



# Savvos TierOne



*A Digital Healthcare Upgrade Your  
Employees Can Bank On... Literally!*



Replace high deductibles with  
**Zero out-of-pocket by  
integrating Savvos TierOne**  
into your existing health plan.

# A Modern Solution to Replace High Deductibles



Most employer-sponsored health plans still rely on traditional networks and outdated claim systems. These broken models drive up deductibles and create a disconnect between providers, employers, and employees, which results in:

 **Skyrocketing premiums**  
year after year

 **High deductibles**  
that employees can't afford

 **Limited transparency**  
around pricing or value

 **A frustrating experience**  
for everyone

Thankfully, there's a smarter, faster way forward with Savvos TierOne.


**Only \$0.23**

of every healthcare dollar you spend goes to treating your employees. The rest is wasted on a broken system.





Savvos TierOne is a digital upgrade that layers on top of your existing health plan, powered by the Savvos platform. By replacing networks and complicated claims processes with Immediate Cash Payment, it waives deductibles and out-of-pocket costs and creates a Tier 1 benefit level that you and your employees can start using right away. **Imagine...**

 **No copays or claims processing, and simply paying cash at the time of service.**

 **No balanced bill, and knowing the cost of a procedure in advance.**

 **No deductible and eliminating out-of-pocket costs for medical care.**

## Imagine... Immediate Cash Payment with Savvos Health.

Immediate Cash Payment with Savvos Health is making healthcare simple, engaging, and affordable. By simplifying how care is paid for, Savvos transforms the experience for both employers and employees.

## Why Immediate Cash Payment 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 can offer richer, zero dollar benefits, and put money back in employees' pockets.

Our digital healthcare platform removes the delays and red tape of traditional insurance to unlock faster payments, lower costs, and richer benefits.

# A Smarter Health Plan Begins With No Deductible



**Savvos TierOne** creates a direct connection with quality providers to deliver a better experience and help you save money on your health plan. As a result, your health plan agrees to waive deductibles and out-of-pocket costs for most medical procedures, **helping employees save money where it counts.**



## Eligible Services With Immediate Cash Payment

Free surgeries, imaging, and more.

### Outpatient Surgeries

- Knee Replacement
- Torn Meniscus
- Labrum Repair
- Spinal Fusion or Disc Replacement
- Hernia Repair
- Gallbladder Removal
- Hysterectomy
- Prostatectomy
- Ear Tubes
- Deviated Septum
- Tonsillectomy

... and so much more

### Imaging & Other Procedures

- MRI
- CT Scan
- Colonoscopy
- Carpal Tunnel
- Labor & Delivery
- Heart Ablation
- Cochlear Implant
- Infused Medications
- Lithotripsy (Kidney Stones)
- Cataracts

... and so much more



# Start Saving Without Starting Over

Bringing clarity, savings, and simplicity to your health plan doesn't have to be complicated. With Savvos, getting started is fast, flexible, and designed to integrate seamlessly with your existing benefits strategy.

Using Savvos is as easy as sending  
a text or visiting our website.

 Text "schedule" to  
(801) 938-4544 or

 Register at [savvos.com](https://savvos.com)




**Don't Shop Your Insurance.  
Transform Your Experience.**

Connect your existing health plan to Savvos and immediately reduce costs and eliminate deductibles without having to...

 Meet with  
countless  
brokers

 Review endless  
spreadsheets

 Research and  
interview new  
vendors

 Ruin your  
Christmas  
holiday

Savvos can be added to a health plan at any time; there's no need to find a new broker or third-party administrator, and you don't have to wait for renewal. Savvos works closely with your existing vendors, making now the perfect time to experience Immediate Cash Payment technology.

**Don't shop your insurance.  
Transform your experience.**

 **SAVVOS**  
health

# Frequently Asked Questions About Savvos



## **Q How does Savvos work with insurance?**

Savvos is a digital healthcare platform that connects to your health plan. This digital bridge with providers makes it simple for your health plan to pay a provider directly and save money. It's not a requirement to use Savvos; your employees can continue using providers in your network and submitting claims with their insurance ID card.

## **Q Do employees need to present their insurance card for medical procedures?**

Employees do NOT need to present their insurance card. Savvos supports direct, immediate payment from your health plan. However, employees must inform the provider that the appointment was scheduled through Savvos. If they hand their insurance card to the provider, they're initiating a claim through their network and will be required to meet their deductible.

## **Q What's required for employees to waive deductibles and out-of-pocket costs?**

Employees must schedule their medical procedure with Savvos and receive care from a Savvos-preferred provider to qualify for this enhanced benefit. A health plan representative must review the cost of the procedure to verify that the price is affordable and approve the free benefit. Keep in mind that some health plan designs, such as a qualified high-deductible health plan, may only allow a partial reduction for out-of-pocket costs.

**Healthcare Reimagined.**

No surprises. No complexity. Just better benefits for your employees.

[www.savvos.com](http://www.savvos.com)