

# nonstop<sup>®</sup> WELLNESS

NSW + ANCOR

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Our mission is to support organizational growth and sustainability by providing high-quality, affordable employer-sponsored healthcare for the organizations that serve our communities

**WE ARE COMMITTED TO:**



Changing the status quo of healthcare



Saving you and your employees money



Being a true partner for your organization

# Employee Advantages



Reduction or elimination  
of out-of-pocket costs



First dollar coverage



No carrier or network  
changes needed

# Employer Advantages



Fixed costs



Reduced premiums



Return of Reserve



Daily aggregate  
claims data

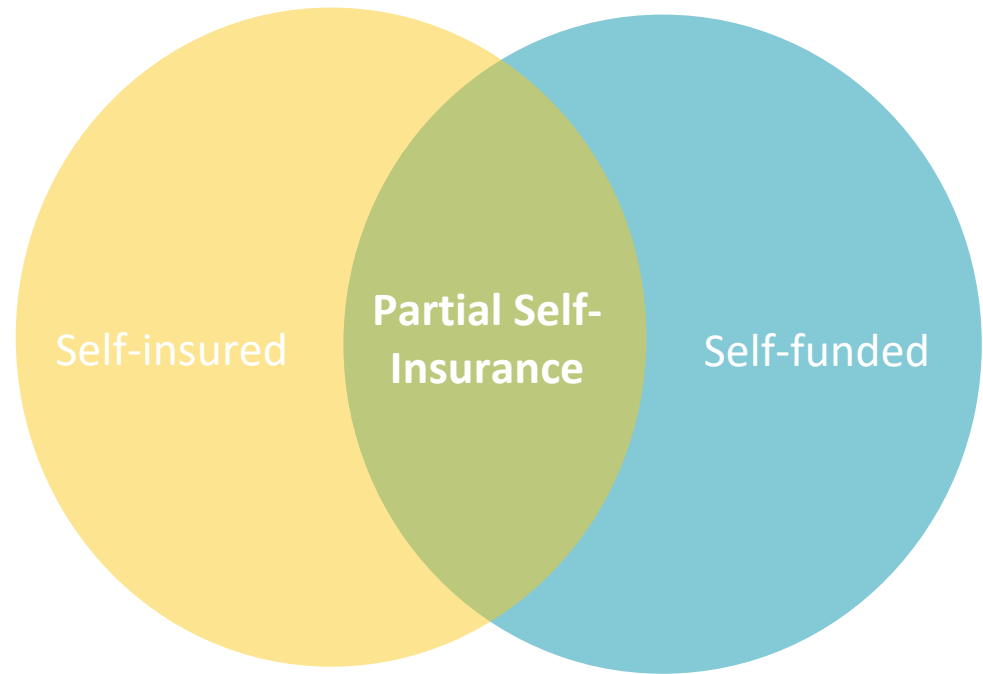


Retention  
and recruiting

What is partial  
self-insurance?

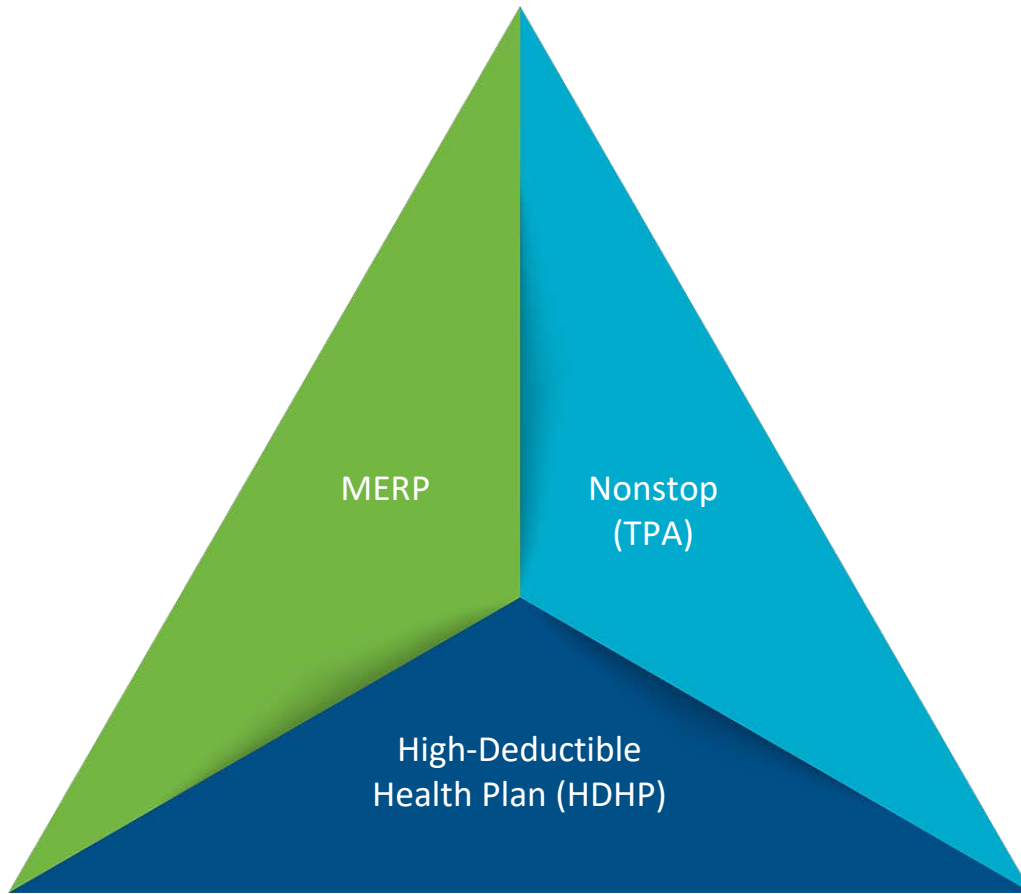
# Partial Self-Insurance

- Blends the best of fully-funded with the best of self-funded
- Allows organizations to save money and offer better benefits
- BUT...there are still financial and administrative challenges



What is the Nonstop  
Wellness program?

# The Nonstop Wellness Program



**HDHP:** High-Deductible health plan with affordable monthly premiums. Fully-insured, level, or self-funded.

**MERP:** Medical Expense Reimbursement Program runs adjacent to the HDHP and pays employees' medical claims as they are incurred.

**Nonstop TPA:** Third-Party Administrator that projects claim utilization and bills client a fixed monthly rate to fund the MERP.



# Nonstop Wellness: Partial Self Insurance



## 1. Project utilization

Nonstop projects medical claim utilization and bills a fixed monthly rate.

Costs are fixed.

## 2. Pay medical claims

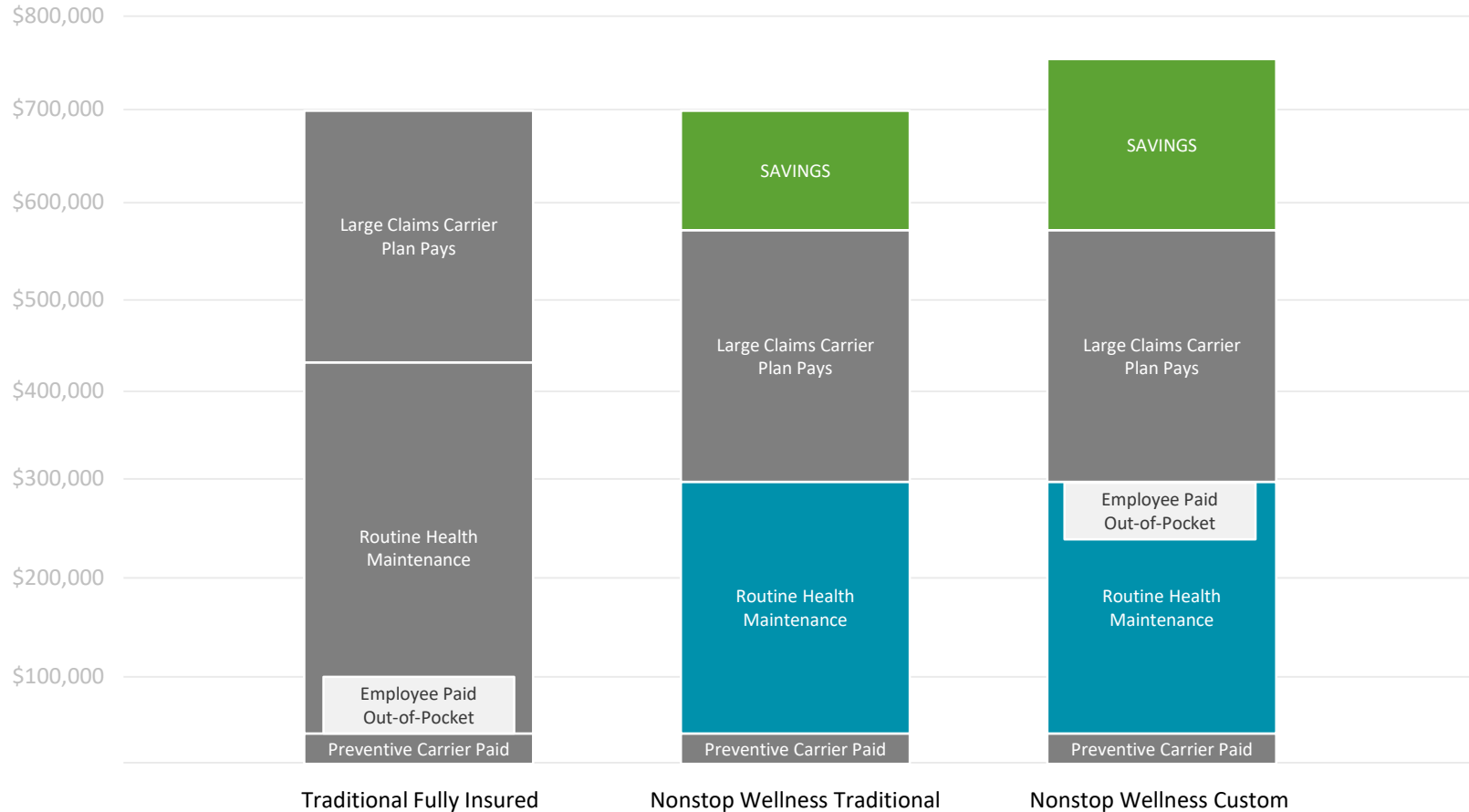
Nonstop pays medical claims as they are incurred, potentially up to an employee's out-of-pocket maximum.

Employees could pay \$0 for medical services.

## 3. Return unused funds

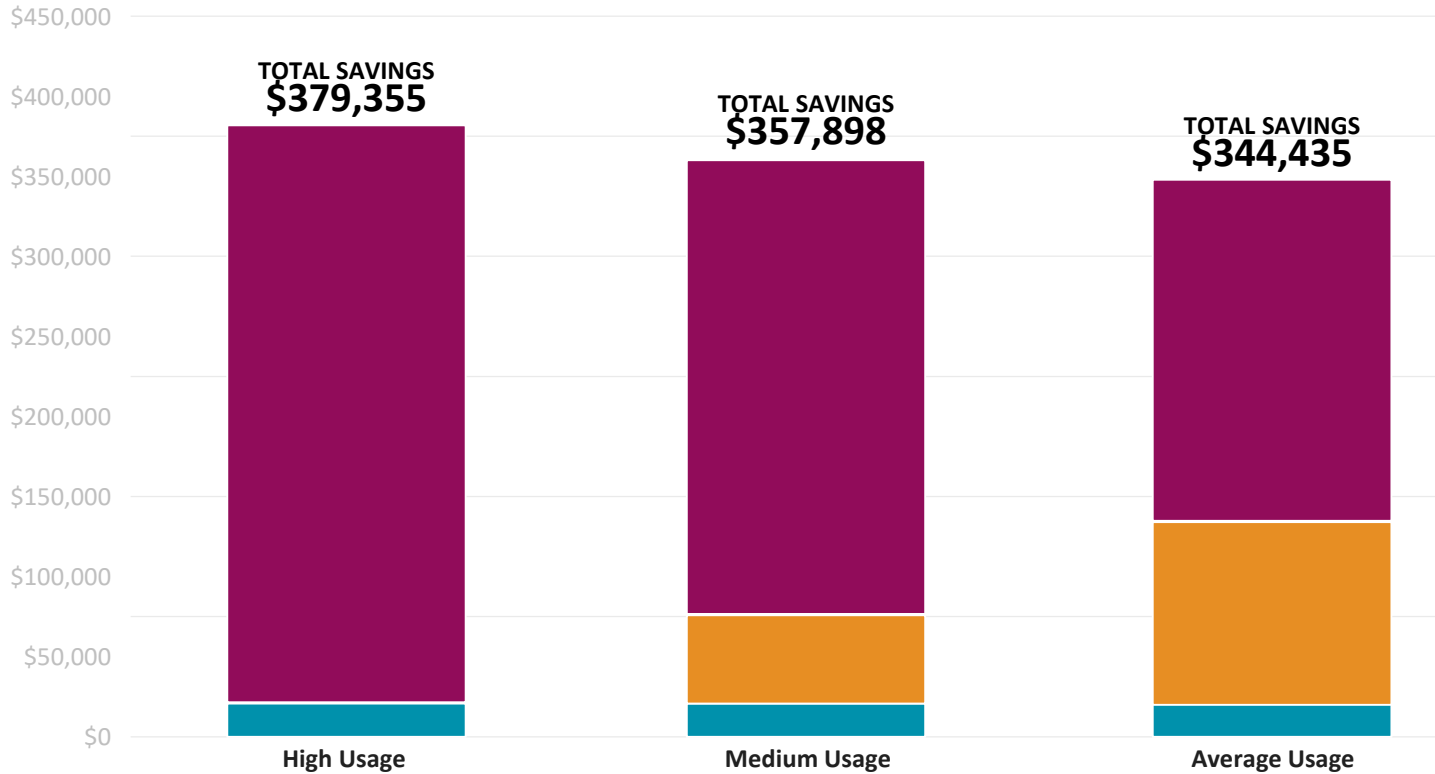
If medical claims are below Nonstop's projected utilization, 2/3rds are returned to employer.

# Nonstop Wellness: How it Works



# Savings Chart

Representative of a client with 250 employees



	High Usage	Medium Usage	Average Usage
<b>Employee Savings</b>	\$358,788	\$280,540	\$211,092
<b>Return-of-Reserve</b>	\$0	\$56,791	\$112,776
<b>Premium Savings</b>	\$20,567	\$20,567	\$20,567

# The Nonstop Wellness Program: Advantages



**Reduced premiums**



**Quarterly return  
of reserves**



**Simplified experience  
using a medically-coded  
Visa Card**



**Reduced/eliminated  
out-of-pocket expenses**

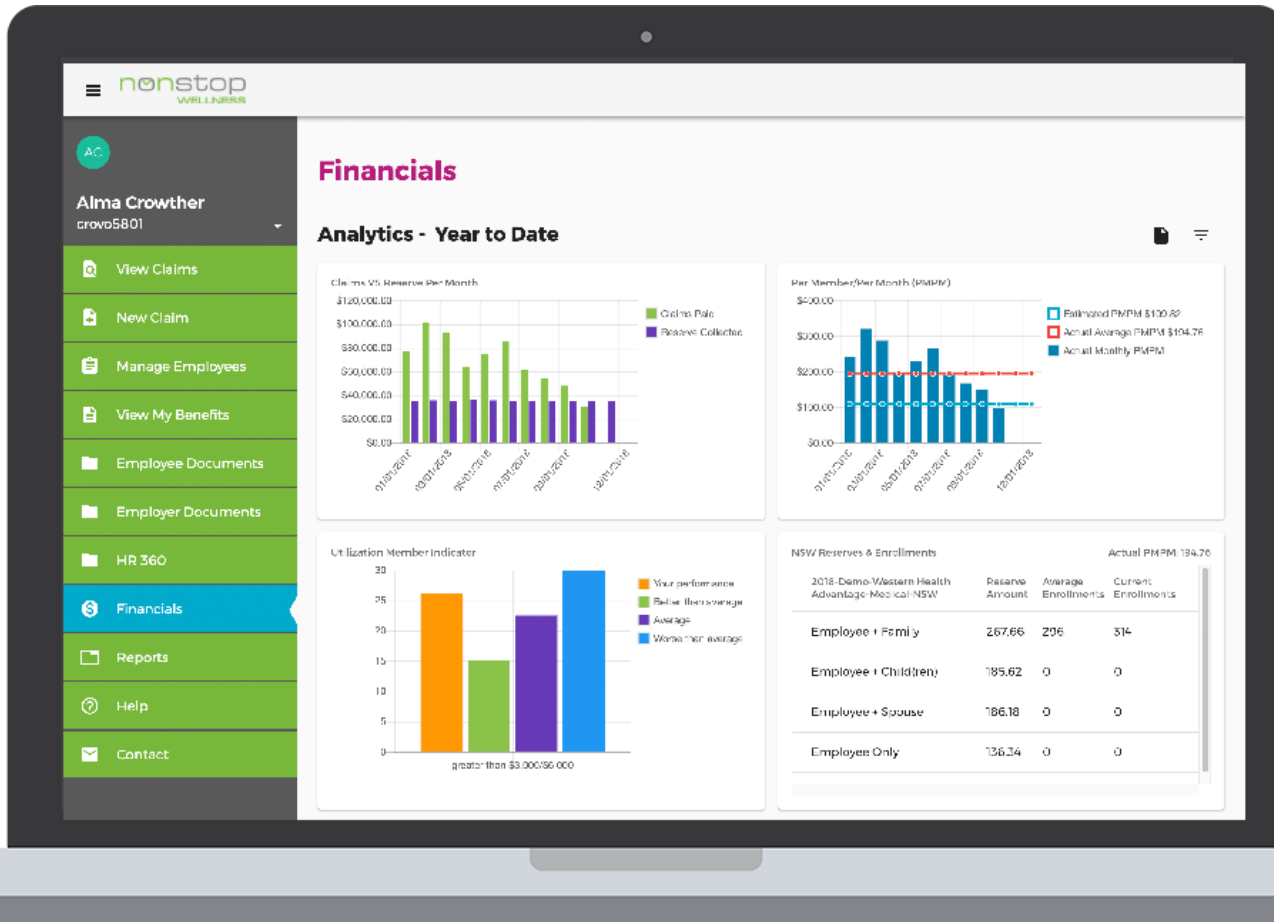


**Platinum-level  
benefits**

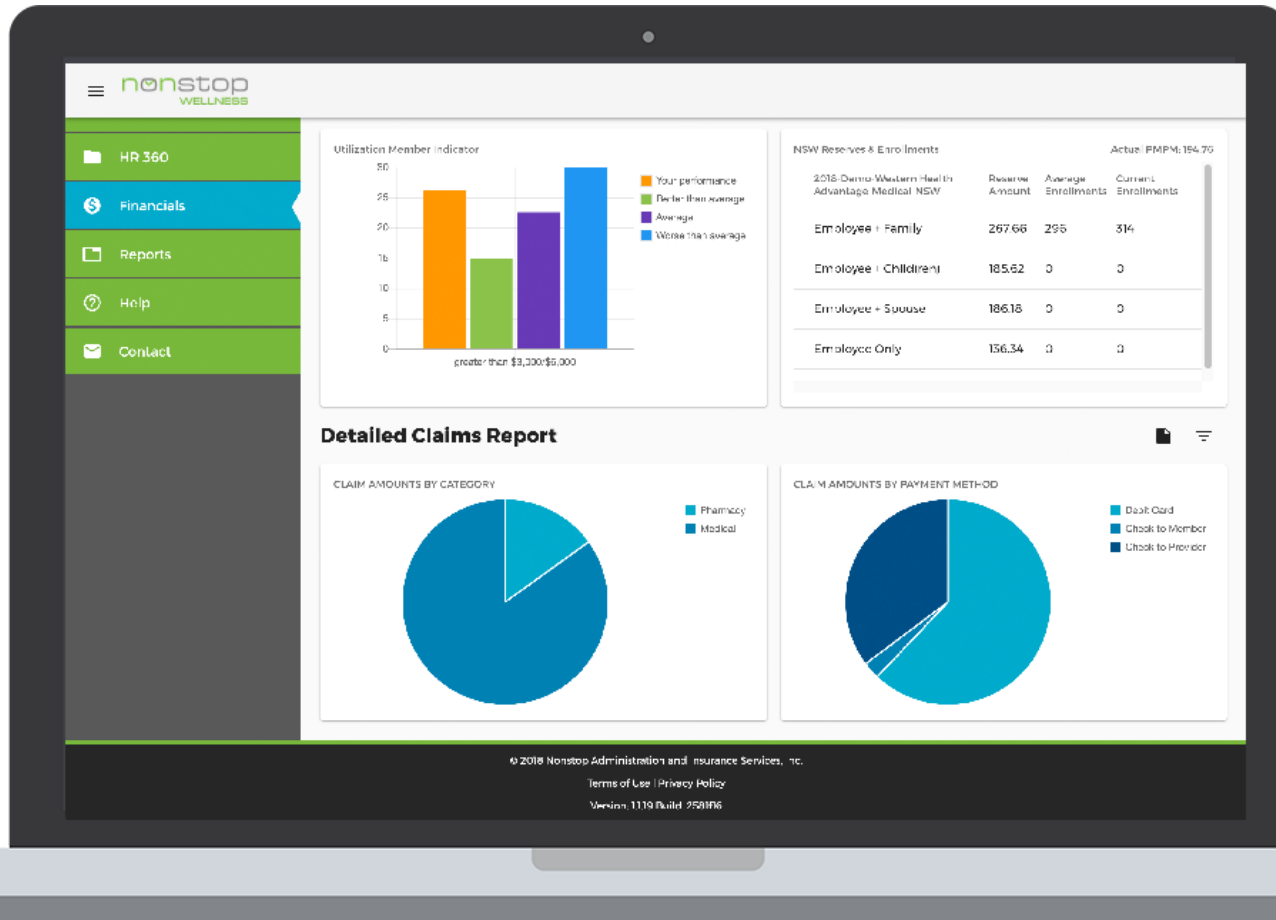


**No carrier  
changes**

# Nonstop Exchange Reporting



# Nonstop Exchange Reporting



# What Can Members Do in NSE?

The screenshot displays the Nonstop Wellness member portal. The left sidebar contains a navigation menu with the following items: 'My Claims', 'New Claim', 'Manage My Benefits', 'View My Benefits' (highlighted in blue), 'Employee Documents', 'Help', and 'Contact'. The main content area is divided into two sections: 'Upcoming Benefits' and 'Current Benefits'. The 'Upcoming Benefits' section shows 'No future enrollments' and a link to 'Manage Enrollments'. The 'Current Benefits' section contains a table with the following data:

Type	Plan Name	Group Number	Coverage/Contribution	Effective Date	Per Period Deduction	Termination Date
Medical	2018 Demo BCBS Medical NSW	P45T4	Employee + Family	09/01/2018	\$120.00	
Dental	2018 Demo MetLife Dental OUT	5940512	Employee + Family	09/01/2018	\$59.21	
<b>Total Cost Per Pay Period</b>					<b>\$159.21</b>	

At the bottom of the page, there is a footer with the text: '© 2018 Nonstop Administration and Insurance Services, Inc. Terms of Use | Privacy Policy'.

We look forward to providing a savings analysis  
for your organization.

For questions please contact:

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