

Dramatic cost savings for everyone



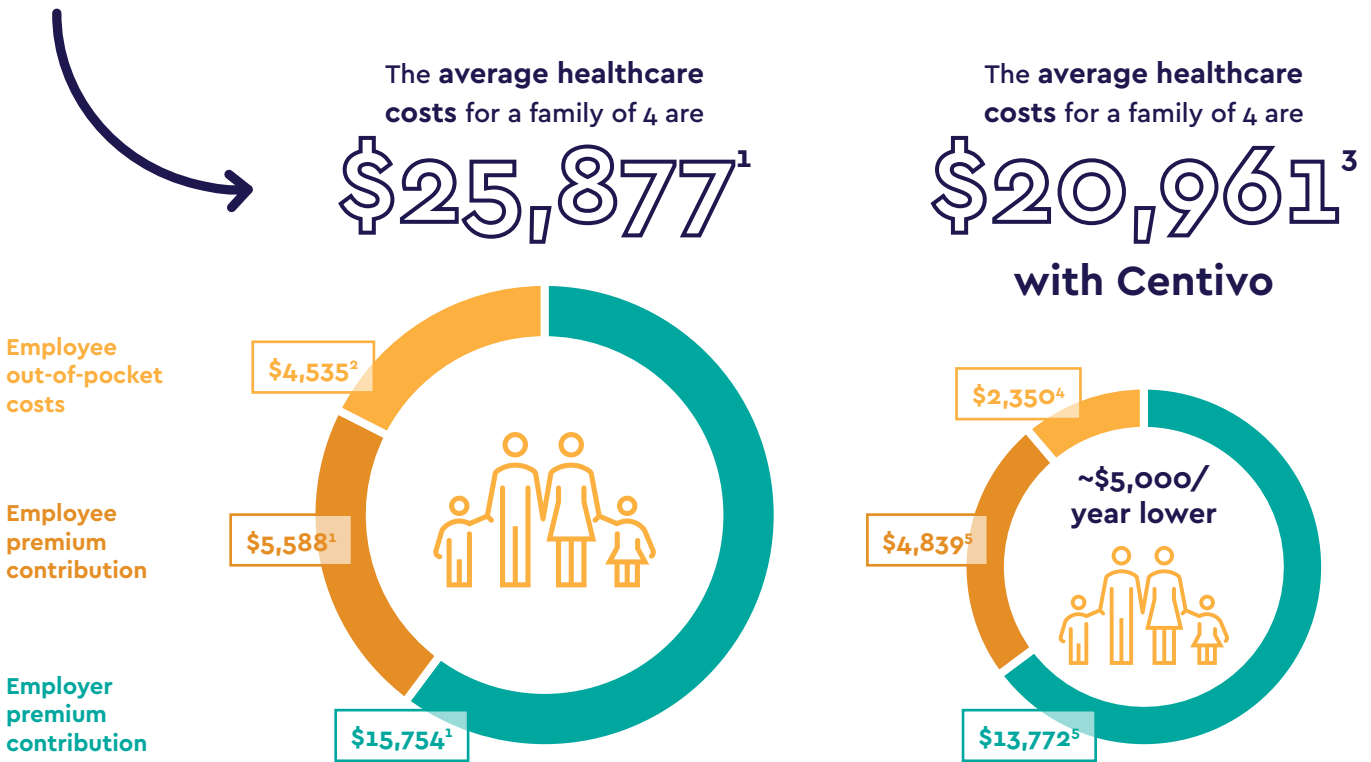
Healthcare is too expensive, and costs keep rising.

Consumer cost-share has increased significantly in recent years, while employer costs continue to rise as well.

But with Centivo, both employers and employees get dramatic cost savings,

without compromising the level of benefits or quality of care — in fact, quality of care goes up thanks to a PCP-centered model and a tailored network of high-value providers.

Did you know?



What these savings mean for employers and their employees:



The family saves ~29%.

For a median American household earning \$63,000⁶ per year, that's equivalent to a **5% wage increase.**



The employer saves ~15%.

For a 5,000 person company, that's almost **\$10M per year.**

Centivo is a new health plan

for self-funded employers anchored around leading providers of value-based care.



Centivo saves self-funded employers 15% or more compared to traditional insurance carriers and is easy to use for employers and employees.

Interested in learning more about Centivo? Visit centivo.com or contact us at info@centivo.com.

1. Kaiser Family Foundation 2020 Employer Health Benefits Survey (cost of family premiums \$21,342 in 2020, employee contribution to family coverage is \$5,588).
 2. Based on MLR of 85% and average plan AV of 80%.
 3. Based on assumption that medical accounts for 75% of total cost and a discount of 64% off billed medical charges, from internal Centivo data (vs

typical BUCA discount of 53%). Likely overly conservative as it underplays the impact of care redirection.
 4. Based on Partnership Plan AV of 87% – internal Centivo data.
 5. Assumes same employer/employee contribution ratio as on left.
 6. Current Population Survey 2018.