



Industry-first 3-Year Level Premium Health Plan

Vitori's Vantage plan gives employers 36 months of Fixed Premiums for stable cash flow and predictable budgeting.

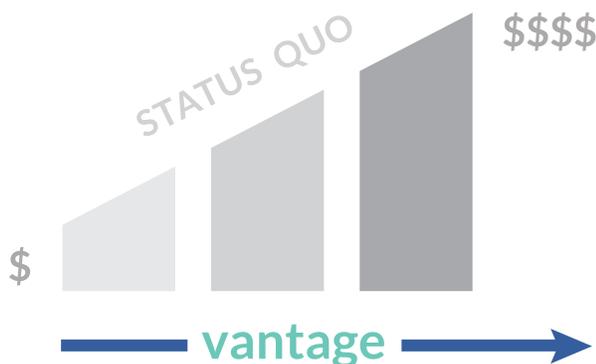
Long-term Cost Stability and Security

Health plan costs jump 10% or more annually. And as soon as you've suffered through one renewal, it's time to renew again. Vantage breaks the cycle of annual cost increases and countless hours of health plan shopping so you can focus on real business and workforce initiatives.

- **Complete** rate lock ensures 3 years of flat spending
- **No change** in administrative, claims, or reinsurance costs
- **Renew** for additional 3-year term
- **Surplus** can be applied to renewal or paid out

Banish Renewal Anxiety... for Employees Too!

Our game-changing Vantage plan delivers 3 years of month-over-month budget stability and a remarkably better member experience than legacy insurance carriers. Imagine the long-range financial peace of mind for you and your employees!



Employees Love Our Enhanced Benefits

- **Free** full-service member concierge
- **Cigna PPO** network and open access options
- **No balance billing liability**
- **\$0** PCP visits
- **\$0** virtual care for physical and behavioral health
- **\$0** nationwide Surgeons of Excellence program
- **\$0** generic Rx
- **\$0** Specialty Rx with MAP and lower cost sourcing

- ✓ 80+ Net Promoter Scores
- ✓ 100% Client Retention
- ✓ Advanced FinTech medical and Rx cost controls
- ✓ Innovation, Service, Security

How Can Vitori Offer a 3-Year Rate Lock?

Leading edge financial engineering and complete alignment with our clients' best interests are the foundation of innovative products like Vantage. Other industry firsts include our Fair Market Payment™ for intelligent medical provider reimbursement and Advanced Rx pricing technology for medication acquisition.

Employers can count on Vitori for more effective plan funding, claims administration, and global cost control mechanisms while delivering an exceptional member experience.

Why Don't Legacy Insurers Offer This?

Outdated insurance companies have no incentive to control costs or offer long-term financial protection for their clients. They are focused on quarterly profits and returns to their investors.

Every time healthcare costs rise for their clients, these insurance companies make more money. Locking in rates for multiple years would slow their revenue, profits, and shareholder earnings growth. And with no effective claims cost controls beyond denying services or claim payments, they would not be able to control their risk.

Are You a Good Candidate for Vantage?

Vantage is a unique offering in the marketplace that's best suited for employers who:

- Seek long-range budget stability
- Demand a meaningful and durable change in how healthcare is funded and administered
- Understand the need to communicate and manage change with their employees for the long term



"The Vantage plan isn't just good for our budget. Now we can confidently tell our employees that their health plan payroll contributions and cost sharing will stay the same for three years! That's a big recruitment and retention benefit."

CHRO, Multi-state manufacturing company



"Vitori's Vantage plan is a godsend for employers looking to get off the hamster wheel of annual health plan renewals and cost increases."

National Broker-Advisor



"The benefits of the Vantage plan are much more than its face value health plan cost stability. It helps cash flow, budgeting, growth funding, and the leadership time drain spent on healthcare... not to mention potential surplus dollars. In many ways, it's a no-brainer."

CFO, Nationwide services firm



It's Time for a Less Costly, More Compassionate Health Plan

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