



# Our Industry-Leading Health Plan Advantages

A less costly health plan with a remarkable member experience built on next-generation technology and payment practices

Vitori has eliminated the excess costs and conflicts of interest in legacy insurance plans and upgraded what really matters—payment controls and the member experience.

Our **seamless, all-inclusive platform** combines medical claims administration, pharmacy benefits, preferred contracting, and member support under one umbrella.

We started with what's familiar—a nationwide physician PPO network—and added our proprietary Fair Market Payment™ algorithm to reimburse non-physician claims. With savings that are unattainable from legacy insurance plans, Vitori clients offer better benefits at a lower cost to attract and retain talent in a competitive market.

Members contact our **full-service concierge** for any and all needs through a single, client-specific phone number. They enjoy unrestricted provider access, free telemedicine, our \$0 Surgeons of Excellence program, built-in Rx manufacturer financial assistance for specialty medications, and are never liable for balance bills.

## MEDICAL AND Rx CLAIMS COST REDUCTION



Our proprietary, technology-enabled claim payment controls eliminate reimbursements based on discounted price-blind billing and artificial pricing indexes. This lowers costs, annual trend, and stop-loss risk.

- Vitori's advanced Fair Market Payment™ (FMP) algorithm determines payment that is fair for providers, employers, and members
- FMP payment is tailored by service type, geography, hospital cost accounting, cash pricing, historical reimbursement data, and more
- Fair, fast, and accurate payment within 5-10 days yields 99%+ provider initial acceptance, less than 0.25% balance billing, zero litigation, and less member friction than legacy insurance and RBP plans
- Proprietary Rx payment technology, comparative effectiveness-based formulary, and clinical management achieve lowest net cost



- 30% SAVINGS
- 80+ NET PROMOTER SCORES
- MAXIMAL PROVIDER ACCESS
- LESS SURPRISE BILLING THAN LEGACY INSURANCE AND RBP PLANS
- NO BALANCE BILLING LIABILITY FOR MEMBERS

\$1 MILLION



## THE \$1,000,000 VITORI VICTORY® GUARANTEE

Vitori will reimburse up to \$1 million if we don't hit our projected savings target.\*

You won't find this guarantee anywhere else.

\*This guarantee requires historical data and other inputs for establishing baseline and underwriting savings projections and may not be applicable to all clients



## REMARKABLE MEMBER EXPERIENCE

Vitori Health provides no-cost features and unlimited access to personalized Concierge Member Services through a single point of contact. Members enjoy significant out-of-pocket savings, expanded provider access, virtually no unexpected bills, zero out-of-network claims, and greater value from their plan.

- **Compassionate advocacy** in navigating the health care system
- No-cost telemedicine, including mental health services
- \$0 Surgeons of Excellence program
- **Rx financial assistance** and no-cost specialty medications
- Advocacy for securing **hospital financial assistance** to cover out-of-pocket expenses
- Help with providers, billing, and navigating the healthcare system
- **Mobile app** and member portal provide access to member ID, claims, plan information, and forms
- Ongoing communications and plan updates keep members informed



## HIGH-PERFORMANCE PHARMACY PLATFORM

Our science-based prescription drug program jettisons predatory practices to achieve the lowest net cost for plan sponsors, saving as much as 40% over legacy PBMs with no contractual gimmicks.

- Comparative effectiveness research creates an evidence-based formulary
- 100% of all manufacturer credits, rebates, and incentives are passed back to plan monthly—an industry first
- **Proprietary technology** determines the lowest accepted price at **67,000 nationwide pharmacies** every 24 hours and ensures the plan pays that price
- Eliminates spread pricing and the high-rebate, high cost, low-value drug prioritization used by legacy PBMs
- **Specialty Rx** copay coupon maximization and manufacturer financial assistance at no charge
- **International Rx sourcing** for higher cost and specialty Rx saves up to 90% on select medications



## PREFERRED NATIONWIDE SURGICAL PROGRAM

Vitori Health offers members preferred access to the country's **top surgeons** with compassionate support throughout the process.

- 450+ facilities, 1,500+ procedures, **no member cost share**
- Member deductible and coinsurance are waived
- Surgeons are rigorously credentialed and contracted at the physician and procedure levels
- Best-in-nation patient outcomes
- Best bundled pricing ensures lower costs and eliminates billing surprises
- Concierge support ensures a stellar member experience by managing everything from scheduling appointments and transferring medical records to discharge assistance and travel expense coverage



CREATE COMPETITIVE ADVANTAGE WITH BETTER BENEFITS AT A LOWER COST

Attract and retain talent using health care savings to fund other human resources

# VALUE

- **REMARKABLE MEMBER SUPPORT**
- **30% SAVINGS**
- **NETWORK AND OPEN ACCESS PLANS**
- **UNMATCHED SAVINGS GUARANTEE**