



A Smarter Approach to Healthcare

Better Care. Better Value.

Healthcare spending continues to outpace inflation and employer budgets.

ConnectedCare helps organizations improve outcomes and control costs through transparent financial strategies, proactive care management, pharmacy savings, and personalized plan design.



LOWER COSTS

Transparent funding and proactive management reduce unnecessary spend and volatility.



BETTER OUTCOMES

Personalized support and high-value care guidance help members stay healthier and perform better.



STRONGER FUTURE

Healthier people and more sustainable plans build lasting value for your organization.



ConnectedCare combines the financial advantages of level funding with proactive, people-driven care management. **The result: healthier employees, stronger organizations, and long-term financial sustainability.**



The Healthcare Challenge

Costs Are Rising. Results Aren't Keeping Pace.

Healthcare spending continues to outpace inflation and wage growth while outcomes improve more slowly. Complex systems, fragmented care, administrative waste, and a focus on volume over value are driving the gap—making it harder for employers to control costs and deliver better results.



Employers Face Difficult Choices

Rising costs force tradeoffs between benefits, budgets, and long-term strategy.



Employees Face Affordability Pressures

Higher out-of-pocket costs and plan design changes impact access and satisfaction.



Employers Need Clearer Visibility

Claims, pharmacy spend, and utilization drivers are often unclear—making it hard to act with confidence.

WHY THIS MATTERS TO EMPLOYERS



Budget pressure

Healthcare spend consumes a larger share of the total budget each year.



Employee affordability

High out-of-pocket costs lead to delayed care and lower well-being.



Renewal volatility

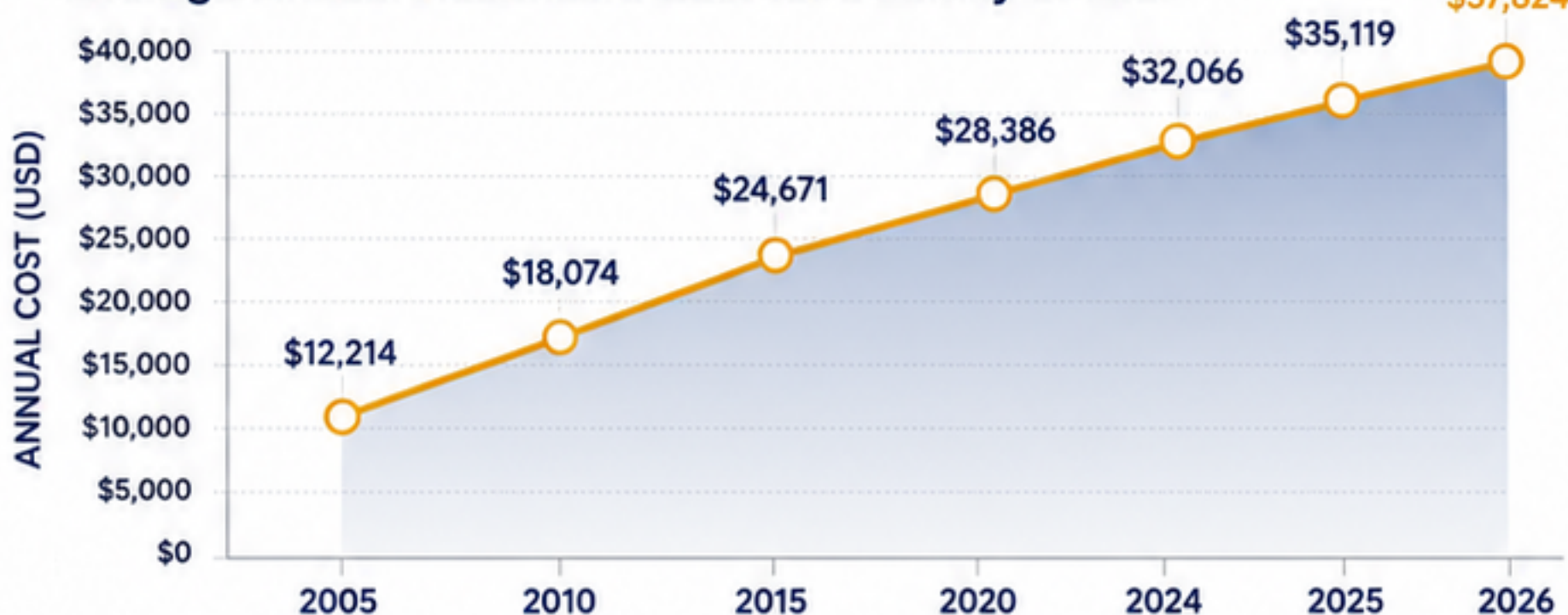
Double-digit increases create unpredictable year-over-year spend.



Difficulty sustaining rich benefits

Cost growth forces tough choices about benefit levels and plan design.

Average Annual Healthcare Cost for a Family of Four



Source: Milliman Medical Index, 47th Annual Survey of Employer Health Benefits (2026)

210%

Increase Since 2005



The average annual healthcare cost for a family of four has increased 210% since 2005—nearly triple.

“

Healthcare should not simply become more expensive every year.
It should become more effective.

”



ConnectedCare combines transparency, technology, and personalized solutions to help employers and employees achieve **better health, stronger organizations, and long-term financial sustainability.**



Better care decisions.
Better outcomes.
Better value.

Fully Insured vs. Level Funded

Two similar member experiences. Two very different financial structures.



A FULLY INSURED PLAN

is a traditional insurance arrangement in which the employer pays a fixed premium to the carrier. The carrier assumes responsibility for covered claims, and when claims run lower than projected, the employer typically does not directly participate in that favorable claims experience.



A LEVEL-FUNDED PLAN

is a financial structure, generally a form of employer self-funding, that combines expected claims funding, administration, and stop-loss protection through predictable monthly payments. If claims are lower than expected, remaining claims funding may be returned after reconciliation, subject to the contract.

FULLY INSURED	VS.	LEVEL FUNDED
Premiums based on projected claims		Fund actual claims with predictable monthly payments
Carrier assumes claim risk		Stop-loss insurance protects against large claims
Premium includes profit, reserves, taxes, and fees		Greater transparency into claims and costs
Favorable claims experience stays with the carrier		Remaining funds after reconciliation may be returned
Limited visibility into claims and costs		Opportunity to participate in favorable plan performance



Level funded is a financial structure, not traditional insurance.

It combines the benefits of self-funding with stop-loss protection.



Level funding creates the financial opportunity. ConnectedCare delivers the clinical strategy to make it perform.



Our Integrated Care Model

Level funding alone does not reduce claim spend. Savings come from influencing care decisions before they become claims. ConnectedCare combines advanced analytics, care navigation, and proactive outreach to help members access the right care, from the right provider, at the right time.

OUR INTEGRATED CARE JOURNEY

- 
1 Intelligent Pre-Certification
 AI-powered review identifies upcoming care needs early and prevents unnecessary spend.
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2 Proactive Clinical Outreach
 Our care team reaches out as soon as a procedure is approved to support members and remove friction.
- 
3 High-Value Care Guidance
 We guide members to in-network, high-value providers and evidence-based pathways.
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4 Pharmacy Optimization
 We reduce drug spend through formulary management, alternatives, and transparent pricing.
- 
5 Ongoing Support & Follow-Up
 We stay with members throughout their care journey to improve outcomes and prevent complications.

HOW THIS REDUCES CLAIM SPENDING

- 
Earlier intervention
- 
Better provider selection
- 
Lower avoidable complications
- 
Better member experience
- 
Lower total cost of care



The right care. At the right time.
From the right providers. At the right cost.



ConnectedCare combines the financial advantages of level funding with proactive, people-driven care management. The result: **healthier employees, stronger organizations, and long-term financial sustainability.**



Better care decisions.
 Better outcomes.
 Better value.

Built Around You.

ConnectedCare combines transparent pharmacy strategies, real-time reporting, customized plan design, and aligned incentives to help employers improve performance without sacrificing the member experience.

1



Transparent Pharmacy Strategies

Reduce drug spend through pricing transparency, formulary optimization, clinically appropriate alternatives, and smarter utilization.

2



Financial Transparency

Real-time reporting gives employers visibility into claims, utilization, pharmacy trend, and plan performance.

3



Customized Plan Design

Plans are built around your people, your goals, and your budget—not a one-size-fits-all approach.

4



Aligned Incentives

Our success is tied to your success.
We win when you win.



WHY CONNECTEDCARE IS DIFFERENT



Proactive,
not reactive



Transparent
by design



Focused on
reducing avoidable
claim spend



Built for healthier
employees and
stronger
organizations



Let's build a better healthcare experience—together.

Contact ConnectedCare to learn more about a smarter path to better care, better outcomes, and better value.

