

Imagine

A Turn For The Better.™



■ ■ ■ The Right Turn For Your Benefits

90DegreeBenefits.com



A Turn For The Better

FLEXIBLE HEALTHCARE

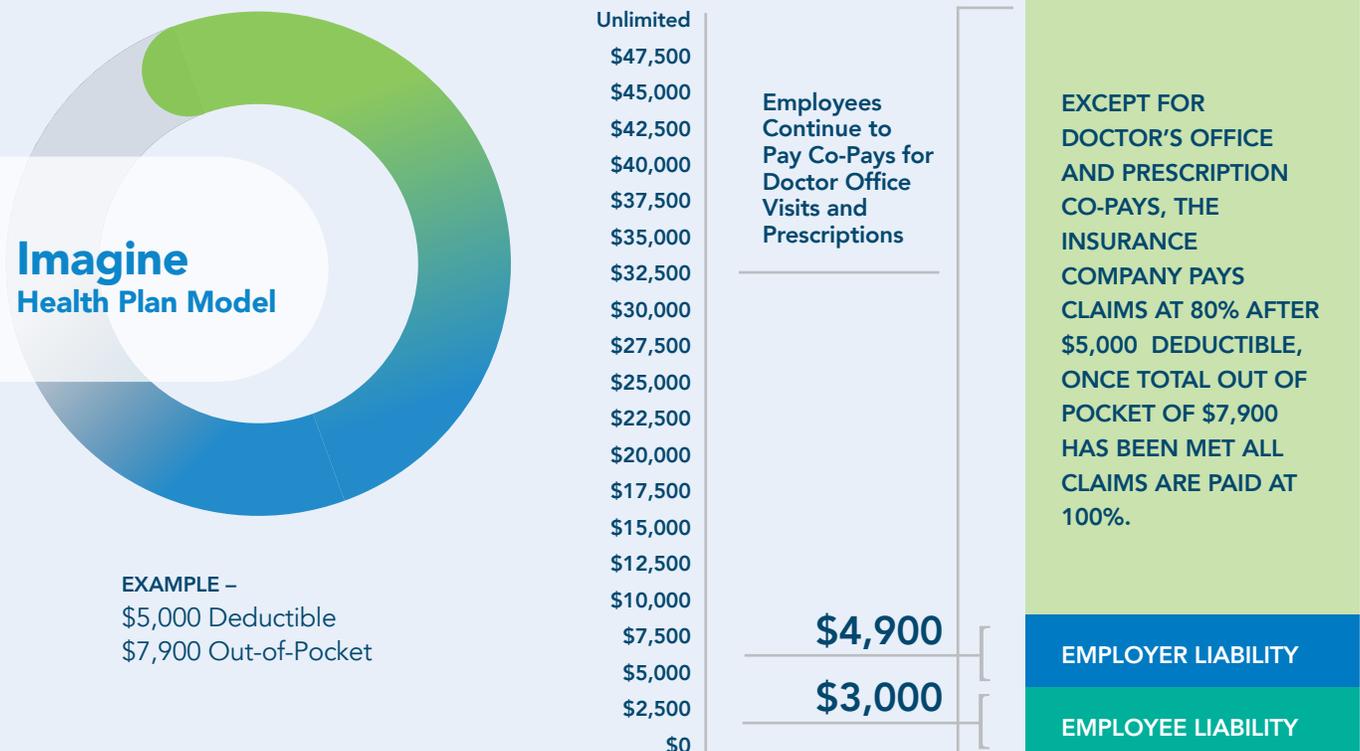
Today's small, premium-strapped employers are seeking flexible and affordable ways to offer employees cost-conscious yet effective health insurance options. In response, 90 Degree Benefits offers Imagine Health – a split-funded benefit plan that can reduce your health insurance costs, while also helping to protect your employees from major medical expenditures.

SPLIT-FUNDED MAKES A DIFFERENCE

A split-funded benefit plan that combines both the simplicity of a fully-insured plan as well as the potential cost savings of a partially self-funded plan. — **Split-funding gives employers all the legal protection of a fully-insured plan.**

ABILITY TO RETURN MONEY

An Imagine Health Plan can return money to the employer when the group has a lower-than-expected claims cost.

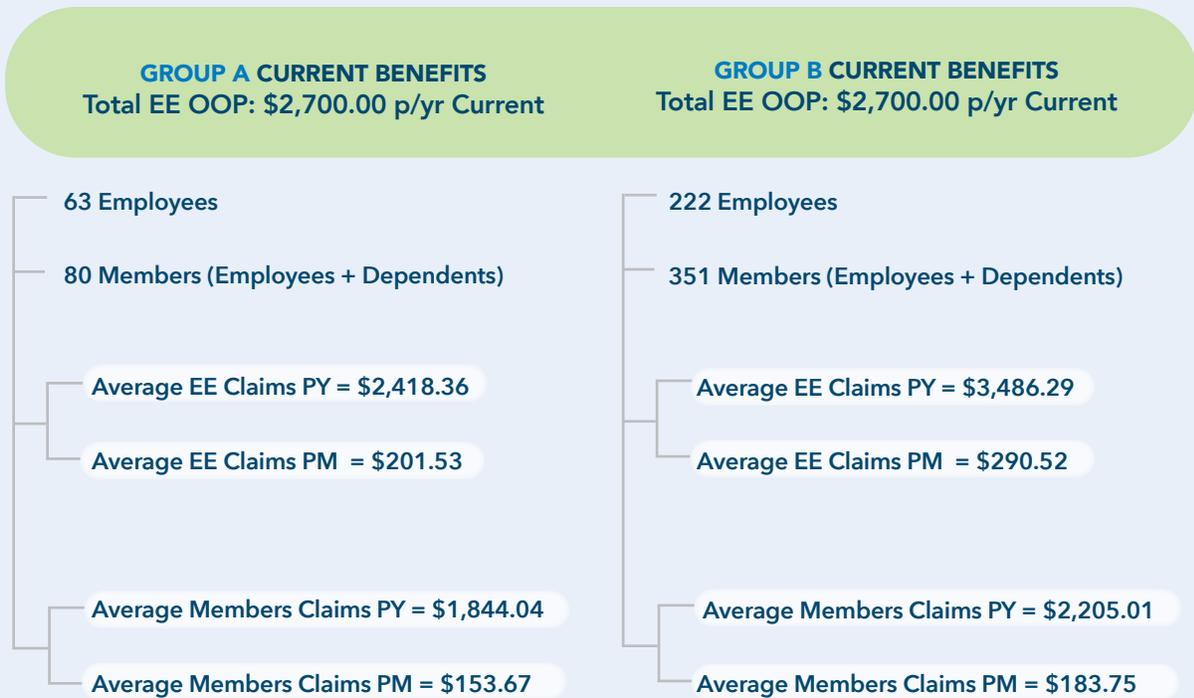


PROVEN STRATEGY

Imagine Health is based on a simple but proven strategy with 90% of group claims handled by the group plan—not by monthly aggregate claims funds. Add to this fact that only about 20% of employees meet their deductibles, or use their co-insurance, then it becomes clear that utilizing Imagine Health not only carries minimal financial risk but also can actually save employers money when employed over the long run.— **Only about 20% of employees exceed their annual health insurance deductible, and over 60% of workers nationwide claim less than \$500 in medical expenses annually.**

FINANCIAL EXPOSURE OF EMPLOYER

What follows is a random analysis of two groups' annual claims. The illustration is broken down by "Per EE Per Month / Per Year Claims," as well as "Per Member Per Month / Per Year Claims." By using this analysis, this illustration will assist in understanding the possible employer financial exposure by using Imagine Health.



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Make the Right Turn

For many groups, the Imagine Health Plan can make a significant difference in your ability to provide affordable health insurance coverage to employees.

90 Degree Benefits is your right turn.



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