

Funding that fits

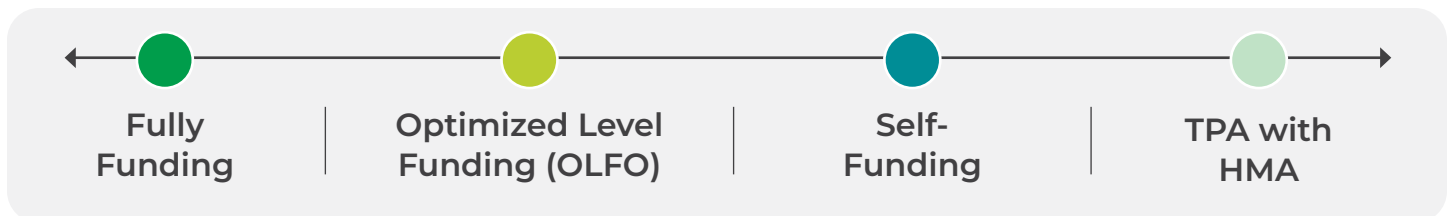
Fully funded or self-funded? What once felt like a simple choice has expanded into a continuum of options for employers. As pressures rise around renewal increases, cost drivers and transparency, employers are now looking at the funding decision through an entirely new lens.



Of course, every organization has different priorities. Some want absolute predictability. Others value transparency, added flexibility or more control over their health care dollars. It's why having a range of options that align with varying comfort levels around risk and complexity is so critical.

It's why our full, flexible funding continuum offers exactly that.

Today, about **1/3** of the previously fully insured segment is exploring alternative funding options to manage rising costs.¹



Fully funded: An ideal choice for employers seeking predictability without compromise.

- Complete cost certainty
- Administrative simplicity
- Backed by our comprehensive network and award-winning customer service

Small and Large group Optimized Level Funding Options (OLFO)

Small group OLFO: A safe first step into self-funding with greater transparency and control for small, cost-conscious employers.

- Low risk
- Opportunity for meaningful savings (up to 20% less than similar plans)
- Greater transparency and control

continued>

● **OLFO, continued**

Large group OLFO: A recent addition to our funding continuum that enables mid-sized employers a smooth transition to self-funding.

- Offers cost savings and predictability with fixed monthly premiums and no risk of paying money back
- Groups can choose from a variety of plans and network options that best suit their needs with the choice of select buy-up options

Our **OLFO Lite** option offers core coverage without high-cost options like gene and cell therapy, removes the specialty drug copay cap, doesn't pay primary on auto claims, and features a distinct plan menu.

● **Priority Health ASO:** Delivers a custom solution with a highly integrated model that gives employers greater visibility, control and the flexibility to shape their solution, without sacrificing the trusted services and support Priority Health is known for.

- Deep network discounts
- Seamless administration
- Comprehensive cost containment programs

Unlike many competitors who retain upwards of 30% of client savings, **Priority Health passes 100% of payment-integrity savings back to employers.**

● **TPA with Healthcare Management Administrators:**

Our solution, in partnership with HMA, gives employers the ability to design and build a solution personalized to their workforce using a curated suite of options. This model delivers real, proven savings for employers.

- Includes access to 10+ stop-loss partners and 15+ PBMs
- Combines Priority Health's nationwide network and HMA's industry leading claim integrity programs

A large employer reduced total health care spend by **\$1 million dollars at renewal** after transitioning to our TPA solution in 2025.

No matter where an employer begins or where they move on the continuum, they always get the same four foundational strengths:

- ✓ Network strength
- ✓ Local account management
- ✓ Best-in-Class customer support
- ✓ Stop-loss options

Find the funding model that fits. Connect with your Priority Health representative today.