



# Transforming Employee Health Benefits

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

ParetoHealth makes accessing and affording quality benefits, possible.



# Disrupting the economics.

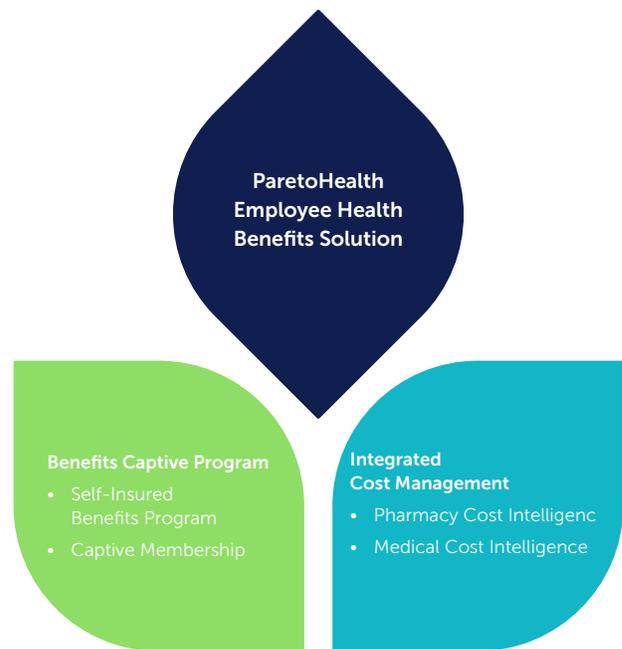
## The power of the captive.

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've brought over 2,200 employers with hundreds of thousands of employees together in a group captive designed to enhance employee healthcare, without high costs. Plus, we've equipped them with the buying power they need to protect themselves against the high risk of ongoing and catastrophic claims.

We've also partnered with benefits consultants, TPAs, and network providers to create a complete self-insured benefits solution, integrated with the best healthcare cost management services in the industry.

This is 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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With an upward trajectory year after year, by 2010, the cost of a good, fully-insured health benefits plan had become too much for many medium-sized businesses. Employee coverage was eroding along with employer profits.

To empower these companies, ParetoHealth was founded in 2011, with a vision that ran against conventional wisdom— everybody said self-insurance was too risky for medium-sized businesses. But we knew that our innovations would not only reduce this risk and help save money but also make benefits affordable for everyone.

# Committed to the good fight.

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We celebrated our first client in 2012. Today, we serve more than 2,200 businesses covering more than 715,000 lives with a complete ecosystem committed to the fight for affordable benefits.

ParetoHealth is the largest health benefits captive manager in the country and offers a one-of-a-kind source of turnkey and affordable self-insured employee health benefits solutions for 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 Members. They've saved millions without compromising their benefits plans. By every metric that matters, ParetoHealth has achieved remarkable feats with and for our Members.



**2,200**

We help more than 2,200 employers with more than 715,000 lives covered save on their benefits.



**\$800M**

We manage more than \$800M 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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