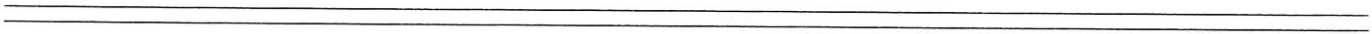


A PROPOSAL PREPARED FOR  
HALL COUNTY BOARD OF COMMISSIONERS



# Partners in a comprehensive self-funded healthcare solution

Passive and fragmented management of your health plan leads to overspending for your company, frustration for your team and confusion for employees. Better healthcare demands a fresh approach.

At Healthgram, we help companies take control of their growing healthcare investment by providing a fundamentally better self-funded solution.

The result? Healthcare that both employers and employees love. Companies spend 23% less on care and engage up to 93% of high-risk employees in life-changing outreach.

## Plan Administration

Achieve additional savings, beyond network discounts, through our proactive medical and pharmacy claims oversight.

## Member Advocacy

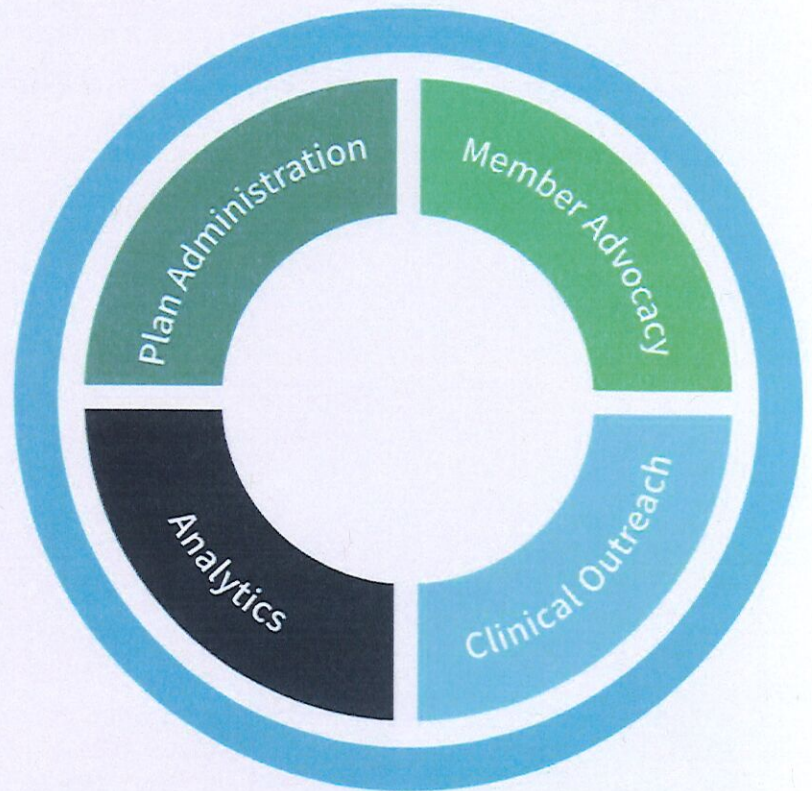
Deliver a benefits experience that's easy to navigate and helps employees find high-value care before they need it.

## Clinical Outreach

Our nurses and health coaches work compassionately with employees to improve clinical and financial outcomes.

## Analytics

See every detail and data point with ease using intuitive dashboards built specifically for employers.



## By the numbers:

97%

Year-over-year client retention

47 Years

Innovating employer healthcare solutions

50 States

We serve members nationwide

Administration		
<b>Healthgram</b>		
Medical, Rx Claims Administration	1,403	\$24.00
COBRA Administration	1,403	\$1.50
Utilization Management	1,403	\$2.75
Healthgram Connect	1,403	\$7.00
Healthgram Trax	1,403	\$2.50
Teladoc (no consult fee)	1,403	\$2.05
Teladoc (\$55 consult fee)	1,403	\$1.15
Claim Appeal Fiduciary Services	1,403	\$1.25
PBM Interface	1,403	\$1.85
<b>Other</b>		
Health Partners Network Access Fee	1,403	\$2.50

**Notes and Contingencies:**

1. This quote is valid for a maximum of 90 days from the date released and no later than the proposed effective date.
2. If a non-preferred vendor is selected, additional administrative fees and applicable agreements may apply.
3. Stop loss carve-outs will require \$1.25 PEPM Stop Loss Interface Fee.
4. Proposal assumes Veracity / ProCare Rx PBM.
5. The proposed network is Health Partners with the MultiPlan PHCS wrap network. MultiPlan PHCS wrap network charges 20% of savings.
6. No Helthgram percentage of savings or per claim fees for out-of-network claim processing.
7. No claim audit/edit fees.
8. Subrogation provided for 25% of recovery.
9. Case Management and Maternity Management provided at a rate of \$165.00 per hour.
10. Condition Management is provided at a rate of \$70.00 per hour.
11. \$950 per vendor per year for Data Services.
12. Start-up Fee: \$4,950.00



## What Healthgram means for your company

Together, our clinical and financial programs help companies provide the most competitive healthcare while managing costs. The companies we serve spend 23% less on healthcare than the national average.

### Complete transparency into healthcare spend

Real-time reporting gives you unobstructed access to plan performance.

### Independent claims reviews and negotiations

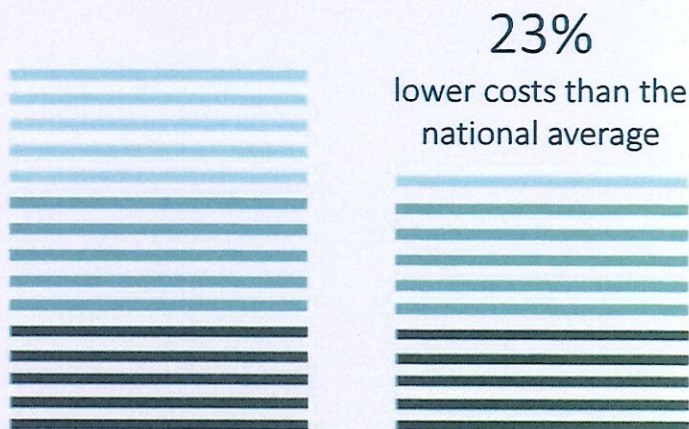
Detailed reviews eliminate ineligible claims and waste, while independent negotiations find the most competitive pricing available.

### Proactive management of large claims

In-house clinical teams engage with over 80% of high-risk members to improve financial and health outcomes.

### Reduced HR Burden

Clients report a 30% reduction in time answering employee questions.



## What Healthgram means for your employees

Your employees deserve better than long hold times and surprise bills. That's why we align each member with a team of trusted advocates to guide them through every step of their healthcare journey. The impact? Thousands saved on individual procedures and happier, healthier employees.



### One-on-one guidance

Health plan members work with dedicated Advisors who help them and their families navigate care and coverage.

### Proactive Support

Advisors use real-time data to let members know about valuable benefits and savings before they have to ask.

### Healthcare Navigation

Advisors contain costs by finding fair cost providers at the earliest points of intervention.

### Empowered Members

93% of Healthgram members feel more confident making healthcare decisions after speaking with their Advisor.



## STANDARD ADMINISTRATION

### IMPLEMENTATION

- Eligibility load & ID card issuance
- Plan design, Summary Plan Description and SBC creation
- Communication strategy and open enrollment support
- Banking setup
- External vendor set up\*

### PLAN ADMINISTRATION

- Dedicated account management team
- Claims adjudication and premium billing customizations
- Eligibility maintenance
- Technical Writing management
- Claims auditing and case rate negotiation
- Subrogation
- In-house customer service
- Network Management and direct contracting
- Compliance support
- Stop loss coordination (initial and renewal)
- PBM integration
- Ongoing support and consulting

### CLINICAL SUPPORT

- Healthgram Connect
  - Dedicated Advisor and healthcare advocate
  - Price transparency and guidance
- Utilization Management (Medical and Rx)
- Precertification and Concurrent Review
- Case Management and Maternity Management

### REPORTING

- 250+ standard reports
- Inpatient-stay and large claim notifications
- Performance reviews and recommendations
- Custom reporting\*
- MHPAEA analysis\*
- Outbound data feeds\*

### ONLINE PORTALS

- Employer portal:
  - Eligibility detail and submissions (i.e. enrollments, terminations, changes)
  - On-demand reporting
  - EOBs, claims detail, ID cards, and more
- Member Portal
  - Electronic EOBs & claim detail
  - ID Card Access
  - Benefits information
  - Deductible and out-of-pocket accumulators
  - Provider search
  - Transparency tool (Healthgram Connect only)

\* Additional cost or fees may apply

## ADDITIONAL SERVICE ADMINISTRATION

### ANCILLARY SERVICE ADMINISTRATION

- COBRA
- Dental
- Vision
- STD
- FSA and HRA coordination

### POPULATION HEALTH & WELLNESS

- Online health risk assessment
  - Biometric screenings
  - Trax incentive tracking
  - EHR software
  - Health Coaching
  - Onsite and Near-site clinics
  - Teladoc™
- 
-





## Proposed Rates

**Group:** Hall County Board of Commissioners

**Plan:** Delta Dental PPO™ – Program A - Plan 1

**Contract type:** Self-Funded Contract

**Full Contract term:** 01/01/2025 to 12/31/2027

**Initial contract term: 01/01/2025 to 12/31/2027**



**\$ PEPM**  
**\$2.25**

The above rates include \$0.00 PEPM broker commission.

The above rates are not valid unless accompanied by the provisions in the attached pages.

## SmileWay® Wellness Benefits

This disease-management program provides additional dental benefits for enrollees who self-report chronic medical conditions including diabetes, heart disease, stroke, HIV/AIDS, rheumatoid arthritis, and other conditions (see Assumption & guidelines). Participants are then eligible each year to receive additional cleanings and periodontal scaling and root planing.

## Credits and Allowances

Delta Dental will reimburse Hall County Board of Commissioners upon receipt of a detailed invoice. See Assumptions and Guidelines for reimbursement details.

# VeracityRx Proposal

At VeracityRx, We Believe Pharmaceutical Costs Should Be Fair.  
Our 5 Buckets Help Employers Achieve Maximum Savings.

## Hall County

Based on the evaluation of your prior pharmacy utilization, we propose the following estimated annual savings:

### Assumptions:

- Effective Date of Current Plans:
- Employees on Plan: 1403
- Members on Plan: 3026
- Pharmacy Data From (incl. dates): 4/1/23 - 3/31/24
- Total Pharmacy Spend (annualized): \$7,302,669.56
- Total Number Scripts (annualized): 38173
- Rebates: \$1,863,000.00

VeracityRx Estimated Savings for Current Plan Year		
<b>VeracityRx Estimated Savings:</b>		
The Contract (+)	\$	358,078.50
Veracity Select Network (+)	\$	343,557.00
Formulary Management (+)	\$	305,384.00
Personal Importation Program (PIP) (+)	\$	942,855.33
Manufacturers' Assistance for Specialty and High Cost Drugs (+)	\$	1,558,100.34
<b>Total Estimated Savings</b>	<b>\$</b>	<b>3,507,975.17</b>
Loss of Rebates	\$	1,863,000.00
PBM Carve Out Fee	\$	-
<b>Estimated Net Savings (Before fees)</b>	<b>\$</b>	<b>1,644,975.17</b>

Savings estimates do not include fees: VeracityRx fee of \$12 PEPM | MC-Rx Powered by ProCare Rx (PBM) per Script fee of \$3.75

### VeracityRx Guarantee:

VeracityRx guarantees that we will save at least the amount of our annual fee and per script fee. If not, we will refund the entire fee at the end of the plan year. The guarantee is contingent upon opting in to all our programs and is based on current data provided.



**SUMMARY SCORING SHEET PROPOSALS/PRICING AND THEN INTERVIEW**

CRITERIA	Total Possible Points	COMPANY NAME/RATING					
		Cigna	Meritain	Ameritas	Anthem	Delta Dental	Lucent Health
Demonstrated understanding of the services and needs required by the County and provided solutions on how to address the following:							
<b>Flexibility</b> -including but not limited to plan design, attendance at open enrollment meetings, customized packets/forms	10	9.00	9.00	8.00	9.00	10.00	9.00
<b>Network Presence/Disruption Analysis</b>	10	10.00	6.00	8.00	7.00	9.00	7.00
<b>Ease Administrative Burden</b> - including but not limited to eligibility verification, billing, claims questions, customer service support	10	10.00	10.00	10.00	10.00	10.00	10.00
Credentials, qualifications, experience, and financial stability of the firm, as well as the account manager and designated service team. Compliance with Contractual Terms and Conditions and overall quality and completeness of proposal response	10	10.00	10.00	9.00	10.00	10.00	8.00
Value Adds	5	5.00	5.00	5.00	5.00	5.00	5.00
Pricing Considerations: Cost/Rate Guarantee Length	40	34.00	33.00	35.00	37.00	40.00	40.00

<b>TOTAL SCORE</b> (out of 85):	78.00	73.00	75.00	78.00	84.00	79.00
<b>Rank:</b>	3	6	5	3	1	2

*We will add the scoring here once we have tallied all the scores from the interview process...*

	Total Points Possible	Cigna	Meritain	Ameritas	Anthem	Delta Dental	Lucent Health
<b>SCORE FROM ABOVE</b>	85	78.00	73.00	75.00	78.00	84.00	79.00
Interview/Finalist Presentation	15	14.00	14.00	N/A	15.00	15.00	N/A

<b>TOTAL SCORE</b> (out of 100):	92.00	87.00	75.00	93.00	99.00	79.00
<b>Rank:</b>	3	4	6	2	1	5



SUMMARY SCORING SHEET PROPOSALS/PRICING AND THEN INTERVIEW

CRITERIA	Total Possible Points	COMPANY NAME/RATING	
		Veracity RX / ProCare	ServeYou RX
Demonstrated understanding of the services and needs required by the County and provided solutions on how to address the following:			
Flexibility-including but not limited to plan design, attendance at open enrollment meetings, customized packets/forms	10	10.00	9.00
Working Relationship with TPA Finalist	10	10.00	8.00
Ease Administrative Burden - including but not limited to eligibility verification, billing, claims questions, customer service support	10	10.00	10.00
Credentials, qualifications, experience, and financial stability of the firm, as well as the account manager and designated service team. Compliance with Contractual Terms and Conditions and overall quality and completeness of proposal response	10	10.00	10.00
Value Adds	5	5.00	5.00
Pricing Considerations: Cost/Rate Guarantee Length	40	38.00	36.00

**TOTAL SCORE**  
(out of 85):                      **83.00**                      **78.00**

**Rank:**                                      **1**                                      **2**