



# Transforming Employee Health Benefits

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The rising cost of healthcare is hurting employers  
and their employees.

ParetoHealth makes benefits affordable again.



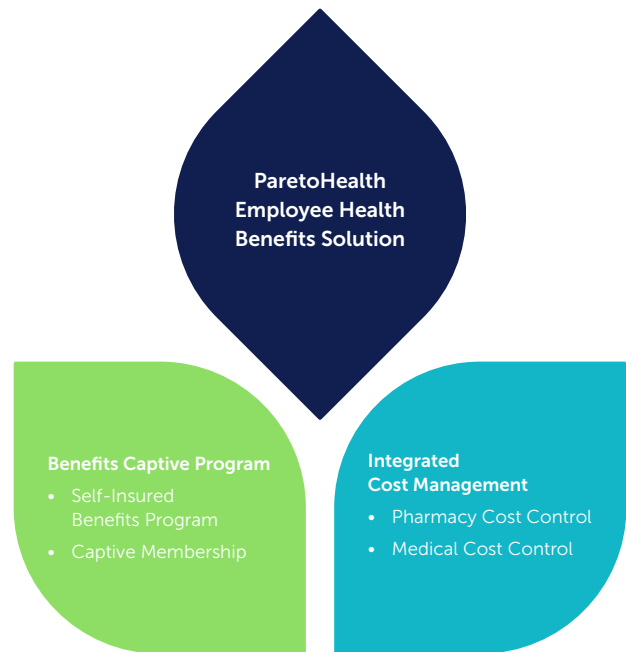
# Disrupting the economics.

## The power of the captive.

Before ParetoHealth, only Fortune 500 companies were able to manage the risks that come with being self-insured and reduce their healthcare claims costs. We changed that.

We brought over 1,400 employers with hundreds of thousands of employees together in a group captive to give them the buying power they need to protect themselves against the high cost of ongoing and catastrophic claims.

Then we partnered with benefits consultants, TPAs, and network providers to create a complete self-insured benefits solution, and integrated the best healthcare cost management services in the industry to create the ParetoHealth Employee Benefits Solution.



**In our first year as a member, our benefits spend was less than \$800K. \$400K less than the renewal offered by our former insurance carrier.**

JONATHAN MITZ  
SVP Corporate Risk Mitigation, Ennis Electric

# Contrarian from the start.

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The trend began decades before but by 2010 the cost of a good, fully-insured health benefits plan had become too much for many small and medium-sized businesses. Year after year, employee coverage was eroding along with employer profits.

ParetoHealth was founded in 2011 with a bold vision that ran against the conventional wisdom: Everybody said self-insurance was too risky for small and medium-sized businesses. We knew that our innovations would reduce the risk, save money, and make benefits affordable again.

# Committed to the good fight.

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We celebrated our first client in 2012. Today, we serve more than 1,400 businesses covering more than 440,000 lives with a complete ecosystem committed to the fight for affordable benefits.

ParetoHealth is the largest health benefits captive manager in the country and a one-of-a-kind source for turnkey, affordable self-insured employee health benefits solutions for small and medium-sized businesses from coast to coast.



**With ParetoHealth, the risk in self-insurance is manageable and we reduced our benefits costs by \$2M in our first three years.**

CORI EKMAN  
SVP Human Resources, Nagra USA

# The numbers say it all.

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We've come a long way thanks to the success of our clients. They've saved millions without compromising their benefits plans. By every metric that matters, ParetoHealth has achieved remarkable things with and for our clients.



**1,400**

We help more than 1,400 employers with more than 440,000 lives covered save on their benefits.



**\$550M**

We manage more than \$550M in stop-loss premiums—we're a major force in the stop loss insurance market.



**97%**

97% of the employers who have joined us are still with us and we work hard to keep it that way.



With ParetoHealth, we've been able to design our plans in a way that supports our employees and their needs, while at the same time spending our benefit dollars wisely.

KAT TARVER  
Director of Human Resources, Foresight Group

## Join us.

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Transform *your* employee health benefits.

ParetoHealth. 

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