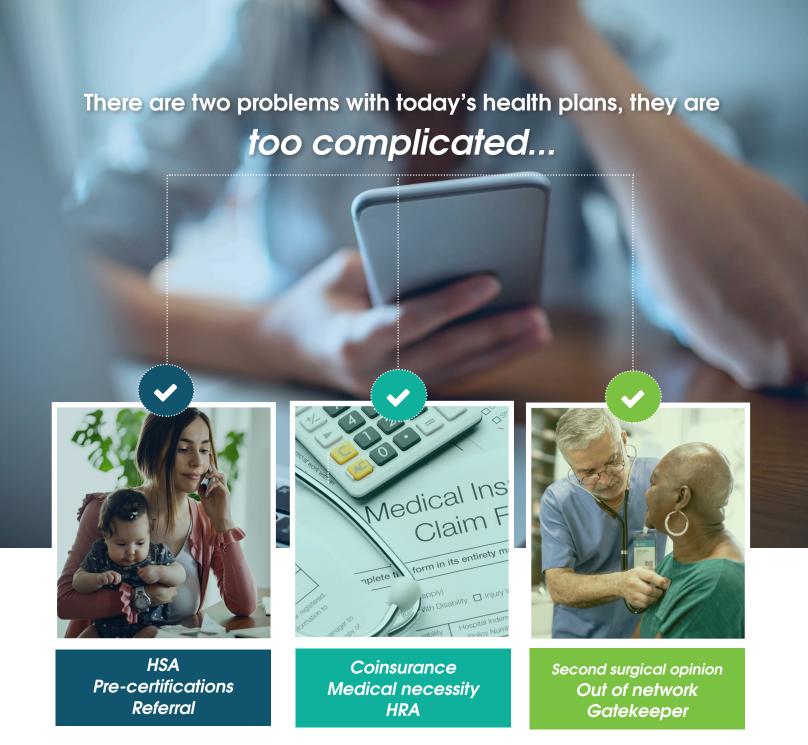


Simple. Affordable. Effective.

■■■ The Right Turn For Your Benefits



...and they're too expensive.

The average monthly food cost for a family of four is...

\$912.20¹

The average monthly mortgage for a family of four is...

\$1,030.00²

The average monthly cost of healthcare for a family of four is...

\$2,166.67°



Where Evolution Meets Innovation

The next generation of health plans has arrived. After decades of complicated and expensive health plans, Healthcare 9.0 has reimagined how health insurance should work. Healthcare 9.0 is an affordable solution that has the savings needed to maintain an affordable health plan combined with simplicity that has been missing from health care for over forty years. Healthcare 9.0 can save you 15%-20% more than with a traditional PPO plan, plus it provides members with an access to a Care Coordinator through the 90 Degree CareConnect Program. Your Care Coordinator will serve as your personal health care concierge to help navigate the complicated world of health care.



CareConnect 90 Degree CareConnect offers an unmatched level of insight and support to employers and members. While most health plans require

members to navigate a complicated maze of rules and procedures in order to access quality healthcare, the Care Coordinator will schedule the member with a high quality, fair priced facility in the easiest possible manner. Members have one phone number to call for all needs. The Care Coordinator will explain benefits, answer questions and research and schedule procedures for the member.

Healthcare 9.0 is the Future of Healthcare

	CARE COORDINATOR DRIVEN	~
9	BROAD ACCESS	~
*	SIMPLE-TO-USE PLAN DESIGN	~
i A	GUIDANCE TO QUALITY SERVICES	~
	FULL PASS THROUGH PBM	~

The Healthcare Solution that Checks All of Your Boxes

Simplicity



Healthcare 9.0 makes getting access to high quality care simple. With Healthcare 9.0, members have simple easy to understand copay-only benefits. Members can see any physician they choose without trying to decipher an outdated PPO directly. When you need to go to the doctor, you simply go to any doctor you choose – pay a copay and you are done. When members need to schedule a facility encounter, the Care Coordinator will research cost, quality, and availability and schedule the member with a high quality, fairly priced facility. The Care Coordinator does all of the work to make the facility visit easy and simple.

Quality



Healthcare 9.0 Care Coordinators prioritize price and quality of care for members when scheduling services. Care Coordinators determine the quality of the facility by reviewing outcomes on the members specific procedure, not just the facility itself. This method allows our Healthcare 9.0 plan to reward high-quality, fairly priced facilities.

Affordability



Healthcare 9.0 produces savings that are 15%-20% below traditional PPO plans. By stabilizing healthcare costs, Healthcare 9.0 provides members with higher benefits at a lower fee, so they can receive care that is affordable and effective. By utilizing a copay only plan, members pay a low copay at the time of service with no coinsurance or deductibles to worry about.

Achieve lower costs and greater results with

Healthcare 9.0°

Step into the future of healthcare:

- <First Name Last Name>
- <Email.address@caprock.com>
- <0000.0000.0000>



The Right Turn For Your Benefits