



Unmatched Flexibility and Savings

CHAMBER ANNOUNCES
LEVEL FUNDED HEALTH PLANS THROUGH HEALTH IN TECH

INTRODUCING
Perrysburg Chamber Benefit Plan powered
by **FrontPath and Health In Tech**



A Level Funded Health Plan featuring 12 Plan Offerings
Group Size 10 - 100

Marketed by:

Approved Local Brokers





We Prioritize Your Clients

The Perrysburg Chamber of Commerce strives to achieve the gold standard that businesses and residents expect in our community. Perrysburg is known for its great schools, great housing, safe neighborhoods, and strong commerce. People grow up here, raise their families here, and start businesses here. We are positioned to continue to thrive, grow, and mold the future of region. The Perrysburg Area Chamber of Commerce connects and supports businesses. We are leaders in the community. We strive to move forward, be a voice, increase economic prosperity, and raise the quality of life.

The Chamber is very active in the community. We host monthly luncheons that bring together leaders in the private, public, and non-profit sectors. We host an annual golf outing every July and in each September, we put on a Homecoming Parade and Festival to celebrate all things Perrysburg. Our members are able to engage with each other at morning, Coffee with a Purpose, and afternoon, 5:01 Unplugged events. As Perrysburg grows, so does our chamber! We host quite a few Ribbon Cutting's, Open Houses, and Anniversary events throughout the year. We offer lots of membership perks that include savings on health insurance, energy costs, shipping, payroll, and more! Please visit www.PerrysburgChamber.com to learn more!!

FrontPath Health Coalition is the area's only not-for-profit, locally owned and operated healthcare network in the region. Through their broad provider network and cost-effective benefit solutions, FrontPath has carved a path that allows health plan sponsors to achieve the flexibility they need to design their own benefits, access their own data, and choose their own partners. Since 1988, FrontPath has combined private and public sector employers and union trust funds into a coalition that speaks with a common voice to address the cost and quality of health care in our community. www.frontpathcoalition.com

Health in Tech is a technology company committed to disruption, innovation, empowerment, and transparency -- aggregating all aspects of a Level Funded Health Plan by offering proprietary tools and technology that addresses the industry-wide efficiency flaws of quoting, administering, and using health benefits. These level-funded solutions are uniquely available for underserved small employer groups, providing the only marketplace where small and medium-sized employers can obtain a bindable quote within minutes. Utilizing National and Regional high-performance networks of physicians and facilities, various health plan designs offer flexibility to meet the needs of all members. We Prioritize Your Clients www.healthintech.com

Power On **Simplicity**

Welcome to Self-Funding Simplified—
Because Simple Is Always Better.

The process of traditional self-funding is complex and overly complicated for everyone involved, costing both time and money. Health In Tech (HIT) delivers disruptive innovation that reimagines self-funded health plans.

Simple really is better. That's why our self-funded plans have disrupted the industry by integrating everything for everyone. With over 30 years of experience, we understand all aspects of healthcare, and our proprietary technology solutions make self-funding easy, streamlined, affordable, and accessible.

FULLY CUSTOMIZED SELF-FUNDED HEALTH PLANS



Artificial Intelligence
Technology



Quick Quoting
Solutions



Shared Savings
Option



National Direct
Hospital Contracts

BEST OF ALL?

Our self-funded plans **give you total control from quoting to implementation** while eliminating the administrative hassle and unnecessary waiting.



SMR
Stone Mountain Risk

Power On Protection

Your clients need protection from high-cost claims that could drastically impact their plan assets.

1% of Plan Members Make Up 40% of a Health Plan's Spending Each Year.*

Prioritize transparency and protection for your clients.

Our Stone Mountain Risk stop-loss solutions provide unique products and creative risk modeling to solve your clients' problems with the best tools and technology available in the industry.

Spec and Agg Only; Minimum 20k Spec

*<https://www.advisory.com/daily-briefing/2022/08/30/healthcare-costs>



Creative Risk Mitigating Stop-Loss Solutions



GROUP STOP-LOSS CAPTIVES

- Direct Contracting
- Redirection of services with no deductibles and co-pays
- Concierge front-end services
- Fiduciary responsibility
- Member balance billing protection
- Baseline PPO protection



COMMUNITY HEALTH PLANS

- Custom-built plans for Local and National hospitals
- Direct Primary Care Models
- High-Performance Networks
- Direct Contracting
- Chamber Plans
- Association Health Plans



PBM SOLUTIONS

- Best-in-class pricing
- Focused clinical solutions
- PBM Consultants, on request
- Innovative specialty procurement and alternate sourcing
- Gene Therapy management
- Patient Assistance Programs

CHAMBER BENEFIT PLAN

12 PLANS TO CHOOSE FROM (chart 1 of 2)

Plan	Platinum 100	Platinum 100	Platinum 101	Platinum 101	Platinum 102	Platinum 102
Benefits	In Network	Non Network	In Network	Non Network	In Network	Non Network
Deductible	\$250/\$500	\$500/\$1,000	\$1,250/\$2,500	\$2,500/\$5,000	\$0/\$0	\$1,000/\$2,000
Co-Insurance	20%	50%	0%	50%	0%	50%
Out of Pocket Maximum	\$1,250/\$2,500	\$3,750/\$7,500	\$1,250/\$2,500	\$3,750/\$7,500	\$1,250/\$2,500	\$3,750/\$7,500
Preventive	100% Covered	N/A	100% Covered	N/A	100% Covered	N/A
Office Visit PCP	\$25 Copay	50% After Ded.	\$25 Copay	50% After Ded.	\$25 Copay	50% After Ded.
Office Visit Specialist	\$45 Copay	50% After Ded.	\$45 Copay	50% After Ded.	\$45 Copay	50% After Ded.
Telemedicine	\$0 Copay	N/A	\$0 Copay	N/A	\$0 Copay	N/A
Urgent Care	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay	\$45 Copay
Emergency Room	20% After Ded.	50% After Ded.	\$300 Copay	50% After Ded.	\$300 Copay	50% After Ded.
Lab and Xray	20% After Ded.	50% After Ded.	0% After Ded.	50% After Ded.	50%	50% After Ded.
In Patient Services	20% After Ded.	50% After Ded.	0% After Ded.	50% After Ded.	50%	50% After Ded.
Out Patient Services	20% After Ded.	50% After Ded.	0% After Ded.	50% After Ded.	50%	50% After Ded.
Out Patient Surgery	20% After Ded.	50% After Ded.	0% After Ded.	50% After Ded.	50%	50% After Ded.
Generic Rx	\$0 Copay	N/A	\$0 Copay	N/A	\$0 Copay	N/A
Preferred Rx*	\$35 Copay or 25%	N/A	\$35 Copay or 25%	N/A	\$35 Copay or 25%	N/A
Non-Preferred Rx*	\$75 Copay or 45%	N/A	\$75 Copay or 45%	N/A	\$75 Copay or 45%	N/A
Specialty Rx*	\$200 Copay or 30%	N/A	\$200 Copay or 30%	N/A	\$200 Copay or 30%	N/A

* Whichever is greater

Plan	Gold 200	Gold 200	Gold 201 (HSA)	Gold 201 (HSA)	Gold 202	Gold 202
Benefits	In Network	Non Network	In Network	Non Network	In Network	Non Network
Deductible	\$1,000/\$2,000	\$2,500/\$5,000	\$3,200/\$6,400	\$4,500/\$9,000	\$3,250/\$6,500	\$6,500/\$13,000
Co-Insurance	20%	50%	0%	50%	0%	0%
Out of Pocket Maximum	\$3,500/\$7,000	\$7,000/\$14,000	\$3,200/\$6,400	\$6,000/\$12,000	\$3,250/\$6,500	\$13,000/\$26,000
Preventive	100% Covered	N/A	100% Covered	N/A	100% Covered	N/A
Office Visit PCP	\$15 Copay	50% After Ded.	0% After Ded.	50% After Ded.	\$30 Copay	0% After Ded.
Office Visit Specialist	\$40 Copay	50% After Ded.	0% After Ded.	50% After Ded.	\$50 Copay	50% After Ded.
Telemedicine	\$0 Copay	N/A	0% After Ded.	N/A	\$0 Copay	N/A
Urgent Care	\$40 Copay	\$40 Copay	0% After Ded.	0% After Ded.	\$50 Copay	\$50 Copay
Emergency Room	\$300 Copay	50% After Ded.	0% After Ded.	50% After Ded.	\$400 Copay	0% After Ded.
Lab and Xray	20% After Ded.	50% After Ded.	0% After Ded.	50% After Ded.	0% After Ded.	0% After Ded.
In Patient Services	20% After Ded.	50% After Ded.	0% After Ded.	50% After Ded.	0% After Ded.	0% After Ded.
Out Patient Services	20% After Ded.	50% After Ded.	0% After Ded.	50% After Ded.	0% After Ded.	0% After Ded.
Out Patient Surgery	20% After Ded.	50% After Ded.	0% After Ded.	50% After Ded.	0% After Ded.	0% After Ded.
Generic Rx	\$0 Copay	N/A	0% After Ded.	N/A	\$0 Copay	N/A
Preferred Rx*	\$35 Copay or 25%	N/A	0% After Ded.	N/A	\$35 Copay or 25%	N/A
Non-Preferred Rx*	\$75 Copay or 45%	N/A	0% After Ded.	N/A	\$75 Copay or 45%	N/A
Specialty Rx*	\$200 Copay or 30%	N/A	0% After Ded.	N/A	\$200 Copay or 30%	N/A

CHAMBER BENEFIT PLAN

12 PLANS TO CHOOSE FROM (chart 2 of 2)

Plan	Gold 203	Gold 203	Silver 302	Silver 302	Silver 303 (HSA)	Silver 303 (HSA)
Benefits	In Network	Non Network	In Network	Non Network	In Network	Non Network
Deductible	\$1,500/\$3,000	\$3,000/\$6,000	\$3,000/\$6,000	\$6,000/\$12,000	\$3,200/\$6,400	\$4,000/\$8,000
Co-Insurance	20%	50%	20%	50%	20%	50%
Out of Pocket Maximum	\$3,000/\$6,000	\$6,000/\$12,000	\$6,000/\$12,000	\$12,000/\$24,000	\$6,400/\$12,800	\$8,000/\$16,000
Preventive	100% Covered	N/A	100% Covered	N/A	100% Covered	N/A
Office Visit PCP	\$35 Copay	50% After Ded.	\$35 Copay	50% After Ded.	20% After Ded.	50% After Ded.
Office Visit Specialist	\$55 Copay	50% After Ded.	\$55 Copay	50% After Ded.	20% After Ded.	50% After Ded.
Telemedicine	\$0 Copay	N/A	\$0 Copay	N/A	20% After Ded.	N/A
Urgent Care	\$55 Copay	\$55 Copay	\$55 Copay	\$55 Copay	20% After Ded.	20% After Ded.
Emergency Room	\$500 Copay	50% After Ded.	\$500 Copay	50% After Ded.	20% After Ded.	50% After Ded.
Lab and Xray	20% After Ded.	50% After Ded.	20% After Ded.	50% After Ded.	20% After Ded.	50% After Ded.
In Patient Services	20% After Ded.	50% After Ded.	20% After Ded.	50% After Ded.	20% After Ded.	50% After Ded.
Out Patient Services	20% After Ded.	50% After Ded.	20% After Ded.	50% After Ded.	20% After Ded.	50% After Ded.
Out Patient Surgery	20% After Ded.	50% After Ded.	20% After Ded.	50% After Ded.	20% After Ded.	50% After Ded.
Generic Rx	\$0 Copay	N/A	\$0 Copay	N/A	0% After Ded.	N/A
Preferred Rx*	\$35 Copay or 25%	N/A	\$35 Copay or 25%	N/A	25% After Ded.	N/A
Non-Preferred Rx*	\$75 Copay or 45%	N/A	\$75 Copay or 45%	N/A	45% After Ded.	N/A
Specialty Rx*	\$200 Copay or 30%	N/A	\$200 Copay or 30%	N/A	30% After Ded.	N/A

* Whichever is greater

Plan	Bronze 403	Bronze 403	Bronze 404 (HSA)	Bronze 404 (HSA)	Bronze 405	Bronze 405
Benefits	In Network	Non Network	In Network	Non Network	In Network	Non Network
Deductible	\$5,000/\$10,000	\$10,000/\$20,000	\$6,000/\$12,000	\$9,000/\$18,000	\$8,000/\$16,000	\$16,000/\$32,000
Co-Insurance	30%	50%	30%	50%	30%	50%
Out of Pocket Maximum	\$8,700/\$17,400	\$17,400/\$34,800	\$7,000/\$14,000	\$14,000/\$28,000	\$8,700/\$17,400	\$17,400/\$34,800
Preventive	100% Covered	N/A	100% Covered	N/A	100% Covered	N/A
Office Visit PCP	\$40 Copay	50% After Ded.	30% After Ded.	50% After Ded.	\$50 Copay	50% After Ded.
Office Visit Specialist	\$80 Copay	50% After Ded.	30% After Ded.	50% After Ded.	\$120 Copay	50% After Ded.
Telemedicine	\$0 Copay	N/A	30% After Ded.	N/A	\$0 Copay	N/A
Urgent Care	\$60 Copay	\$60 Copay	30% After Ded.	30% After Ded.	\$100 Copay	\$100 Copay
Emergency Room	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.	\$500 Copay + 30%	50% After Ded.
Lab and Xray	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.
In Patient Services	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.
Out Patient Services	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.
Out Patient Surgery	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.	30% After Ded.	50% After Ded.
Generic Rx	\$0 Copay	N/A	0% After Ded.	N/A	\$0 Copay	N/A
Preferred Rx*	\$35 Copay or 25%	N/A	25% After Ded.	N/A	\$35 Copay or 25%	N/A
Non-Preferred Rx*	\$75 Copay or 45%	N/A	45% After Ded.	N/A	\$75 Copay or 45%	N/A
Specialty Rx*	\$200 Copay or 30%	N/A	30% After Ded.	N/A	\$200 Copay or 30%	N/A

* Whichever is greater

1. Deductible applies to all services that indicate Coinsurance
2. \$500 Penalty applies if used for non-urgent services *whichever is greater Facility services have to be preauthorized for benefits

This is a summary overview of benefits - please refer to your Summary Benefits of Coverage (SBC) or Plan Document for a more detailed explanation of benefits. If any discrepancies exist between these documents, the Plan Document will be the controlling document.



Power On Efficiency

with the Industry's Most Advanced Underwriting Platform

What if you could underwrite hundreds of groups a day instead of only a couple?

It's simple—just Power On with eDIYBS.

We get it—*time is money*. The industry norm of waiting days or weeks for proposals and quotes has become the accepted standard. The opportunity cost of this waiting game hinders growth. Not anymore. Get your time back with the **Enhanced Do It Yourself Benefit Systems (eDIYBS)** by Health In Tech, now with streamlined quoting and signing support by **DocuSign**.



Produce a FIRM proposal that has **12 plans with 4 tier rates** in just a few minutes!



You Set
the Plan Return Options.



You Select
the Network
you want.

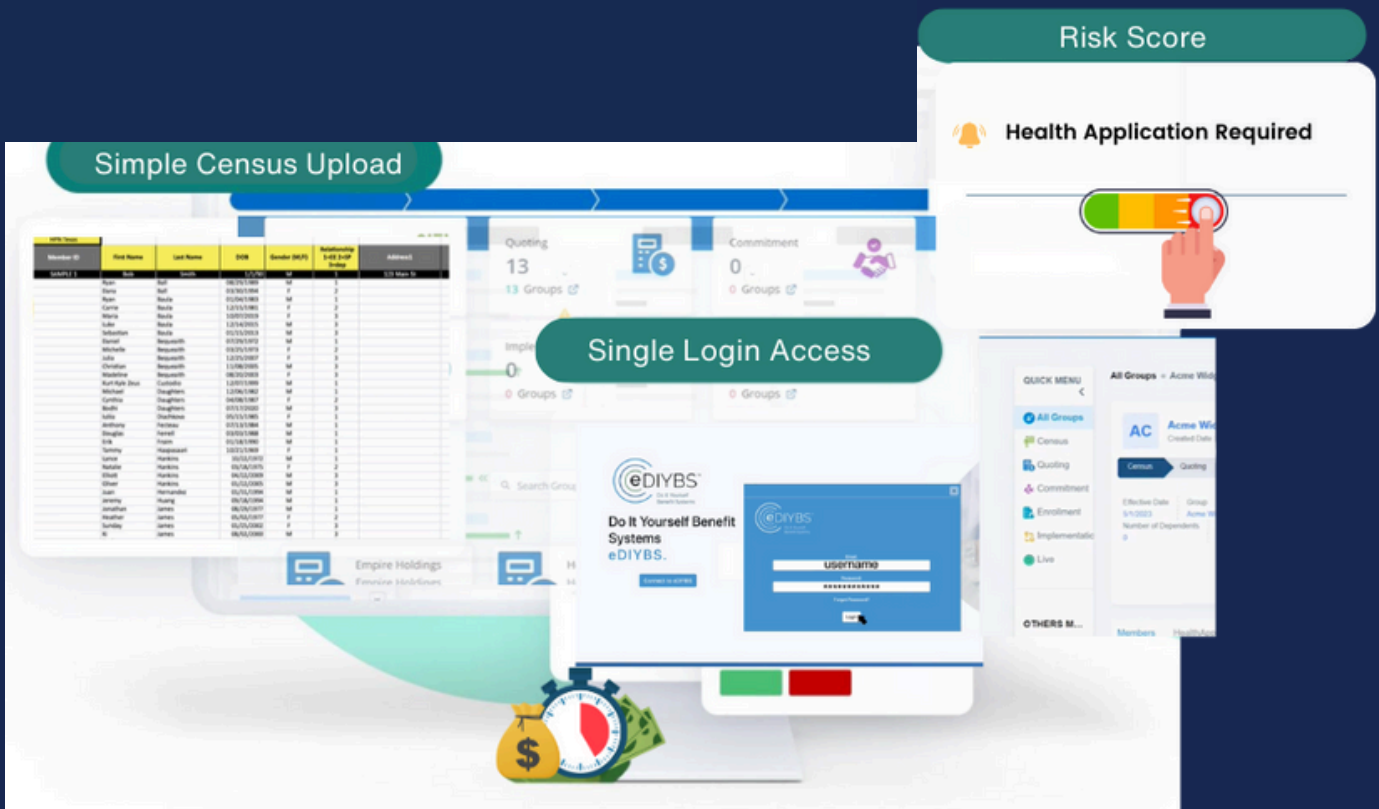


You Develop
the Plan Designs
you want.

Quoting with eDIYBS is straightforward.

It's simple—just Power On with eDIYBS.

- ✓ Begin by gathering basic eligibility data, such as name, date of birth, gender, and zip code, into the census data.
- ✓ Once you've uploaded the census data to eDIYBS, our system swiftly applies a risk score to each member. This score is based on a thorough review of their historical medical data, including their doctor visits and reasons.
- ✓ If a member's risk score is flagged as too high, they will be required to complete a simple health application. Once we receive this application, our team of underwriters processes it quickly and efficiently.
- ✓ During the quoting process, you can include Ancillary Coverage such as Critical Illness, Accident, GAP, Dental, Vision, and Term Life coverage.
- ✓ eDIYBS lets you personalize the proposal with your contact information and send it to your client. They can then select any plan options besides the ancillary products available.
- ✓ After your client has chosen the best plan for their employees, confirm the selected plans and send the information directly for an efficient implementation.



Simple Census Upload

Member ID	First Name	Last Name	DOB	Gender (M/F)	Address
00001	John	Doe	01/01/1980	M	123 Main St
00002	Jane	Doe	02/02/1985	F	123 Main St
00003	John	Doe	03/03/1990	M	123 Main St
00004	Jane	Doe	04/04/1995	F	123 Main St
00005	John	Doe	05/05/2000	M	123 Main St
00006	Jane	Doe	06/06/2005	F	123 Main St
00007	John	Doe	07/07/2010	M	123 Main St
00008	Jane	Doe	08/08/2015	F	123 Main St
00009	John	Doe	09/09/2020	M	123 Main St
00010	Jane	Doe	10/10/2025	F	123 Main St

Single Login Access

eDIYBS™
Do It Yourself Benefit Systems

USERID: []
PASSWORD: []

Risk Score

Health Application Required

QUICK MENU

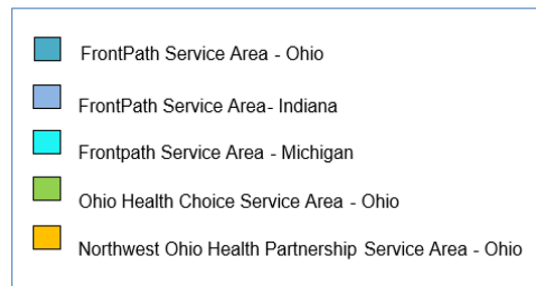
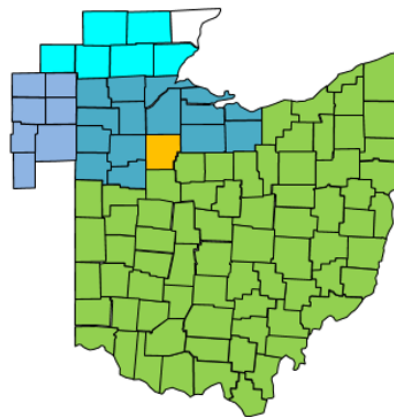
- All Groups
- Census
- Quoting
- Commitment
- Enrollment
- Implementation
- Live

OTHERS M... Members

JOINT NETWORK

Network access is provided through the FrontPath PPO network, the Ohio Health Choice (OHC) PPO network, and the Northwest Ohio Health Partnership (NWOHP).

Participating plans have access to **45,000** in-network providers and **280 hospitals** throughout the entire states of Ohio, Southeast Michigan, and Northeast Indiana.



The Joint Network configuration leverages the **broad access to care** and **strong discounts** of each individual network while providing seamless accessibility for enrollees and a streamlined claim flow for providers.

Greater predictability for health plan management

Lower out-of-pocket costs for members

Reduced medical inflation impact

Long-term savings on premiums

Greater savings to the plan and enrollee

The Joint Network provides contracts in:

101

COUNTIES

3

STATES

280

HOSPITALS

45,000

PRIMARY CARE AND
SPECIALTY PROVIDERS

For in-network care in Northwest Ohio, Southeast Michigan, and Northeast Indiana:
FrontPath PPO (419) 891-5206

For in-network care throughout the rest of Ohio:
OHC/NWOHP 1(800) 554-0027

**Learn More About
What a Level Funded Plan
from your local Chamber &
Health In Tech
Can Do for Your Clients.**

Contact:

**FrontPath Health Coalition
419-891-5206 ext. 104
info@frontpathcoalition.com**



healthintech.com

