

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 the employer 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:



90degreebenefits.com

"90 Degree Benefits offered us the flexibility to design the most beneficial cost effective benefits plan for our employees, and combined their knowledge and expertise to execute it well. Previously we had a series of insurance companies that we worked with. We switched them regularly due to rising costs. We stay with 90 Degree Benefits because they have been able to control our benefit costs to avoid double digit rate increases annually."

– CFO, Distribution Organization, Connecticut



Better Benefits That Guide Employers On The Path To Success

Customized Plans

We provide better benefits by customizing health plans to meet our clients' specific needs. We offer a premiere national PPO network , Reference-Based Pricing (RBP) and Minimum Essential Coverage (MEC) plan designs. 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.

Clarity for Our Clients

Our clients can track all their health expenses. They know how much is paid to us, to the broker or consultant, to medical providers and for premiums. At 90 Degree Benefits, we make sure our clients even know what hospitals are being used and how much is being spent on specialty drugs, emergency room visits and primary care. Knowing exactly where your money is spent will help you make informed decisions about what benefits you want to offer to improve health and lower costs.

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 clients save on their healthcare spending while still offering highquality 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 your employees' health first. We believe that taking care of your 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 sales.t12@90degreebenefits.com