



A Turn For The Better

A woman with curly hair, seen from behind, is standing at the head of a long conference table. She is wearing a dark purple sleeveless dress and has her hands raised in a gesturing motion, as if presenting. In the background, several other people are seated around the table, looking towards her. The room is brightly lit with natural light from windows on the right, creating a professional and collaborative atmosphere.

The Right Turn

For Your Benefits



90DegreeBenefits.com



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 90 Degree Benefits, 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, 90 Degree Benefits 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 90 Degree Benefits.

Taking You Where You Want to Go

90 Degree guides employers down the path for success by creating and administering self-funded benefit plans that meet an employer's specific needs. Our offerings range from traditional self-funded solutions to reference-based and level-funded plan options. Each plan is built to address the specific savings and coverage needs of an employer, helping organizations go further with their health plan than ever before.

Traditional Self-funded Plans:

We offer traditional self-funded plans in which the employer 'self-funds' their health benefits and works with 90 Degree to select a unique benefit offering. While complete COBRA administration, claims administration and reporting are included in all of our self-funded plans, the benefits themselves are tailored to meet the employer's unique needs, from specific networks to dental and vision offerings to wellness options and more.

Reference-based Pricing:

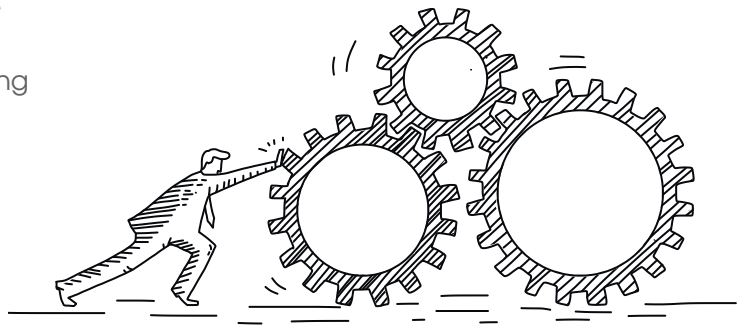
Reference-based Pricing (RBP) is a pricing method that establishes a reasonable amount an employee benefit plan will pay health providers for medical or prescription services in a group benefit plan. 90 Degree uses highly trained clinical, benefits and claims experts who are dedicated to implementing RBP to get employers the best care at the best price. By analyzing plan data, they help target the true drivers of healthcare costs and the related quality standards while assisting with maximizing potential savings.

Level Funding:

Level Funding is a hybrid between traditional self-funded and fully insured. Employers pay a fixed monthly cost for health expenses, like they would in a fully insured plan, but are able to retain 100% of any unused funds at the end of the plan year. Level funding is ideal for employers who enjoy the stability of a fully insured plan but also want to take advantage of savings opportunities that result from self-funding.

Minimum Essential Coverage:

Considering the significant financial impact of the Affordable Care Act (ACA), employers can no longer afford not to have a benefit compliance strategy. 90 Degree offers plans that meet the requirements that allow employers to offer compliant benefits while remaining fiscally healthy.



Benefits that Make Business Better

Plan design and administration are only the beginning. The 90 Degree difference comes in the benefits that members experience on a day-to-day basis that make the difference between a health plan that creates savings for the long run and one that simply covers costs.

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.

Integrated Wellness

Wellness is more than smoking cessation programs or walking challenges. At 90 Degree, we approach every facet of member care with long-term wellness and health in mind, both for the member and for the plan. We offer specific wellness programs, as well as comprehensive Case, Utilization and Disease Management in which we proactively reach out to highrisk members or those receiving complex episodes of care in order to guide them through their health experience.



Creating savings for the long run.



Improving
health
outcomes
while
lowering
cost.

Member, Employer and Provider Portals

Online portals connect members, employers and providers to the health information they need through a convenient, reliable and secure access point, wherever and whenever they want it. Secure, cloud-based, and easy-to-use and navigate, our portals enable a collaborative interface between employers, providers, and members to better connect, share information, and improve health outcomes while lowering costs.

Flexible Spending Account

A Flexible Spending Account (FSA) is just that: a way to give members the flexibility they need to use pre-tax healthcare dollars for medical, dental and vision expenses that are not covered by the plan itself. Members set aside money, tax-free, through regular payroll deductions and can be reimbursed directly from their account for qualified healthcare services.

Common expenses that qualify for reimbursement are doctor visits, deductibles, co-payments, prescriptions, dental services and orthodontics, chiropractor services, eye exams, glasses & contacts and childcare.



90 Degree Benefits provides a full suite of services,
protecting you from the ever changing healthcare landscape.

Self-Funded Plans

Reference-Based Pricing

Level Funding

Minimum Essential Coverage

Telemedicine

Integrated Wellness

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

Voluntary Products

Association Health Plans





Pharmacy Benefits Management Solutions

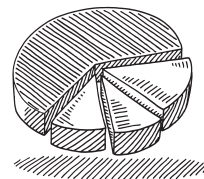
With pharmacy costs rising at an astonishing rate, 90 Degree provides solutions to protect employers from outrageous pharmacy spend. Our Pharmacy Management Program delivers efficient and effective pharmacy cost containment to employers of all sizes, saving an average of 25% to 30% or more off current prescription costs.

Pharmacy Benefits Management Solutions

- Key Pharmacy Benefits Manager Partnerships
- Case Management Expertise
- Specialty Rx Management
- Comprehensive Administration
- Reporting & Analytics
- And Much More

Transparency and Analytics

The 90 Degree 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.



Protection for Your Bottom Line

90 Degree Benefits 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

**There is a
better direction
in benefits.**

Make the right turn with 90 Degree Benefits.

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

Corporate Office
833.748.8876

