90 DEGREE BENEFITS

A Turn For The Better

Cost Efficient. Customizable. Caring.

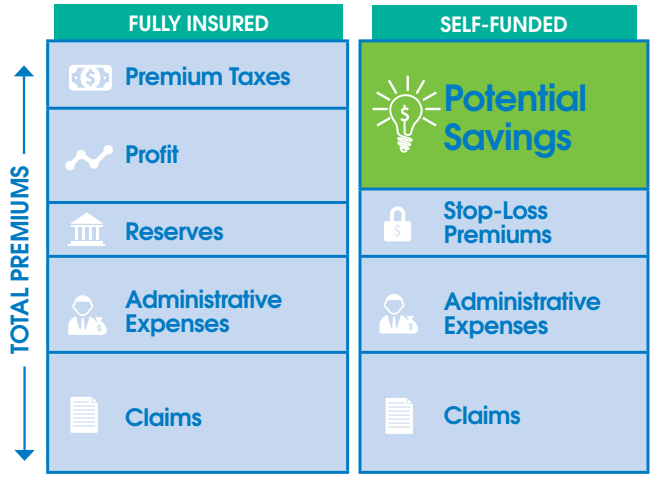
The Right Turn For Your Benefits

Flexible **Solutions** For Your Needs

At 90 Degree Benefits, we offer affordable and innovative self and level-funded health plans to groups with as few as 20 employees. Our solutions include access to a national PPO network, Reference-Based Pricing (RBP) and Minimal Essential Coverage (MEC) options to help you create your clients' ideal plan.

We design plans to help employees over the long term by helping lower the deductible and providing access to nationally recognized, specialty and customized networks so employees can get the care they need at the best price. Each of our programs are custom tailored to meet the unique needs of your clients and their employee population with the goal of making a positive impact on employee health.

Fully-Insured vs. Self-Funded Comparison*



*An illustration of how a Fully Insured and Self-Funded program might compare.

Consumer Driven Health Plans

Help Your Clients Protect Their Employees

Flexible Spending Accounts (FSA)
With a 90 Degree Benefits FSA and benefit debit card, employees can cover their medical expenses without the endless paperwork. Plus, we offer a secure portal to keep employees' information safe.

Health Reimbursement Arrangements (HRA)
Our HRAs give you the choice and flexibility of offsetting the cost of a program with a higher deductible or copayment, so you can reduce your client's benefit program costs and meet the needs of their employees.

Health Savings Accounts (HSA)
If employees are covered under a high deductible health plan, they can receive tax-preferred treatment of money saved for medical expenses.

A Full Suite Of Performance Tools

Pharmacy

90 Degree Benefits uses a fully transparent, next generation pass through pharmacy. We design plans with solutions for high-cost specialty drugs and improve compliance by offering high-value medications with zero co-payment. By implementing our full range of Rx solutions, some clients have reduced their pharmacy costs by 40%.

Telemedicine

At 90 Degree Benefits, we offer telemedicine services to employees free of charge as an alternative to expensive urgent care and emergency department visits.

Transparent Claims Data

Your clients need good data to make good decisions. At 90 Degree Benefits, we provide our clients with full, transparent claims data that informs long term health plan decisions. Our clients are able to build a long-term plan for their benefits program because they have the data they need.

Captive Stop Loss

90 Degree Benefits has partnered with a nationwide captive to administer a self-funded captive for groups with 20 members or more. With these partnerships, both small and large groups get rate stability and dividends paid for a good experience.

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Evolving The Business Of Benefits

For decades, 90 Degree Benefits has been serving the self-insured employer market. Our experience has shown that early detection saves money, improves care and not only minimizes stop loss claims, but in many cases prevents them entirely. This results in savings for groups, stop loss providers and ultimately, our covered members.

As healthcare costs continue to increase, your clients need tangible cost containment solutions. We offer multiple state-of-the-art loss control technologies to achieve results.

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

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