

Happy New Year from edHEALTH!

I hope this note finds you well and warm. I am writing today on behalf of the board and the members/owners to share the latest news and updates about edHEALTH. You are receiving this email because you or one of your colleagues inquired about edHEALTH.

What is Educators Health (edHEALTH)? – a Quick Refresher:

edHEALTH is the smart healthcare solution for educational institutions.

Through a growing collaboration of schools, we are harnessing our power in numbers to successfully offer quality healthcare solutions at lower costs. This innovative approach allows our members more control over plans, total transparency of costs and processes, and a more proactive role in their healthcare. We are impacting the face of health insurance for the better.

How Does edHEALTH Work?

We offer you a simple, self-insured healthcare solution.

You offer your employees quality healthcare at lower costs with greater transparency and a nearly seamless conversion to plans that retain the similar coverage and doctors. The result is employee satisfaction and an opportunity for valuable institutional savings you can pass along to employees, students and families.

How is edHEALTH Different from Other Employee Healthcare Solutions?

- Member Owned: Savings and Profits Go Back to The School
- Full Transparency
- Everyone Has a Seat at The Table
- Focus on Savings NOT AT THE EXPENSE OF THE EMPLOYEES
 - Negotiated Fees with TPAs
 - Larger Group = Better Pricing, Less Volatility
- Population Health Management
 - Focus on Helping Employees and Their Families Navigate the Healthcare System and Make Better Decisions
 - Person Centric Clinical Prevention and Guidance Service
 - Healthier Employees = Lower Claims Costs + Added Productivity
- Long Term Solution

Facts and Figures:

- Members/Owners: 16 Educational Institutions
- Total Employee Participants: ~13,000
- Total Participants (employees + dependents): ~28,000
- Renewal increases for members/owners for January 1, 2019: **2.9% average decrease**
- Average 3-year premium increase: 0.5%
- Total premiums paid in 2018: \$175,000,000

Why Should We Join edHEALTH Now?

Your colleagues at the following institutions have already joined and have collectively since our inception in 2013 saved more than \$45M dollars that would have otherwise been paid to commercial carriers. Instead, those dollars have gone back to the schools:

- Bentley University
- Berklee College of Music
- Boston College
- Brandeis University
- Clark University
- Emerson College
- Lasell College
- Lesley University
- Olin College of Engineering
- Regis College
- Salve Regina University
- Suffolk University
- Wellesley College
- Wentworth Institute of Technology
- Wheaton College
- Worcester Polytechnic Institute

We are currently having conversations with educational institutions interested in becoming members/owners on January 1, 2020. We have some exciting news on that front, as well:

- Working Rate Quote: \$5,000 (reduced from \$15,000)
- Application/Membership Fee: \$0 (reduced from \$10,000)

*** Please note that this new fee structure, our fourth reduction since our inception, is a direct result of the collaboration, efficiencies, and pooled savings edHEALTH has realized over the last three years***

- Simple Savings Calculator: NO COST (provides an actuarial estimation of potential savings based on the historical savings of our members since inception) – available on our website at www.educatorshealth.org.
- New Partnership with National Independent Third-Party Administrator = Access to most large and small carriers and TPAs across the country

For more information about edHEALTH, please visit our website at www.educatorshealth.org or reach out to me using the contact information below.

I look forward to further discussing how we, edHEALTH, can work with you to control the ever-increasing cost of health insurance and the well-being of your employees, their families and your institution.

Warm regards,

Tracy