



BUSINESS IS BLOOMING

Health plans designed with small businesses in mind.

Peoni is on a mission to make affordable and predictable healthcare accessible for small businesses. Employers have access to coverage comparable to the largest national plans – and they only pay for the healthcare services that their employees need.





Savings.

Level-funded plans cost up to 25% less than other comparable plans and return 100% of unspent funds.



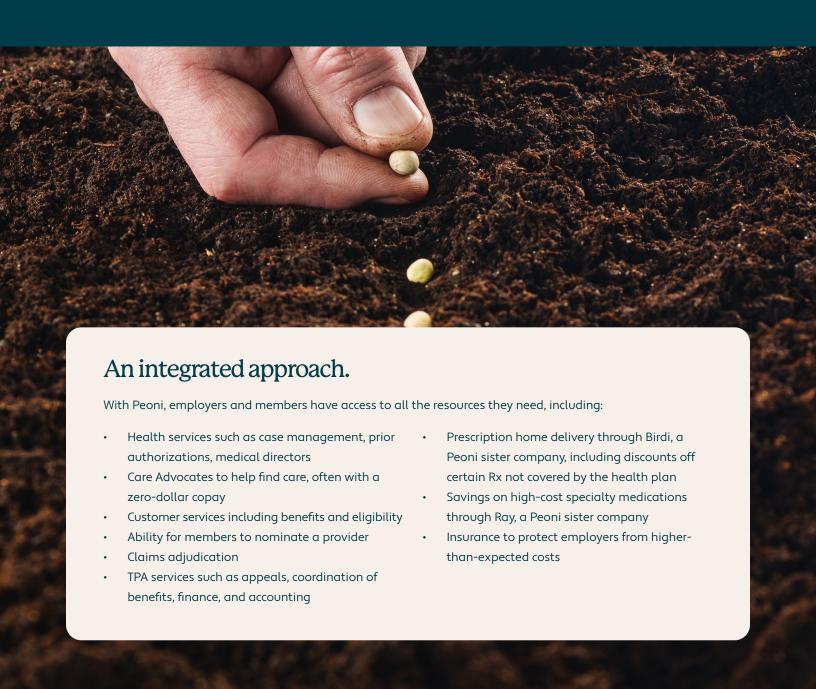
Certainty.

Employers pay a flat monthly rate and are protected from higherthan-expected costs.



Simplicity.

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



Get the right coverage for your employees.

Employers can choose from a suite of plans.

Navigator Plans offer both PPO and VBP options. Employees have access to Care Advocates who can help them find care, often with a zero-dollar copay.

- Navigator PPO: With a three-tier benefit structure, employees get the flexibility to choose care that best fits their health and financial needs.
 - **PPO Prime:** Large provider network with low co-pays and zero coinsurance for most physicians and ancillary care.
 - PPO Choice: Lowest annual deductible options with low coinsurance for most physicians and ancillary care.
 - PPO Advantage HDHP: Affordable annual deductibles with zero coinsurance benefits after deductibles are met.
 - PPO Value: Low annual deductibles with coinsurance benefits after deductibles are met.
- Navigator VBP Plans: Navigator VBP plans use negotiated pricing to reduce the cost of benefits up to 40% when compared to traditional PPO networks.
 - Navigator VBP: Unlike traditional PPO health plans that limit hospital
 access, VBP allows patients the ability to select any
 hospital or facility they choose by connecting with a Care Advocate.
 - Navigator VBP HDHP: These plans offer the same features as Navigator VBP but with a lower premium and higher deductible.

Essential Plans: Six different Essential Plans are offered that are affordable while covering the bases for preventive and wellness services. Many of the Essential Plans also go a step further, offering limited outpatient and inpatient medical benefits to give employers maximum flexibility in addressing costs and plan benefits while still prioritizing employee health.

- Simple Edge Plus
 - Basic Care 1 Premier

Full suite of integrated medical and Rx plans,

Dental and Vision Plans include coverage for preventative care, eyeglasses, and contact lenses with low annual deductibles.

Health services and case management

- including HDHP Billing and reconciliation
- Full scope of member advocacy services Compliance services
 - Employer portal to manage benefits at any time
 - Member portal to track and manage benefits



Care Advocates help members find care, often with a zerodollar copay.



Stop-loss insurance covers unbudgeted costs in all offered plans and is backed by a respected carrier.



24/7 customer support Free, unlimited telemedicine

Large provider network.

Members have three choices when deciding on providers including in-network coverage, out of network, and through a Care Advocate who can help them find care, often with a zero-dollar copay.

Plans include access to a robust nationwide provider network through the Provider Network of America (PNOA), along with regional and tailored options. And employers have the option to create custom networks based on their needs.





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

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

Ready to get started?

Contact us today.

866-888-5439 quotes@peonihealth.com www.peonihealth.com All plans are administered by Verdegard Administrators, LLC, a licensed third-party administrator located at 1600 W Broadway Rd #300, Tempe, AZ 85282. Products and services are not available in Georgia, New Jersey, Washington, Hawaii, and the U.S. Virgin Islands. Peoni is the digital platform contracted with Verdegard to provide information about Verdegard's services and the self-insured plans administered by Verdegard. 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.

