



Official Healthcare Partner

 2024



www.ClearwaterHealth.com

Price Increases

Health Insurance Keeps Getting More Expensive, & You're Getting Less Coverage

It's a big problem for everyone.

But it's especially bad for entrepreneurs.

2x

Premium Increases

Premium Increases are 2x higher for small employers than for large companies.



A Better Option

Clearwater Is Giving Small Businesses A Better Option

We can help you with:



Affordability

We offer comprehensive health plans with medical, dental and vision coverage. You get access to \$0 healthcare options, including virtual care and mental health.



Accessibility

Allowing members, the broadest access of providers – ensuring that you get the care you need, when you need it.



Simplicity

Your healthcare shouldn't be confusing. We provide members with a simple, fair, and easy-to-understand experience.

Major Medical

The Clearwater Difference



Major Medical plan through Clearwater

- You get 24/7 Telemedicine with \$0 Copay
- Access to a larger PPO Network
- Low Cost Prescriptions, \$0 For Generic brands.

Other Plan

- Higher Premiums that Increase Yearly
- No Care Coordination to Help Find Higher Quality Care at a Lower Cost for Major Procedures.
- No Compassionate Customer Service Team that Makes You the MVP in Your Care Journey

Perks to Give Peace of Mind

Available Perks



Free Telemedicine

Unlimited \$0 visits with doctors available 24/7.



Preventive Care

Plan provides \$0 care for preventive services as outlined by the Affordable Care Act.



Mental Health

We've partnered with Talkspace to offer virtual mental health.



Low-Cost Rx

Most plans have \$0 generic prescriptions and patient prescription programs to help with high-cost Rx.

Upgraded Network

Unrestricted Access To Providers For Major Procedures On ClearShare Plans

Care Coordination

White glove service to help you find high-quality, fair priced providers. When members utilize the providers we recommend, care will be FREE!*

PPO Network

Plans are part of a nationwide PPO network, allowing for broad access to providers.*

Out-of-Network coverage

Out-of-network coverage on some plans.*

**Available on select plans*

Why This Matters?

Our PPO Network Gives Employees Immediate Access to Over 1 Million Providers Nationwide.



Something For Everyone

Major Medical Insurance

- Copay and HSA Plans
- PPO network
- Low copays
- Range of deductible options
- Affordable premiums

Innovative ClearShare Plans

- Healthshare based - Basic, Advanced, HSA
- PPO networks for day-to-day services
- Low costs for day-to-day care
- Low annual max (out-of-pocket)
- Lower monthly costs
- No restrictions on providers for major procedures

Supplemental Insurance

A la carte options include:

- Dental, Vision
- Accident
- Critical Illness
- Hospital Indemnity

How To Choose?



Major Medical Insurance

- Interested in “traditional insurance”, done better
- No limitations on pre-existing conditions or age
- Have the most robust coverage of all plans we offer
- May not be best for those in the middle of a treatment plan

Innovative ClearShare Plans

- Interested in a unique, innovative healthcare solution in exchange for a lower cost
- ClearShare is not insurance
- Plans are for people under 65
- Tobacco-users pay \$50 more a month, limited coverage for some tobacco-related illnesses
- Major pre-membership conditions from the past 12 months are not covered on the plan

Traditional Marketplace

If a plan on www.healthcare.gov is the better fit, we'll help you sign up.

Next Steps

Getting Started

- Go to myagenthealth.com
- Book a meeting
- Meet your Benefits Consultant
- Sign up when you are ready



Questions?

