



Putting Health Back Into Healthcare™

Addressing Rising Costs. Improving Outcomes. Creating a Sustainable Future.

Healthcare costs continue to rise faster than inflation, wages, and employer budgets. ConnectedCare combines transparent funding strategies, proactive care guidance, pharmacy savings, and customized plan design to improve health while reducing unnecessary spending. Our model aligns better care, better financial visibility, and better long-term plan performance for employers and the people they cover.



RISING COSTS

Healthcare costs continue to climb at unsustainable rates.



BETTER OUTCOMES

Smarter care leads to healthier members and better results.

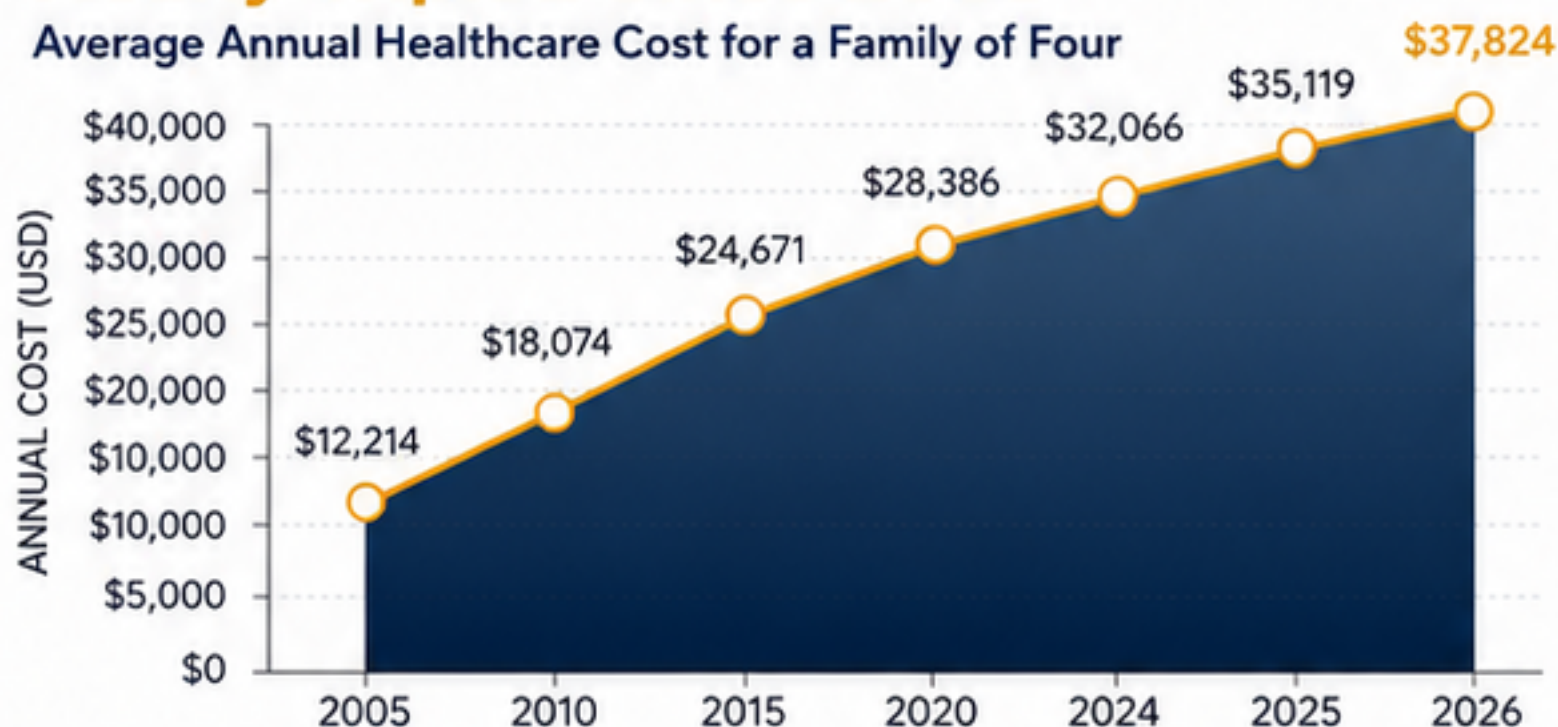


STRONGER FUTURE

Together, we can build a healthier, more sustainable tomorrow.

Healthcare Costs Have Nearly Tripled Since 2005

Average Annual Healthcare Cost for a Family of Four



The average annual cost for a family of four rose from **\$12,214** in 2005 to **\$37,824** in 2026.

Source: Milliman Medical Index (MMI) 2005–2026



The ConnectedCare Difference

ConnectedCare combines transparent funding strategies, pharmacy savings, data-driven reporting, and proactive care management to help employers lower avoidable costs and improve outcomes.

- ✓ Smarter spending
- ✓ Healthier people
- ✓ Stronger organizations

A SMARTER FUNDING MODEL

How Level Funded Compares to Fully Insured

More transparency. More control. More value.

A **fully insured plan** is a traditional insurance arrangement in which the employer pays a fixed premium to the carrier, and the carrier assumes the contractual responsibility for covered claims. Premiums are generally built on projected claims, administrative costs, premium taxes, reserves, and carrier margin. When claims are 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. The employer funds expected claims and administrative expenses through predictable monthly payments while purchasing specific and aggregate stop-loss insurance for protection against unexpectedly large claims. When actual claims are lower than expected, a remaining claims-fund surplus may exist after claims, reserves, runout liabilities, fees, and contractual adjustments are reconciled. Depending on the contract, some or all of that surplus may be returned or credited to the employer.

 FULLY INSURED Where Your Premium Goes	VS.	 LEVEL FUNDED Where Your Premium Goes
 PROJECTED CLAIMS Based on historical experience and trend		 EXPECTED CLAIMS FUND Funded through predictable monthly payments
 ADMINISTRATIVE EXPENSES Carrier and plan administration		 ADMINISTRATIVE & NETWORK COSTS Third-party administration, network fees, and plan operations
 PREMIUM TAXES State and local premium taxes		 SPECIFIC & AGGREGATE STOP-LOSS Protects against high-cost claim risk
 CARRIER MARGIN / UNDERWRITING RESULT Profit, risk margin, and contingency		 POTENTIAL SURPLUS RETURN AFTER RECONCILIATION If actual claims are lower, a surplus may be returned or credited*
 PREMIUM PAID TO CARRIER Fixed cost. No direct return of surplus.		 CLAIMS FUND RECONCILIATION Transparency. Accountability. Potential return.
 Transparent Pharmacy Management Pharmacy can represent 30% to 50% of total healthcare spending. ConnectedCare's transparent approach helps reduce unnecessary markups, improve medication access, and identify lower-cost alternatives when appropriate—delivering real savings without compromising care.		 Financial Transparency Employers gain greater visibility into claims activity, utilization trends, and overall plan performance through detailed reporting and proactive insights . Our goal is not simply to spend less—it is to spend smarter for better health outcomes and long-term financial sustainability.



The real key to making level funding work is **reducing claim spending**.

ConnectedCare combines care guidance, analytics, and transparent pharmacy strategies to **influence spending** before it becomes a claim.

Technology-Powered. People-Driven.

Our Integrated Care Model

Technology alone does not improve healthcare outcomes. Meaningful results come from advanced analytics combined with experienced professionals who proactively guide members toward better healthcare decisions, healthier outcomes, and lower total cost.



Customized Plan Design

Every workforce is different. ConnectedCare builds each plan around your unique demographics, utilization patterns, financial objectives, and healthcare goals.

Our integrated model combines pharmacy savings, alternative funding strategies, data-driven insights and reporting, and care management that works—delivering measurable results.



Pharmacy Savings



Alternative Funding Strategies



Data-Driven Insights & Reporting



Care Management That Works

“Healthcare should not simply finance illness. It should actively promote health.”



Let's build a **healthier, more sustainable** tomorrow—together.

Contact ConnectedCare to learn how our integrated care model can improve outcomes and reduce total cost for your organization.



Elevating Care.
Reducing Cost.

