



# SmartPay

The Only *Immediate Cash Payment*  
Health Plan for Self-Funded Employers






A health plan that doesn't feel like one,  
powered by digital payment technology

Cut out the claims and **eliminate all out-of-pocket costs**  
with a modern health plan your employees will love

# What You Get With SmartPay



 <b>ROUTINE CARE</b>		
<b>BENEFIT:</b>	<b>Tier One: Direct Pay</b> Immediate cash payment transaction directly to provider	<b>Tier Two: Claims Processing</b> Traditional claim-based coverage applies
<b>Digital First Telehealth</b> • 24/7 access to immediate care	<b>\$0</b> co-pay	N/A
<b>Primary Care Office Visit</b> • Family Practice, Pediatrician, OB/GYN • Annual Physical & Preventive Care • Chiropractic	<b>\$0</b> co-pay	\$100 co-pay
<b>Urgent Care Visit</b>	<b>\$0</b> co-pay	\$100 co-pay
<b>Labs</b>	<b>\$0</b> co-pay	\$100 co-pay
<b>Tier One Office Visit Note:</b> Office visits under Tier One are covered at 100% up to a maximum amount set by the plan. Charges above that limit are the member's responsibility.		

 <b>IMAGING, SURGERY &amp; HOSPITAL</b>									
<b>Specialist Office Visit</b>	<b>\$0</b> co-pay	\$100 co-pay							
<b>Advanced Imaging</b> • CT Scan, Ultrasound, Mammogram, MRI	<b>\$0</b> co-pay	Deductible & Coinsurance Apply <i>Coverage limited to Maximum Allowable Charge</i>							
<b>Outpatient Procedures</b> • Surgery, Diagnostic Procedures, Infusion Therapy, and more	<b>\$0</b> co-pay	<b>Deductible Options</b>							
<b>Inpatient Hospitalization</b> • Hospital stay, ICU, Labor & Delivery, and more	<b>\$0</b> co-pay	<table border="0"> <tr> <td><b>Single:</b></td> <td><b>Family</b></td> <td rowspan="3">                     HDHP &amp; DPC                      Plan Designs                      Also Available                 </td> </tr> <tr> <td>\$2,500</td> <td>\$5,000</td> </tr> <tr> <td>\$5,000</td> <td>\$10,000</td> </tr> </table>	<b>Single:</b>	<b>Family</b>	HDHP & DPC Plan Designs Also Available	\$2,500	\$5,000	\$5,000	\$10,000
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\$2,500	\$5,000								
\$5,000	\$10,000								
<b>Emergency Room</b>	<b>\$0</b> co-pay	\$7,800 \$15,000 Coinsurance <b>80%/20%</b>							
All specialist visits, imaging, outpatient, and inpatient services <b>must be initiated through Savvos</b> . Employee is responsible for any charges in excess of Maximum Allowable Charge.									

 <b>PHARMACY</b>	Participating Pharmacy	Non-Participating Pharmacy
<b>Generic Drugs</b>	<b>\$0</b> co-pay	Not Covered
<b>Name Brand Drugs</b>	<b>\$0</b> co-pay	Not Covered
<b>Specialty Medications</b>	<b>\$0</b> co-pay	Not Covered

**Disclaimer:** This program is an ERISA self-funded insurance plan administered by Clearwater TPA and managed by Savvos Health. This overview is for illustrative purposes only. Refer to the Summary Plan Description (SPD) for actual coverage, limitations, and exclusions.

# A Modern Solution to an Outdated, Inefficient Industry



## THE PROBLEM?

### A System Built on an Outdated Claims Model

Today, most health plans are still connecting with providers through a **network relationship**. These outdated **claims models** are creating **frustration** and misalignment among providers, employers, and employees.

An inefficient healthcare payment system and its lack of transparency perpetuate:

 **Runaway healthcare costs**

 **Skyrocketing insurance premiums**

 **A poor healthcare experience**

The good news? There's a better, more affordable way!



## SmartPay Eliminates Claims Processing

Savvos built SmartPay from the ground up to eliminate claims processing, and replace it with instant, direct payment for care. Your plan pays providers immediately at the point of care using digital payment rails.



### Why Cash Pay Works for Everyone



#### Providers:

When providers get paid immediately without billing or collections delays, they can offer significantly better prices. Those savings get passed directly to your health plan and your employees.



#### Employers:

Health insurance premiums are expensive because healthcare is expensive. Instant, direct payment slashes the cost of care, stabilizes premiums, and protects your bottom line.



#### Employees:

With costs reduced at the source you enhance coverage for employees and put money back in their pockets.

# The Savvos Difference



## Self Funded **and Simplified**

Savvos serves as your program manager and unites best-in-class partners into a single, streamlined system.



## Instant Payments **for Real Savings**

We pay providers instantly using digital payment tools, replacing the outdated claims process and enabling providers to slash costs at the source.



## Real-Time Conversations **to Power Care Coordination**

Employees use Savvos Connect to schedule care, get support, and access enhanced benefits.



## Next-Gen Health Plan **Infrastructure**

SmartPay eliminates billing bloat, empowers employees, and lowers costs without sacrificing care.

# How Savvos Tech Transforms the Healthcare Experience



Savvos brings modern tools to a broken system and gives your employees the experience they've always deserved with upfront clarity on pricing, no out-of-pocket costs, and stress-free doctor visits.



*"Super efficient, and easy to use. Highly recommend the SAVVOS platform!"*

— Kendric S.



## Routine Care, Powered by the Savvos Payment Card

Employee Benefits:



**Freedom to choose ANY provider** with no networks or restrictions



**Tap-to-pay at the time of service** without the billing hassles



**\$0 out of pocket** with no copays, deductibles, or surprises

## Scheduled Procedures, Powered by Savvos Connect

Employee Benefits:



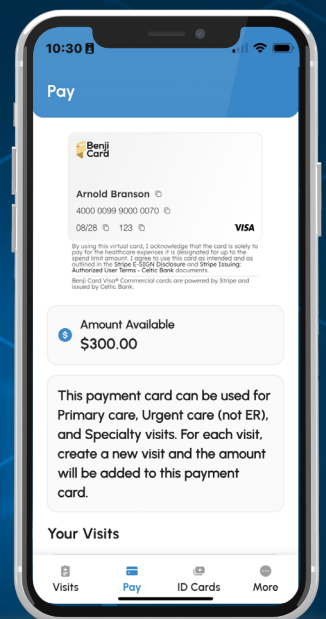
**One simple, connected conversation** to schedule care



**Know the cost upfront** before receiving care



**Eliminate surprise bills** and the endless statements arriving in the mail





## Office Visits (Primary Care & Urgent Care)

With Savvos SmartPay, employees receive a digital Savvos payment card to pay for medicare care at the time of service.

### How it Works:



**01** Employee notifies Savvos of upcoming office visit (with the app or via text message)



**02** Savvos immediately activates digital payment card



**03** Employee pays the provider at conclusion of office visit



**04** Employee asks for itemized statement and sends a photo of statement to Savvos

*\*Employee receives a text message reminder to ask for itemized statement when digital payment card is charged. The statement should include date of service, patient name, provider name, reason for visit, and amount charged. These details are needed to properly record this office visit. A photo of the statement can be uploaded in the Savvos app or sent via text. The digital payment card cannot be used again until this information is received.*





## Specialist , Advanced Imaging, Outpatient, & Inpatient Procedures

When employees need advanced medical care, such as a specialist evaluation, imaging, or outpatient procedure, Savvos makes it easy to schedule with high-quality, affordable providers who accept immediate payment. These services are paid directly by your health plan to the provider at the time of care.

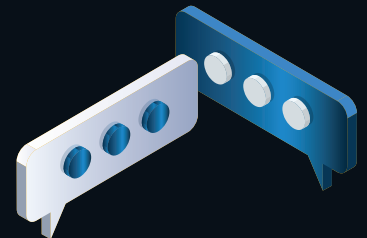
### How it Works:



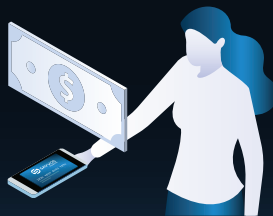
**01** Employee launches a procedure request within the Savvos app



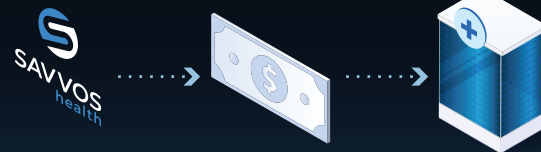
**02** The Savvos Member Support Team helps employee connect with high quality, affordable providers



**03** Savvos Connect creates a single conversation between the employee and providers to schedule care, answer questions, and finalize details



**04** For specialist consults, employee pays at the time of service with Savvos digital payment card



**05** For other medical procedures, providers are paid directly from Savvos at the time of service



## When a Traditional Claim is Necessary

For unexpected or emergency care, or situations where a medical provider refuses to accept a direct payment or is required to submit a claim to your health plan.

### Tier Two benefit schedule will apply

If direct payment isn't an option (such as unexpected hospital stay):

- Employee presents digital ID card located in the Savvos app
- Provider submits a claim to the health plan
- Claim is paid under the tier two benefit schedule



## Pharmacy Benefits

Prescriptions are covered 100% at participating pharmacies.

### How it Works:



Employee will find their digital prescription drug card in the Savvos app



Employee visits a participating pharmacy and presents prescription drug card



Employee pays \$0 for prescriptions

# Finalize Your Plan & Get Started!



Savvos makes it easy to launch a smarter, modern health plan built on Direct Payment Technology. Here's how to move forward.

## What We Need to Provide a Quote



### Employer Information

Employer Information, including locations, industry, and contact details



### Employee Information

Employee Information, including detailed census and enrollment information



### Health Plan Details

Health Plan Details, including current plan designs, current and renewal rates, and renewal date



### Health Plan Claims History

Health Plan Claims History: For self funded employers please provide previous two years of claims data

## Upgrade to a Health Plan That Doesn't Feel Like a Health Plan!

Ready to leave behind all the worst components of traditional health plans? It's time to upgrade to Savvos SmartPay! It doesn't feel like a health plan because it's affordable, predictable, and built around direct, real-time payments that put you in control.

Learn more today at [savvos.com](https://savvos.com).

