



A Turn For The Better



## Health Plans With Controlled Costs And Better Benefits

At 90 Degree Benefits we administer affordable and innovative health plans to groups with as few as 20 employees. Each of our programs are custom tailored to meet the unique needs of employers and their employee population with the goal of making a positive impact on employee health. With this as our focus, our clients receive access to:

-  Active pharmacy management
-  Telemedicine
-  Custom plan designs
-  Stop loss marketing
-  Population health management
-  Reference-based pricing plans
-  Captive solutions
-  Wellness rewards
-  Cost mitigation strategies

### Customized Plans

We provide better benefits by customizing health plans to meet your clients' specific needs. We offer a premiere national PPO network, Reference-Based Pricing (RBP) and Minimum Essential Coverage (MEC) options. Whether a group has a low deductible for a network of quality providers at a local hospital, or they have extra prescriptions covered at a \$0 copayment, each employer is different and so is each plan.

### Controlled Costs

Many benefit programs we review are overpriced with hidden fees, rebates, commissions and use of high-cost providers when lower cost, high-quality alternatives are available. Our suite of cost containment tools helps your clients save on their healthcare spending while still offering high-quality care to their employees. Some of our clients have even experienced a 40% decrease in their drug spend after using our cost management approach!

### Caring Customer Support

Our staff doesn't just pay claims, and they don't read from a script when answering member questions. They listen to what the member truly needs and help them get the full benefit from their employer sponsored plan. Our customer support staff puts member health first. We believe that taking care of your clients' members will result in lower overall plan costs, a more productive workforce and a healthier organization.

**It's possible to have better benefits at a lower cost.**

Contact us at 203.876.1660 or [info-stirling@90degreebenefits.com](mailto:info-stirling@90degreebenefits.com)

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