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# **Reduce Benefit Burden**

Shift risk and costs away from your organization by offering a new choice, the Fenyx Health Group MSA, to your Medicare-eligibles.

You can reduce cost and risk...without transfering the burden to your beneficiaries. It's a win-win you can feel good about.

## An MSA Is Better for You



\$0 cost to offer and no ongoing costs tied to medical risk/utilization

Not subject to ERISA, and no-effort enrollment and renewals

Same plans available in all states, great for geodiverse populations

Can be offered alongside current benefits (does not have to replace)

Options available for groups wanting to contribute toward member costs

### Your Next Step We make it easy.

Register your group, then we'll discuss the best outreach and engagement program for your beneficiaries.

#### [Group Select Form URL]

[Agent Name] [Agency Name] [Contact info]

## **An MSA Is Better for Your Beneficiaries**

|   | Medicare<br>Advantage<br>Group MSA | Company<br>Plan | Other<br>Medicare<br>Advantage | Medicare<br>Supplement |
|---|------------------------------------|-----------------|--------------------------------|------------------------|
| \$0 premium                                       | <b>~</b>                           | ×               | $\checkmark$                   | ×                      |
| Annual deposit of money from <i>Medicare</i>      | <b>~</b>                           | ×               | ×                              | ×                      |
| Access to any Medicare-<br>participating provider | <b>~</b>                           | ×               | ×                              | $\bigcirc$             |
| No additional prior<br>authorization or referrals | <b>~</b>                           | ×               | ×                              | $\checkmark$           |
| Financial support programs and tax advantages     | <b>~</b>                           | ×               | ×                              | ×                      |

## **Beneficiaries Choose Their Best Fenyx Health Group MSA Plan**



Full-year amounts shown; deposit and deductible are prorated for partial year enrollments.



Fenyx Health Group MSA is an MSA plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.