



BUSINESS IS BLOOMING

Because affordable, predictable, and understandable health coverage is a thing of beauty.

With health plans that allow organizations to only pay for the healthcare services that their employees need and use, businesses save up to 25% compared to other group health plans with similar benefits.



Savings.

Employers save by paying the actual cost of employee healthcare. And if a small business spends less on healthcare than projected, they keep 100% of the difference.



Certainty.

Employers pay a flat monthly rate, and small businesses are protected from higher-than-expected costs.



Simplicity.

Peoni offers an easier, online way for employers to choose medical, prescription, dental, and vision coverage.

How we do it.

For years, large organizations have used self-funded health plans in which employers set money aside to pay employee healthcare claims. Because these plans take into account the health of each employee and avoid some of the red tape associated with traditional insurance, they cost less for employers and employees.

While self-funding may make sense for large organizations that can manage month-to-month swings in employee healthcare costs, it can be risky for smaller enterprises. That's why small businesses typically rely on traditional insurance, which is predictable but significantly more expensive.

Level-funded plans draw on the best features of both types of coverage by:

- Delivering lower costs associated with self-funded plans
- Providing employers the predictability of fixed monthly payments and protection from unanticipated costs through secondary coverage, also known as medical stop-loss coverage
- Enabling employers to keep 100% of any surplus at the end of the year



Care Advocates help members find care, often with a zero-dollar copay.

An integrated approach.

With Peoni, employers and members have access to all the resources they need, including:

- Health services such as case management, prior authorizations, and medical directors
- Care Advocates to help members find care, often with a zero-dollar copay
- Customer services including benefits and eligibility
- Find or nominate a provider
- Claims adjudication
- Other TPA services such as appeals, coordination of benefits, finance, and accounting
- Prescription home delivery through Birdi, a Peoni sister company, including discounts off certain prescriptions not covered by the health plan
- Discounts off certain prescriptions not covered by the health plan
- Savings on high-cost specialty medications through Ray, a Peoni sister company
- Stop-loss protection from higher-than-expected claims costs



With Peoni's mobile app, members can track and manage their benefits easily.

- Connect with customer care 24/7
- Access free and unlimited telehealth visits
- Browse a large network of providers
- View recent healthcare visits
- Check deductible and out-of-pocket status

All plans are administered by Hawaii Mainland Administrators ("HMA"), a licensed third-party administrator located at 1600 W Broadway Rd # 300, Tempe, AZ 85282. Products and services are not available in Florida, Georgia, Louisiana, New Jersey, Washington, Hawaii, and the US Virgin Islands. Peoni is the digital platform contracted with HMA to provide information about HMA's services and the self-insured plans administered by HMA. Peoni does not perform any insurance producer or third-party administrator services, and Peoni is not licensed or registered as an insurance producer or a third-party administrator. All plans are self-funded, meaning that the employer group is responsible for funding the plan and claim costs up to applicable stop-loss limits.

Peoni
PLANS ADMINISTERED BY HMA

Ready to get started?

To learn how Peoni can help your employees, contact us.

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