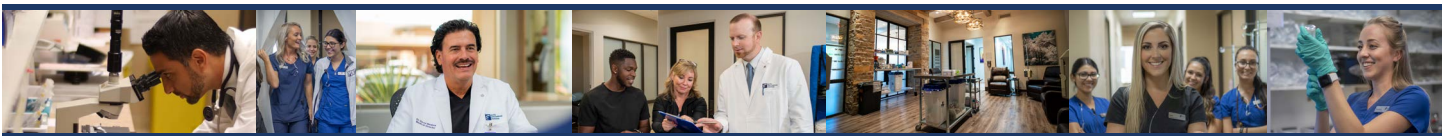
**Envita Health™ self-funded insurance solution for employers** liberates you from the constraints of major insurance corporations by managing the healthcare administration, saving time and money while fostering happier, healthier employees. *(Each self-funded insurance plan is insured by Lloyds of London)*



**Andrea**

BREAST CANCER

“ I think the biggest problem is that people don't know that there are other options out there and then I came here and found out about all the possibilities... it was mind blowing. ”



**Open Nationwide Network of Providers**

Access 1.2 million providers with an expansive network not limited by HMO or PPO, includes primary care, urgent care, conventional care, hospital visits, and specialists.



**Envita Hero**

Navigation connects patients to the best high-quality score facilities in the country, improving outcomes and reducing costs.



**Envita OnDemand**

Access to virtual primary care doctors, pediatric doctors, urgent care, dermatology, and behavioral (mental) health at all times, whenever, wherever.



**Envita BioMed AI**

Biometric AI data is used to custom-develop wellness plans for disease prevention and longevity. Additional tax incentives eliminate co-pays for primary and virtual care, behavioral health, generic drugs, and preventive medicine.



**Envita Protect**

Protects the patient from any hidden expenses or bills, greatly minimizing the risk.

# Healthcare That Finally Works for You!



## Open Nationwide Network of Providers

- Gain access to 1.2 million providers and visit any hospital or facility of your choice with virtually no restrictions. It's the first-ever nationwide network of integrative providers, including naturopathic and functional medicine doctors, all covered with proprietary billing codes.
- Access to the Envita Center of Excellence for precision care in cancer and chronic conditions focuses on optimizing patient care while avoiding invasive surgeries and minimizing side effects.



## Envita On Demand

- Access to primary care doctors, pediatric doctors, urgent care, dermatology, and behavioral (mental) health at all times.
  1. **Diet and Lifestyle App** – Provides robust diet and exercise options to all members.
  2. **Digital Pharmacy App** – Helps to find the best pricing in your area.
  3. **Personalized Medicine App** – Customized to your health, based on your blood work using artificial intelligence to identify nutritional and dietary needs.



## Envita Hero

- Navigation connects patients to the best high-quality score facilities in the country. Provides support and direction to the best providers with any issues the patient may be experiencing so that each patient never has to do healthcare alone. Includes access to technology the patient may not know is available which is critical for chronic and difficult illnesses.



## Envita BioMed AI

- Looking at healthcare from a time horizon. From the moment we onboard a patient, to over 3-5 years, we utilize a drug decision tree to help patients get pharmacogenomics, drug-free options, reduce their cost of medication, **white-glove delivery of specialty drugs at 40-60% discounts**.
- **Personalized care for chronic diseases like cancer, autoimmune, and Lyme disease.** Quickly identify these patients to better utilize diet, lifestyle, etc. to improve their health and help them get the care they may be missing.
- Everybody gets precision genetic targeting, **preventative medicine, and anti-aging** to help prevent chronic diseases and live a longer and healthier life.
- Seamless custom built cafeteria plan that offers access to revolutionary healthcare options while providing tax advantage benefits for both employees and employer groups. Provides the elimination of co-pays at primary, specialty, urgent, and digital care. Envita BioMed AI tax savings benefit pays for the management of the network so there are no additional expenses from the employer side.



## Envita Protect

- Protects the patient from out-of-pocket expenses, greatly minimizing financial burden, and provides a financial boost when the patient needs it most.
  1. **Envita Assist** – Takes care of the first \$5,000 of the deductible, whether it is an individual or family, it is covered.
  2. **Envita Boost** - Handles all chronic disease, cancer diagnosis, stroke, kidney disease, etc. the patient receives \$5,000 to be used however the patient needs.