

# intelligent health benefits

it's time to take control of costs and improve your experience

Apostrophe is the mid-market leader in intelligent health benefits. **We replace your administrator and legacy provider network to deliver better benefits for less money**



## Transparent Network

- High-quality doctors, hospitals and clinics
- Fair, transparent referenced-based pricing
- Steerage to high-quality, lower-cost providers



## \$0 Benefits that rival the big guys

- Specialty procedures and surgeries
- Labs, imaging and walk-in clinics
- Virtual Health: *Urgent, behavioral and physical therapy*



## MemberPay\*

- No billing chaos
- Super EOB®: *Easy-to-read, consolidated monthly statement*
- Compassionate repayment options



## Member Care

- Comprehensive onboarding and education
- Attentive, jargon-free support
- Benefits that feel like benefits

“You guys, are hands down, now my favorite insurance company ever. My doctors love you too and said they wish all insurance companies were like you. You’re so amazing!”

- Apostrophe Member



## \*MemberPay (it's so unique, we're mentioning it again!)

Because Apostrophe pre-pays providers both the plan and member share, this simplifies the billing process and eliminates common areas of friction.

- Providers don't need to collect payment from members.
- Members are shielded from aggressive hospital collections and denial of care.
- Members get 0% interest long-term repayment options.
- Members and HR don't need to sort through bills to determine what's a real bill and what's a balance bill.



## why choose **apostrophe**

Everything we do is guided by our values: simplicity, transparency and love.



We believe in business as a force of good.

### our transparency pledge

We don't receive referral bonuses from our partners.

All discounts and refunds are passed through to the plan.

save up to  
**25-30%**  
in the first year

*compared with  
a traditional PPO*

ready for a health plan that actually takes care of you?

**oh health yeah!**

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