Broker

Medical

The OneHealth Plus Solution for Individual and Group Business

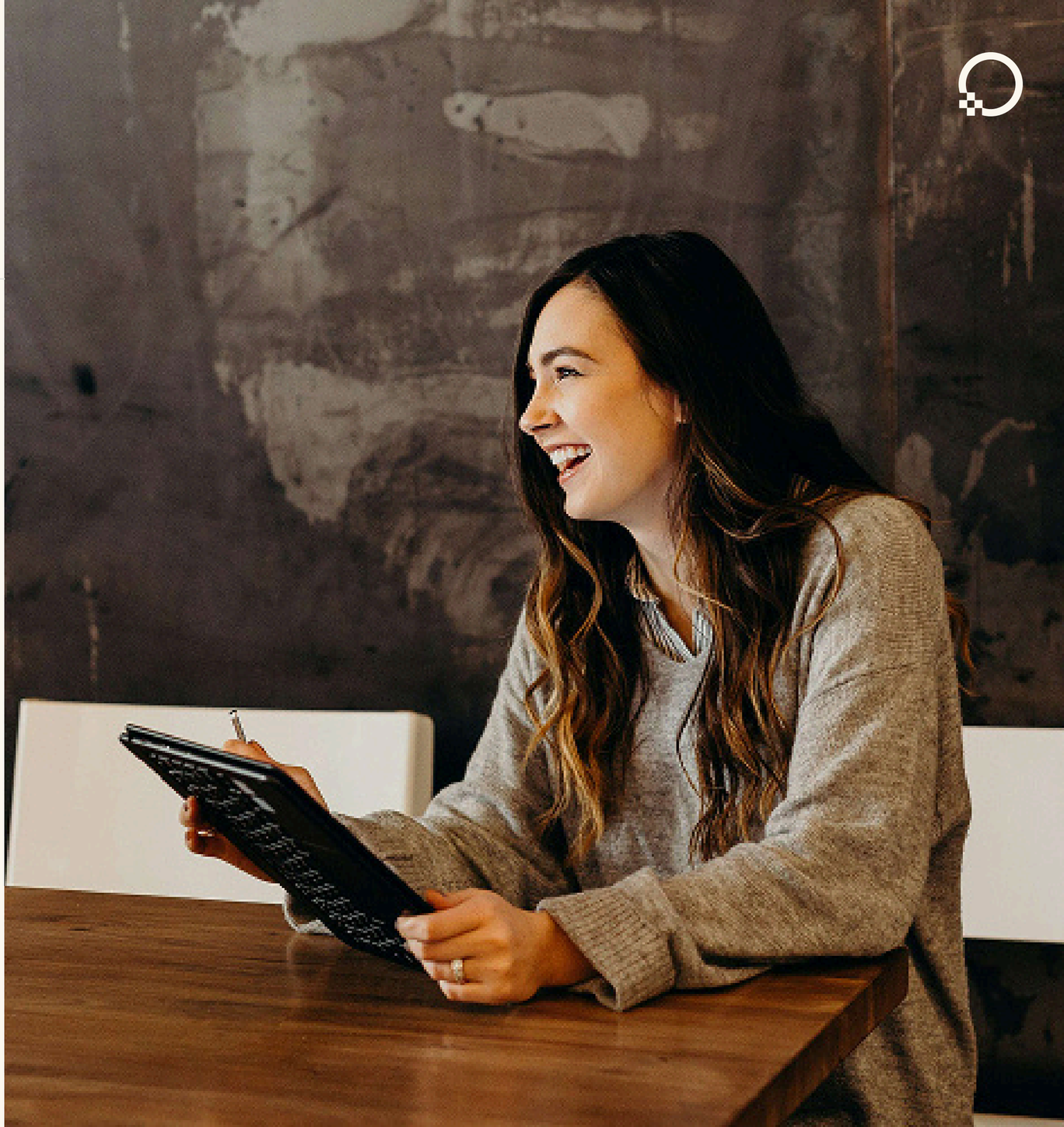


Objectives

Overview of OneHealth Plus and its unique solution for individuals and group business

- Meet your OneHealth Plus team
- Understand the OneHealth Plus difference
- Get to know the program’s operational vendors
- Explore OneHealth Plus vs ACA Marketplace plans
- Learn about eligibility, underwriting, and quoting
- Identify ideal prospect profiles
- Present the product accurately and compliantly

OneHealth Plus Points of Contact



1 Individual

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2 Group

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3 Broker Portal

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What Is OneHealth Plus?



Comprehensive

Flexible





Compliant

- An ERISA-structured health benefits program designed primarily for healthier individuals (low utilization), the self-employed, and those not eligible for Advanced Premium Tax Credit (APTC)
- Provides comprehensive, ACA-compliant coverage using the Cigna Choice Fund PPO network
- Uses medical underwriting rather than community rating and shelf rates, ensuring each client gets the best possible rate
- Includes 8 deductible options and integrated services such as telehealth and a traditional 4-tier pharmacy benefits structure
- Level-funded plan, but to the end user it has the look and feel of a fully funded plan
- Easy to quote, easy to work with, easy to use

Operational Infrastructure

Entity Component	Entity Partner	Entity Role
Program Manager	OneHealth Plus	Relationship management and billing
Provider Network	Cigna Choice Fund PPO Network Provider Search Link	National PPO provider network
Third Party Administrator (TPA)	Inova Care	Claims adjudication and deductible management
Pharmacy Benefit Manager (PBM)	Unified Labor Rx	Prescription drug formulary and pharmacy network
Telehealth Provider	Opyn Live	Virtual care and telemedicine services
Stop-Loss Carrier	OdysseyRe	Catastrophic claims protection

Roadblocks to Great Coverage

The Challenges for Individuals:

- Rising premiums
- Expired subsidies
- Strict and shrinking enrollment windows
- Limited choices
- One-size-fits-all plans
- Carrier exits — multiple carriers have announced their departure from the Marketplace in 2027, which further limits quality coverage options

The Challenges for Small Businesses:

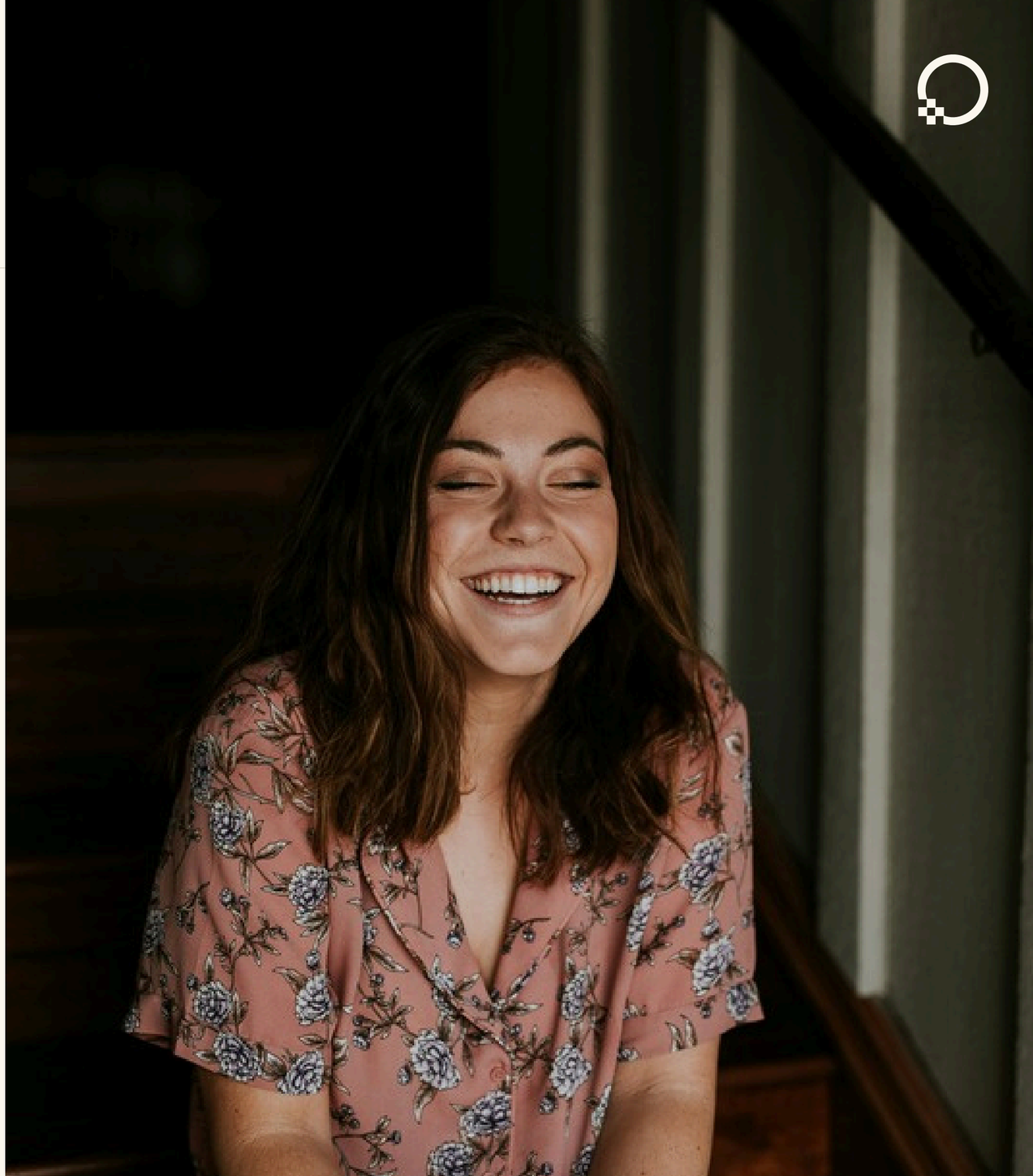
- Limited access to quality benefits options and expert resources for employees and contractors
- Organization is too small to compete on price for health insurance
- Administrative burden takes time away from core business
- Financial constraints and budgets are incompatible with raising premiums
- Increased turnover and difficulty hiring if no benefits are offered
- Employees and contractors make too much to qualify for ACA subsidies



Ideal Individual Prospect Profile

- Individuals with low utilization
- Self-employed individuals
- Individuals with no major, significant pre-existing conditions
- Individuals not receiving strong ACA subsidies
- Those seeking access to premium coverage and a true national PPO network
- Early retirees

NOTE: OneHealth Plus plan options ARE compatible with HRAs (ICHRA/QSEHRA)



ACA vs OneHealth Plus Comparison

Feature	ACA Marketplace Plans	OneHealth Plus Program
Underwriting	Guaranteed issue; no medical underwriting	Medical underwriting via PHQ
Rate Structure	Community rated (age/location)	Pricing based on application
Network Types	Often HMO or EPO networks	Cigna Choice Fund PPO network
Eligibility	Broad eligibility	Primarily healthy individuals
Regulatory Structure	ACA-regulated insurance	ERISA-structured program
Subsidies	Eligible for federal tax credits	No subsidy eligibility
Best Fit Client	Subsidy-eligible or guaranteed issue needs	Healthy unsubsidized clients seeking PPO plan

Ideal Group Prospect Profile



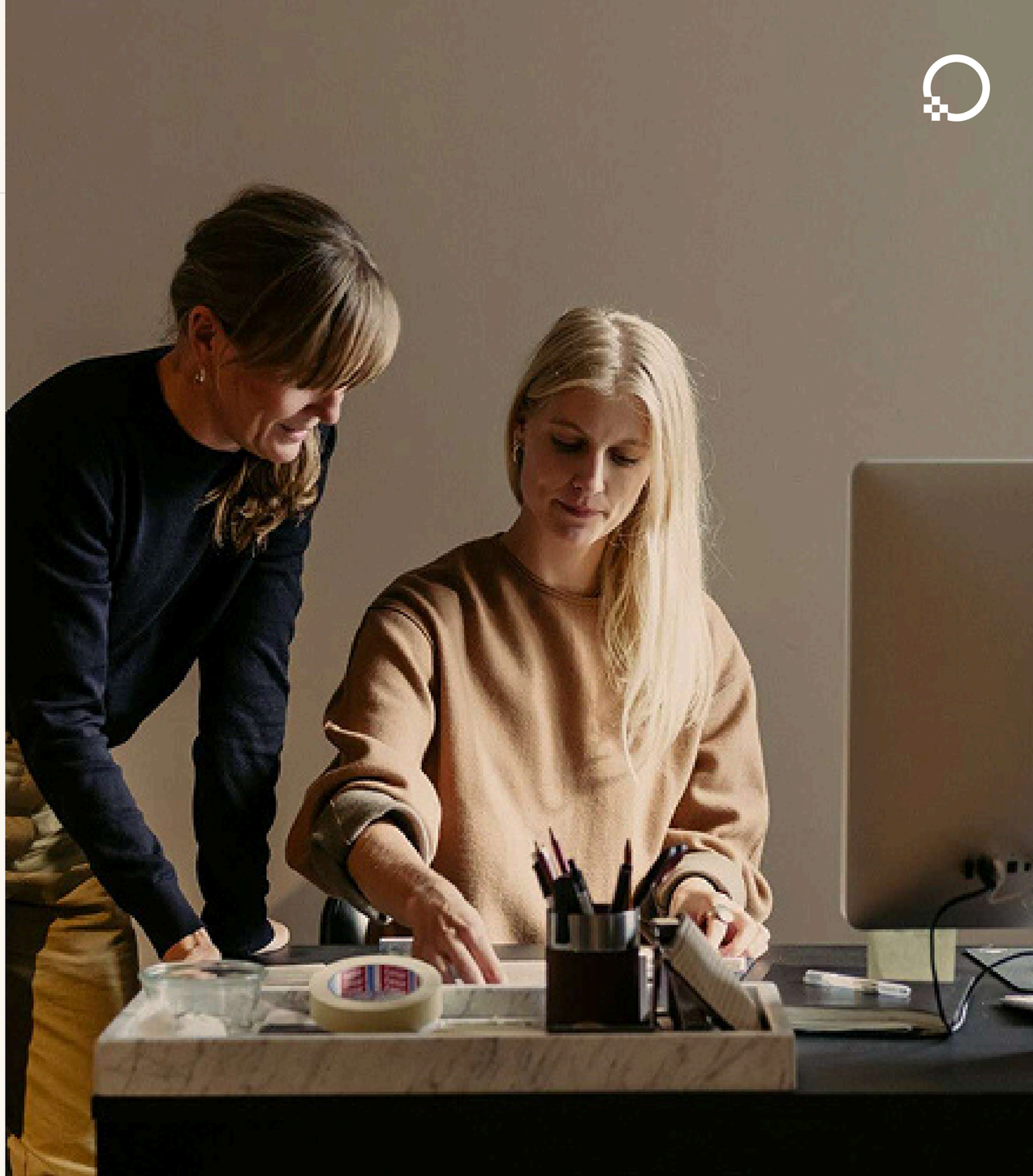
Industry agnostic, here are examples of where we're finding success:

- PEOs
- Companies coming off of a PEO
- Multi-state/multi-entity employers
- Franchise groups
- Mom & pop businesses
- Groups currently in community rated plans (fully insured)

2-4 Employees on Plan

Key Points:

- Access to group benefits similar to those offered by larger companies
- A quick 5-minute application from each employee is all it takes to get started
- Self-service quoting system for prospects to get a quote and sign up
- 8 deductible options ranging from $0 to $8,000, with 2 HSA-compatible designs
- National Cigna PPO network with more than 1.3 million providers



5-100 Employees on Plan

A true alternative to community-rated health insurance options for small businesses. For companies under 100 employees, we are one of the few competitive options available.

1. Competitive option to the community-rated small group market in each state
2. Requires a simple, dependent-level census to quote a group*
3. Groups who qualify typically experience 10-40% savings
4. Embedded telemedicine, virtual primary care, and at-home testing kits
5. National Cigna PPO network with over 1.3 million providers
6. Quotes typically take 2-4 business days to come back from underwriting
7. White-glove enrollment available for 1-to-1 meetings with each employee
8. Invoicing, billing, and administration is streamlined for each client
9. No participation requirements for employers regardless of their size

*If fewer than 5 employees elect coverage, each employee and any of their eligible enrolling dependents may be asked to complete a personal health questionnaire (PHQ), even if the group was originally underwritten using a census.

Small Business Highlights:

- Easy to Get a Quote
- National PPO Network
- Affordable Premiums
- Competitive Plan Designs
- Reduced Administration
- 100% ACA- and ERISA-Compliant
- 8 Deductible Options
- Exclusive and Proprietary

Next Steps: Get Contracted With OneHealth Plus

1 **Contracting Made Simple**

Receive your personalized contracting link and use our streamlined broker portal to complete a 10-minute application and upload your bank, license, and E&O information.

2 **Fast Review & Approval**

OneHealth Plus reviews your application and provides approval within 1–2 business days.

3 **Welcome Aboard**

Once approved, you'll receive a welcome email with your unique individual PHQ link, W2 PHQ link, and census template, plus everything you need to get started.

4 **Share OneHealth Plus With Clients**

Leverage our solution to bring competitive, client-ready health plans directly to your book of business.

5 **Build Your Downline**

Through your broker portal, easily create and share contracting links for downline agents to join your team.





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