

Intelligent Health Benefits

Classic and Plus – you choose what’s right for your plan design.

Apostrophe Intelligent Health Benefits already offers self-funded plan sponsors significant control over the cost of health benefits and their members’ experience with providers. With the introduction of another option—**IHB Plus**—we’re making it possible to exercise even more control over spend.

IHB Plus stands out from our Classic plan in two distinct ways:

✓ Expanded prior authorization steerage to ensure the best possible care for your members at the most cost-effective price.

✓ Penalties for non-preferred provider facilities include no prepayment or balance bill support to discourage use of these locations.

Compare our traditional **IHB Classic** with the new **IHB Plus** to determine which plan will best serve your members.

Classic	Plus
For plan sponsors who want to keep things simple	For plan sponsors who want more control over their plan spend
KEY BENEFITS	
<ul style="list-style-type: none"> • No network limitations • Member Pay • Smart shopper savings • White Glove Member Care (including limited redirection) 	<p>Everything in Classic, Plus:</p> <ul style="list-style-type: none"> • Steerage to smart shopper locations earlier in the pre-authorization process • No prepayment or balance bill support when members use non-preferred facilities
PRICING	
\$58 PEPM	\$66 PEPM



the real value for IHB Plus

You'll recognize everything about your IHB Plus plan, as it provides all of the industry-leading features you depend on from the Classic Apostrophe program.

The new enhancements may better align with the goals and needs of your plan if you're ready to:

- 1 Empower members** to make better healthcare purchase decisions.
- 2 Maximize savings** by directing to lower cost, higher quality facilities.
- 3 Reduce costs** by avoiding high cost balance bills and prepayments.

We are constantly improving our **Intelligent Health Benefits**.

Your Client Success Manager is ready to answer any questions you may have and help you determine which **Intelligent Health Benefits** option will return the most value for your plan and your members.

ready to upgrade?

8am-6pm Local Time
Monday through Friday

email: hi@apostrophe.health
call/text: [866-810-7766](tel:866-810-7766)

Call, text or email us! We're here to help.

