



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.

peonihealth.com





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 higher-than-expected costs.



Simplicity.

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



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, medical directors
- Care Advocates to help find care, often with a zero-dollar copay
- Customer services including benefits and eligibility
- Ability for members to nominate a provider
- Claims adjudication
- TPA services such as appeals, coordination of benefits, finance, and accounting
- Prescription home delivery through Birdi, a Peoni sister company, including discounts off certain Rx not covered by the health plan
- Savings on high-cost specialty medications through Ray, a Peoni sister company
- Insurance to protect employers from higher-than-expected costs

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

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

- Full suite of integrated medical and Rx plans, including HDHP
- Full scope of member advocacy services
- 24/7 customer support
- Free, unlimited telemedicine
- Health services and case management
- Billing and reconciliation
- 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 zero-dollar copay.



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

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.

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