



*Successfully transition to a health benefits program that creates happier employees, reduces costs, and frees up time for meaningful work.*

### How It Works

- ▶ Employees choose the health plan that best fits their families' needs.
- ▶ Employers fix their costs by giving employees monthly healthcare allowances.
- ▶ Once implemented, it takes less than 5 minutes per month to administer online.

### Why It Works

Group health insurance is broken... and ZaneHealth is the solution!

With ZaneHealth, employees take control of their healthcare and employers can offer a health benefits program that creates happy, loyal employees.

### ZaneHealth Advantages

**Happier Employees** – With ZaneHealth, employees choose the health plan that best fits their families' needs. Individual health plans cost 20-30% less than traditional group plans. Plus, new healthcare subsidies are available to qualifying employees.

**Controllable Costs** – Employers fix their costs by utilizing a defined contribution approach. There are no minimum or maximum contribution requirements, and employers can vary employee contributions based on job criteria.

**More Time for Meaningful Work** – Once implemented, ZaneHealth takes less than 5 minutes per month to administer online. No more annual renewals – ever. Employees maintain a direct relationship with insurance company.

**Easy Transition** – ZaneHealth's implementation team will ensure a smooth and fast transition for you and your employees. Setup health benefits in less than 15 minutes online, with a 100% paperless process.

## How ZaneHealth Works



### Employee Purchases Health Insurance Policy

With personal policies, employees can choose exactly the coverage they need from any carrier in any network. This generally costs 20-30% less than group insurance premiums.



### Employee Submits Request for Reimbursement ("Claim")

Claims can be submitted using ZaneHealth's online system, or via fax or mail.



### ZaneHealth Claims Processor Approves Claim

Claims are processed no later than two business days from when they are submitted, although they are generally processed within the hour.



### Employer Reimburses Employee

Reimbursements can be made through payroll, direct deposit, cash, or check.