



A Turn For The Better

A woman with curly hair, seen from behind, is presenting to a group of people seated around a table in a meeting room. She has her hands raised in a gesture of explanation. The room is bright with large windows in the background.

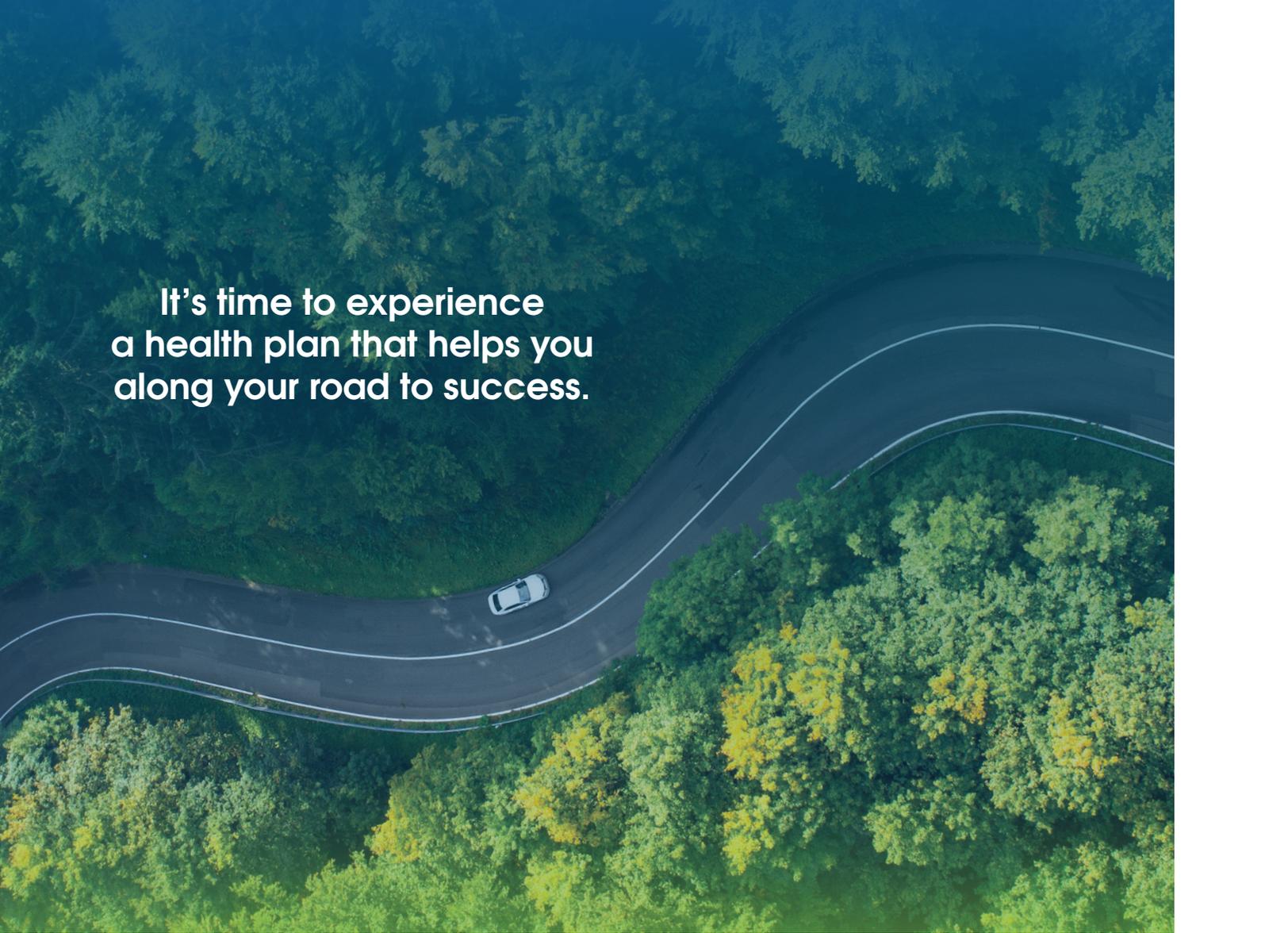
The Right Turn For Your Benefits



www.hsg.com



A 90 Degree Benefits Company



It's time to experience
a health plan that helps you
along your road to success.

**We have
the industry
expertise
to take
your plan
in the right
direction.**

The 90 Degree Difference

At HealthCare Solutions Group (HSG), a 90 Degree Benefits Company, we believe the right health plan does more than just provide benefits – it takes your business in the right direction.

Whether you're looking to transition from being fully insured, or are interested in self-funding with a new plan administrator, HSG has the experience, tools and unparalleled industry expertise to take your plan in the right direction. We deliver health plans built on uniquely crafted benefits, designed specifically for the needs of our clients all across the country.

It's time to experience a health plan that helps you along your road to success. Make the right turn with HSG.

Taking You Where You Want to Go

HSG guides employers down the path for success. As a full-service administrator of employer sponsored benefit plans, you can trust HSG to provide you with products and services that best fit the needs of your company. We understand that the employee benefits landscape is complex, and we are here to help you navigate this course and make informed decisions that will help you recruit and retain valuable employees. The success of a self-funded plan is dependent upon many factors ranging from plan implementation to ongoing administrative services. HSG is committed to providing your company with all the tools necessary to create and maintain a cost-effective benefit plan.

Medical Claims Administration

HSG is committed to providing accurate and cost-effective claims administration. We consistently exceed all industry standards regarding timeliness and accuracy of claims payments. Every client is represented by a group-specific service team. This personalized service is based upon your specific plan and administration needs. Our expert team members are dedicated to providing prompt and efficient service.

Short-Term Disability Administration

Self-funded Short-Term Disability (STD) plans provide the same advantages as a self-funded health plan. HSG will assist you in evaluating your STD plan needs and recommend the most cost-effective funding method. We will also prepare your Plan Document, Summary of Benefits, and all other necessary materials needed to implement your plan.

Dental Administration

Dental benefits are an integral part of a well-rounded benefit plan offering. Since these benefits are limited in scope, many employers elect to self-fund their Dental Plan. HSG will assist you in evaluating your dental benefits and recommend the most cost-effective funding method.

Vision Benefits Administration

Vision benefits are of great importance to many of your employees and can complement your benefits package. Since these benefits are also limited in scope, many employers elect to self-fund their Vision Plan as well. HSG will assist you in evaluating your vision benefits and recommend the most cost-effective funding method.



Pharmacy Benefit Management Solutions

With continuous introduction of more high-cost drugs, prescription costs are becoming a significant part of overall medical expenses. HSG recognizes the importance of a well-designed cost-effective plan and works closely with our Prescription Benefit Management (PBM) partners to provide effective prescription services while finding innovative ways to help our clients save money. Some approaches include healthy living education, therapeutic alternative approaches, step therapy and over-the-counter (OTC) therapy incentives. We work with you to assess your current program and find a PBM that best suits your needs.

Telemedicine

In a mobile-centric world with members constantly on the go, it's critical to offer care that can be delivered in real time. Telemedicine allows employees to receive care when they need it, wherever they are. Members can request a visit with a doctor 24-hours a day/365 days a year by web, phone or mobile app – helping employees get healthy faster.

Flexible Spending Accounts Administration (FSA)

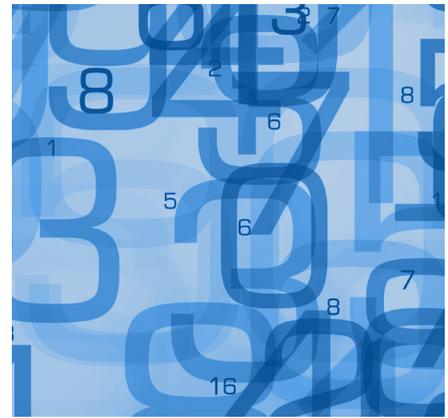
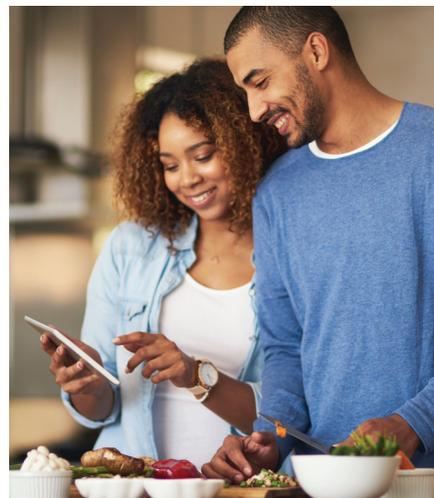
A Flexible Spending Account is a powerful tax-qualified tool that allows employers to cost-effectively improve their employee benefit package. The administrative and legal requirements for Flexible Spending Accounts are complex and our experts are ready to help you implement a compliant plan design and assist you with enrollment and eligibility determination. Our single source platform is fully integrated with your self-funded health plan to provide efficient administration. We offer reimbursement by check, or for added convenience a participant may elect to use a debit card for qualified medical expenses. Internet access is also available for reviewing account balances.

COBRA Administration

The administration of COBRA is very complex and subject to adherence with multiple government agencies. HSG follows these governing rules very carefully and our compliance department keeps you informed of all government-required changes. Our single-source platform allows us to efficiently administer all aspects for the COBRA recipient including eligibility, payment history and claims payment. We provide all the support needed to give you peace of mind.

HIPAA Compliance

HSG is dedicated to simplifying the administrative process while closely adhering to regulations and standards. One of the many components of HIPAA is the protection of all personal health information. Our system is designed to adhere to all HIPAA compliance regulations, and you can be assured that all personal records are secure.



Affordable Care Act Compliance

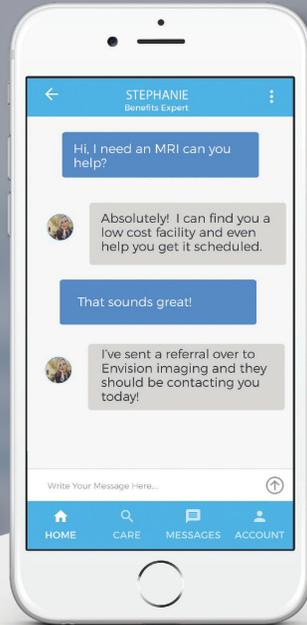
The implementation of the Affordable Care Act is a complicated multi-stage process that is to take effect over several years. HSG has worked very hard during this time to implement all necessary changes. Updates to our system have also been made to comply with these regulations. You can be assured that our ACA Compliance services will keep you fully compliant in the ever-changing benefits marketplace.

Transparency and Analytics

Our HSG analytics platform helps employers use data more strategically across and beyond the organization itself. It provides our clients with everything they need to turn health data into actionable insights to make real business decisions. Through a robust and secure portal, our clients can rapidly create dashboards that combine content from multiple data sources and formats, giving employers complete insight to exactly how their plan is performing based on specific, measurable data.

HEALTHCARE IS EXPENSIVE & CONFUSING RIGHT?

Not Anymore! Navigating health benefits & connecting to low-cost care is as easy as sending a text!



Features

Live Chat with a Healthcare Benefits Expert

Your Care Guide Can:

- Answer benefits questions
- Help schedule appointments
- Guide you to **\$0 or low cost** care
- And More!



Meet Stephanie, your care guide!

All Your Benefits Tools in One Place

Insurance cards, deductible spend, wellness incentives, telemedicine, all in one app!

Get \$0 or Low-cost Healthcare

Find free or low-cost, high-quality healthcare: over 200 doctors, hospitals, procedures, & more!

Search "HSG Benefits" in your app store to download!

We believe that the biggest part of our job is saving you money - pure and simple.

Direct Provider Contracting – Your Provider Partners



HSG's commitment is to create innovative approaches to providing "best-in-class" health care and save you money while doing it. Through our Provider Partners program, we have contracted with a select group of providers that have agreed to fair and reasonable reimbursements resulting in significant savings to the plan. Employers that participate in this program are allowing access to these facilities with little or no out of pocket costs. Our representatives will work directly with your members to coordinate their care and help you and the member save money in the process. The Provider Partners platform also allows our customers to customize their own network through direct contracting with providers and facilities.

Medical Cost Management

One of the biggest challenges facing employers today is how to provide affordable health care for their population. Our commitment to you is to provide innovative approaches to manage your medical costs. We believe that the biggest part of our job is saving you money - pure and simple. Through our knowledgeable, qualified staff and our well-organized, streamlined administration, we produce greater savings for all of our clients.

HealthCare Solutions Group provides a full suite of services, protecting you from the ever changing healthcare landscape.

Self-Funded Plans

Reference-Based Pricing

Patient Advocacy

Level Funding

Minimum Essential Coverage

Telemedicine

Member, Employer and
Provider Portals

Flexible Spending Account

Pharmacy Management
Solutions

Transparency and Analytics

Utilization and Disease
Management

Consumer Driven
Health Plans

COBRA/HIPAA

Consolidated Billing

Association Health Plans

HSG Benefits App

Utilization Review/ Management

Our in-house medical management staff works closely with patients and their providers to ensure that the care received is both reasonable and appropriate.

Case Management

We believe that case management is a cooperative process of evaluation, preparation, facilitation and careful coordination. Our highly qualified medical staff work directly with patients and their families to help them understand their benefits and course of treatment. Through our evaluation process, we ensure that treatment is medically necessary and meets standards of care.

Dialysis Management Services

There is no question – dialysis claims are expensive. Through our research and expertise, we have developed a dialysis program that will provide significant savings to your plan, without compromising patient care. We work very closely with the dialysis providers to

negotiate fair reimbursement for their services and assist the patient throughout the process.

Subrogation Recovery Services

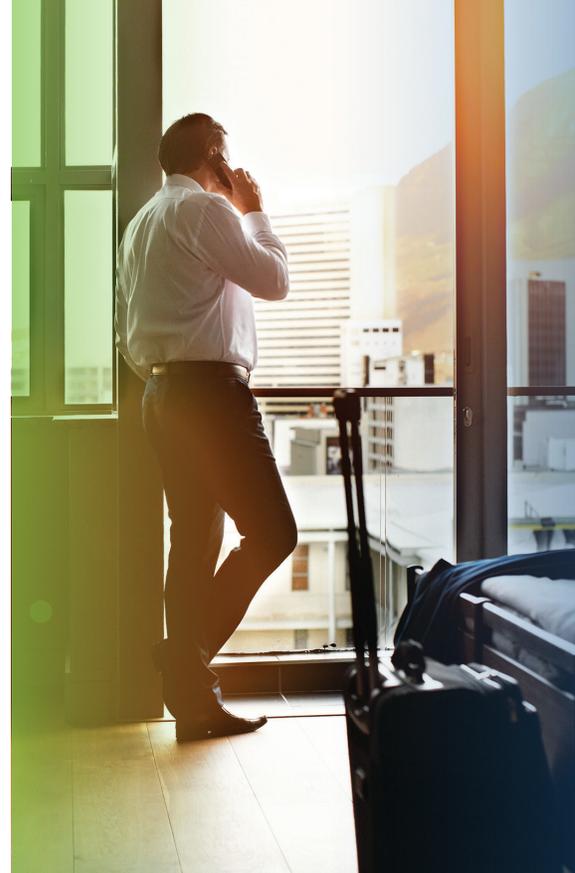
HSG maintains a strategic partnership with The Phia Group to provide legal assistance through the complex processes and procedures of subrogation recovery.

Claims Editing & Medical Bill Review

Our highly-qualified vendor partners ensure maximum savings are achieved through a seamless process of claims editing and hospital bill audits.

Wellness

We all know that poor health results in higher costs, and that most health care costs can be attributed to lifestyle choices. Our goal is to help you wrap your arms around these concerns by introducing wellness initiative plans that will improve your bottom line and the overall health of your population.



**At HealthCare
Solutions Group,
your success
and health are our
destination.**

Protection for Your Bottom Line

HSG brings a full suite of services together, starting with plan design, layering in the unique benefits and finally incorporating the tools and programs that protect your plan from the volatile healthcare landscape.



A Turn For The Better



HealthCare
SOLUTIONS GROUP

A 90 Degree Benefits Company

An aerial photograph of a dark asphalt road that curves through a dense, lush green forest. A white car is visible on the road, driving away from the viewer. The text is overlaid on the left side of the image.

There is a better direction in benefits.

Make the right turn with HealthCare Solutions Group Benefits.

Contact us to see
if self-funding is
right for you.

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