

Vive

BENEFITS



Healthcare is changing—your risk with high deductibles is not.

With utilization questions and first-dollar benefit exposure, HDHPs have a bad reputation in some circles.

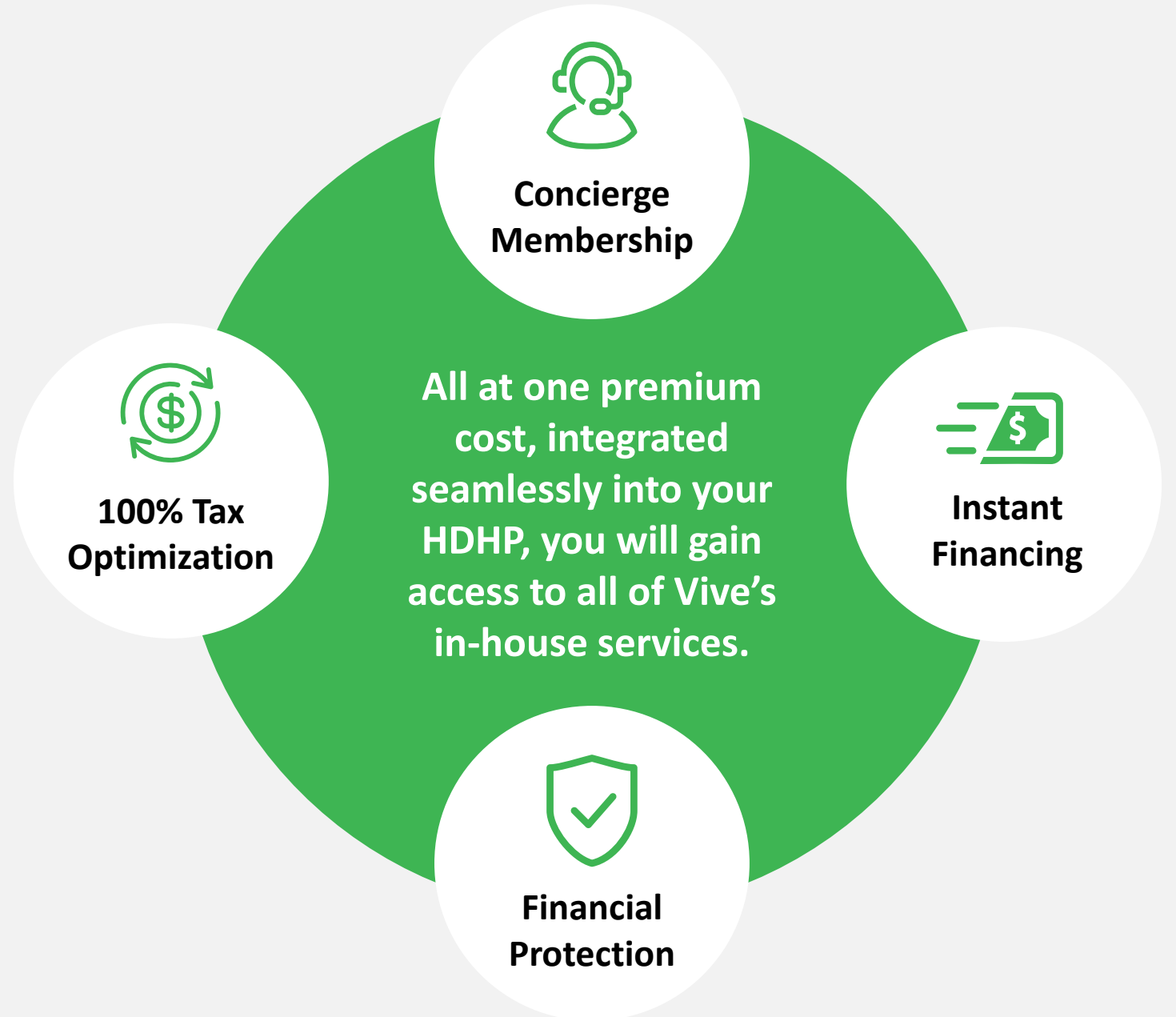
But what if you could remove both of these obstacles, while still benefiting from the cost savings compared to fully-insured plans?

Vive can help make your HDHP a true benefit for everyone.



Vive is an insurance product that strengthens new and existing HDHP offerings

Through our integrated HSA and credit program, Vive offers a soft landing for employers looking to cut healthcare costs without exposing employees to potential financial issues.



Value Proposition



Integrated solution

Vive wraps your health plan with an integrated and easy-to-use system where employees and employers can access funds, customer service, digital tools, technical support and more.



Peace of mind

Monthly costs don't change. The individual's monthly contribution will help build savings for future medical expenses and, if the individual utilized Vive credit, that contribution automatically becomes the repayment amount until the loan is paid.



Tax-free contributions

Using pre-tax dollars, employee healthcare deductions are seamlessly deposited into their Vive account.

0%

0% interest line of credit

If unexpected medical costs are more than what's saved, Vive covers the difference through our all-in-one Vive card.

- ✓ Drives toward financial healthcare wellness
- ✓ No risk for employers or employees
- ✓ Lower healthcare costs in premiums, cost sharing and utilization
- ✓ Sweet spot between fully insured and a naked HDHP

How it Works



- ✓ The Member will Receive a Vive Card to use for all out of pocket medical expenses
- ✓ Each Paycheck's Employer & Employee HSA Contributions go into your Vive Account
- ✓ You use the Vive Card for Medical Expenses, Prescription Drugs and Approved OTC items - and will often receive cash discounts!
- ✓ If your Purchase Exceeds the Amount of your Balance in your Vive Account, Vive Automatically Extends a 0% Interest Line of Credit to Cover your Purchase up to your Deductible.
- ✓ You Payback this Line of Credit using your Future HSA Contributions.



Vive 5k HD in Action

THE SHOCK CLAIM

Julia felt confident planning her pregnancy and delivery budget with Vive, but even with pre-tax contributions, she wasn't anticipating having a high-risk pregnancy or the added costs. Thanks to Vive, she was able to focus on her health instead of the \$500 consultations with her specialist.

In January

Vive Plan

Available Funds

\$5,000

Vive HSA

Monthly Contributions

Current Balance

\$100

\$1900

Vive Advance

Monthly Payment

Current Balance

\$0

\$0

After Delivery and Specialist Costs

Vive Plan

Available Funds

\$1,100

Vive HSA

Monthly Contributions

Current Balance

\$100

\$0

Vive Advance

Monthly Payment

Current Balance

\$100

-\$2000

One Month Later

Vive Plan

Available Funds

\$1,100

Vive HSA

Monthly Contributions

Current Balance

\$100

\$0

Vive Advance

Monthly Payment

Current Balance

\$100

-\$1900

End of Year

Vive Plan

Available Funds

\$1,100

Vive HSA

Monthly Contributions

Current Balance

\$100

\$0

Vive Advance

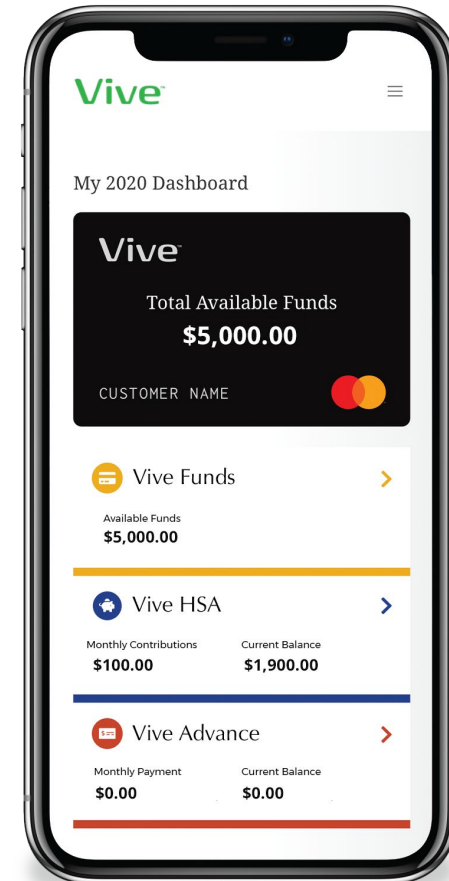
Monthly Payment

Current Balance

\$100

-\$900

Financial Well-Being Delivered



Vive HD Plan

Previous Offering

With Vive, the client gets exactly what they want: a plan that protects their employee's health and financial well-being, while still being competitively priced.

CoPay (250/500 Deductible with 2000/4000 OP Max)	Count	ER portion of premium (PEPM)	EE portion of premium (PEPM)	EE out of pocket (PEPM)	Total cost (per month)
Employee Only	140	\$ 550	\$ 231	\$ 63	\$ 118,160
Employee + Spouse	30	\$ 1,200	\$ 481	\$ 208	\$ 56,670
Employee + Child(ren)	-	\$ 1,100	\$ 418	\$ 208	\$ -
Employee + Family	50	\$ 1,700	\$ 718	\$ 208	\$ 131,300
Total Monthly Cost	220	\$ 198,000	\$ 82,670	\$ 25,460	\$ 306,130
Total Annual Cost	220	\$ 2,376,000	\$ 992,040	\$ 305,520	\$ 3,673,560

Vive HD Plan

HDHP -- 4000/8000 Deductible -- 100% Coinsurance	Count	ER portion of premium (PEPM)	EE portion of premium (PEPM)	EE out of pocket (PEPM)	ER HSA contribution (PEPM)	EE HSA contribution (PEPM)	Total cost
Employee Only	140	\$ 255	\$ 130	\$ 179	\$ 130.00	\$ 130.00	\$ 97,156
Employee + Spouse	30	\$ 600	\$ 337	\$ 519	\$ 260.00	\$ 130.00	\$ 51,472
Employee + Child(ren)	-	\$ 550	\$ 293	\$ 519	\$ 260.00	\$ 130.00	\$ -
Employee + Family	50	\$ 800	\$ 503	\$ 519	\$ 460.00	\$ 130.00	\$ 114,082
Total Monthly Cost	220	\$ 93,700	\$ 53,431	\$ 66,579	\$ 49,000	\$ 28,600	\$ 262,710
Total Annual Cost	220	\$ 1,124,400	\$ 641,172	\$ 798,952	\$ 588,000	\$ 343,200	\$ 3,152,524



* Mandatory HSA contributions are required in the Vive Plan; they can be split between the ER/EE

Meeting the Needs of the Employer

Previous Plan	Premium Cost (ER)
Employee	\$550
EE + Spouse	\$1,200
EE + Children	\$1,100
Family	\$1,700

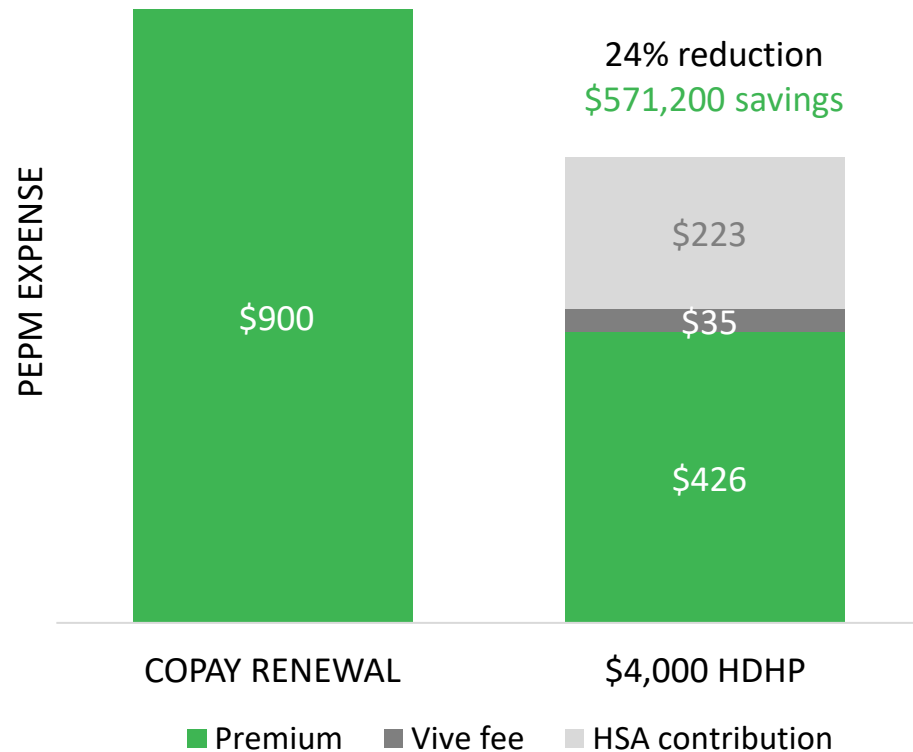
- Modernize their plan and save money without compromising commitment to excellent benefits.

New Premium	Employer HSA contribution	Employer Total	Savings %
\$255	\$ 130	\$415	30%
\$600	\$ 260	\$860	28%
\$550	\$260	\$810	26%
\$800	\$460	\$1,260	26%

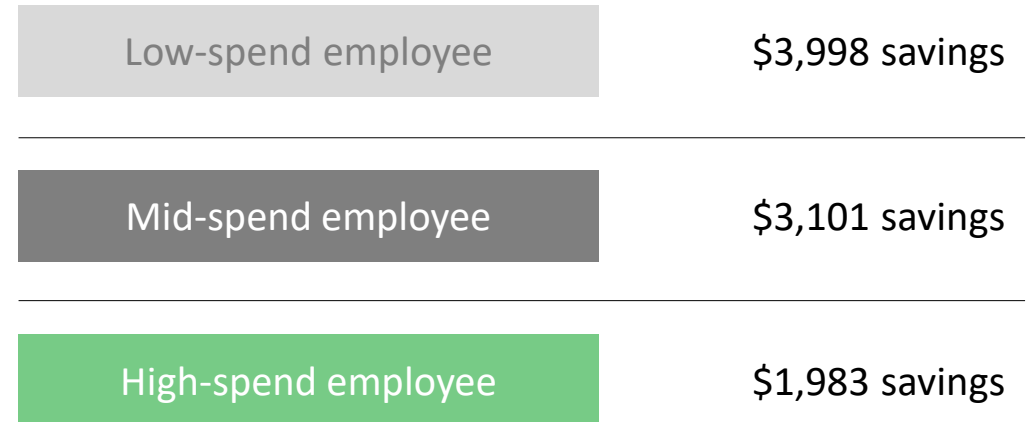
- Employer shifts a large amount of money out of their premium payment and into HSA contributions, directly benefiting their employees, and still save money!
- Shift premium payments into HSA contributions, directly helping their employees while saving money.

Estimating employer and employee savings with Vive and a \$4,000 HSA/HDHP

Employer



Employees

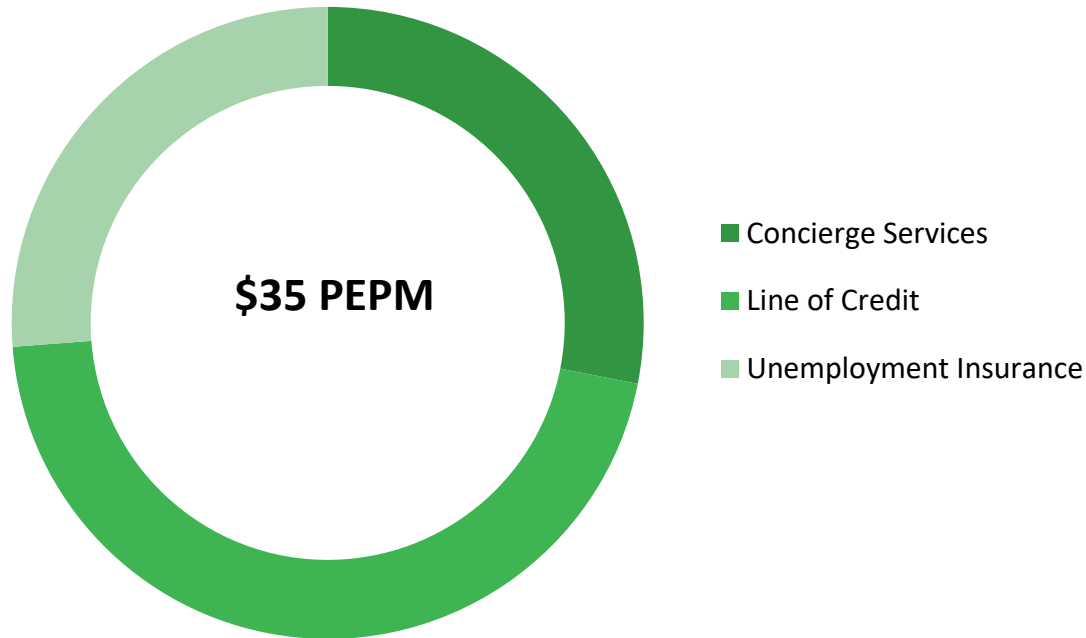


* Employee savings are the balance of higher out-of-pocket expense, lower premiums, employer HSA contributions, tax benefits and avoided interest

** Employees expecting very high expenditure are covered through the deductible

Vive Fee

Underwriting for \$4,000 of first use credit



HSA contribution requirement can be split between employer and employees according to attribution design



How to evaluate the Vive fee

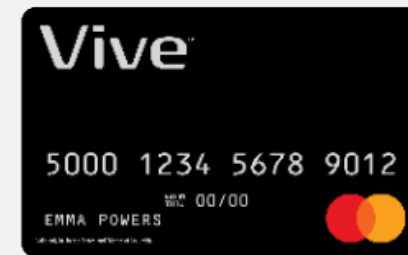
Vive PEPM Example	\$35.00
Less the value of our embedded concierge account services	\$(9.50)
Less employees' savings from our automatic, 0% interest credit line	\$(19.70)
Less the value of our built-in unemployment insurance	\$(11.70)
"Net" Vive Fee	\$(5.90)

When Vive is the reason they switch from their existing co-pay plan... \$(101.22)

With PGP we have an opportunity to launch a product your clients will love.

Through collaboration on design and a go-to-market strategy, we can help provide a solution you can distribute directly.

Contact: thrive@vivebenefits.com



Employer Benefits

Employee Benefits