

**apostrophe**  
intelligent health benefits

Rewiring Healthcare with

intelligent health  
**benefits**





America's  
healthcare  
**is broken.**

Apostrophe is  
**here to fix it.**



no matter what,  
**we've got you covered.**

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Apostrophe is an intelligent health benefits platform delivering better healthcare benefits at lower costs to self-insured employers.

We've rewired how money flows between providers, employers and members to cut waste and pass the savings onto our customers.

### Why Our Customers Can't Stop Smiling

**20% or more**  
savings from  
year one

**benefits** that  
actually feel like  
benefits

**outstanding**  
member  
care service

# an open source health plan

Nothing should get in the way of access to cost-effective, high-quality care. Apostrophe is an intelligent health plan.  
**No networks. No limits. No kidding.**

Our operating system is powered by simplicity, transparency and love.



## SIMPLICITY

Say goodbye to complicated billing and confusing network rules.



## TRANSPARENCY

Know what you're spending and what you're saving.



## LOVE

Get great benefits with help from real people when you need it.

Read on to learn how Apostrophe is fixing health plans for self-insured employers. **And get ready to smile.**



# “out of network” isn’t a thing anymore.

## Pain Point

Why do we call it a network when it causes so much disconnection?

Health plan networks limit us. They can keep people from getting the care they want from the providers they trust — especially when changing to a new plan or network.

## How We Fix It

**Easy: we got rid of the network.** Apostrophe works with all providers: no doctor, clinic, location or treatment is off-limits. You decide what options are on your health plan — not us.

## What Gets Better

- Keep your care providers or enjoy the freedom to find new ones
- Say goodbye to searching for in-network options with open access to all
- Stick with the plan you have and change it when you want to



# save 20% or more from year **one.**

## Pain Point

Health plans go up in price each year — usually 12% or higher.

You know what else goes up? Your blood pressure, when you feel stuck between the health plans you want and the health plans that work with your budget. That shouldn't be an "either or" decision.

## How We Fix It

Apostrophe pays providers 100% of the plan and member share and then bills members directly. Providers no longer have to chase patients for collections, and Apostrophe passes the savings directly to our customers.

## What Gets Better

- Most customers save 20% or more in their first year with Apostrophe
- Save with a blend of direct contracts, cash pay and reference-based payments

## How It Works

1. Member uses Apostrophe card at their provider.
2. Provider bills Apostrophe — not the member — and we pay the provider 100% of the bill.
3. Member gets single bill from us and can pay using HSA, HRA, credit card or payment plan.



# say no to **billing confusion.**

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## Pain Point

We've all gotten it: the medical bill we don't have to pay. Or do we? *We don't ... right?*

Bills, copays, deductibles and explanations of benefits are too confusing. Billing chaos takes up everyone's time as members, employers and providers try to figure out who pays for what.

## How We Fix It

Members don't pay anything when they go to the doctor. Apostrophe sends members fully-audited, single bills that are easy to understand. Members can view and pay bills in one place online. If they have questions, our concierge team takes care of them with one-on-one service.

## What Gets Better

- No more billing confusion – get simpler bills **directly from Apostrophe**
- Our concierge team holds members' hands in understanding bills and charges
- Pay for the services you need, and nothing more



# know where to go.

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## Pain Point

Finding quality care providers can be a challenge. Finding in-network specialists with great references within 10 miles of your home or office? That can seem like a miracle.

Without help picking skilled providers, many people turn to the “hive mind” to source medical referrals. And no one should be finding their neurosurgeon on Yelp. Period.

## How We Fix It

Our concierge team personally guides members to the most cost-effective and convenient quality care. Apostrophe recommends providers based on established relationships and data.

## What Gets Better

- Outstanding member care with extended hours and off-hours call back
- Members get jargon-free real talk by phone, chat, email and text
- Smart shopper bonuses offer financial incentives for good decisions



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I haven't been this excited about my benefits **in 15 years.**

It's so good to know somebody **finally has my back.**

| Apostrophe Member \*

\*Apostrophe does not share member information to comply with HIPAA standards.



# get the care you want **when you need it.**

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## Pain Point

Does it ever feel like you spend more time scheduling appointments than actually talking with your doctor?

When, where and how you see providers depends on their schedule — not yours — and access to quality care is even more difficult outside of major cities.

## How We Fix It

Apostrophe has a vast ecosystem of flexible options in local or virtual care. Refill prescriptions by app, get second opinions over the phone and have video consults with trusted partners from home.

## What Gets Better

- Get help from a wide selection of trusted Apostrophe partners
- Consult with providers from anywhere in the U.S.
- Have total flexibility in receiving quality care



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I can't tell you how  
**impressed I am.**

**You all have been amazing.**  
My coworkers are all  
very impressed, as well!

| **Apostrophe Member \***

\*Apostrophe does not share member information to comply with HIPAA standards.

## we make it easy for you!

Changing health plans can be stressful.  
Apostrophe's here to make your life easier from day one.

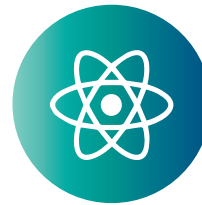
Switching to Apostrophe means you:



Keep your  
enrollment periods



Keep your current  
plan architecture



Keep your  
sanity

**relax.**  
you won't feel a thing.

## our transparency pledge

We believe in business as **a force of good.**

Transparency keeps us aligned with our customers. Our revenue comes only from administrative fees. We do not receive referral bonuses from our partners. We do not add markups to clinical costs and claims. All discounts and refunds are passed through to the customer.

### Who We Are

Apostrophe Intelligent Health Benefits replace your current administrator and legacy provider network to deliver better benefits for less money to self-insured employers. Apostrophe is driven by simplicity, transparency and love to provide market-leading member care and put employers back in control of cost and experience.



Based in Denver, Colorado, Apostrophe is a Certified B Corporation and a 2019 Health Value Awards winner. For more information, visit [www.apostrophe.health](http://www.apostrophe.health)



# Ready for a health plan you'll really love?

Learn how Apostrophe  
can save you **20% or more**  
**from year one.**



[info@apostrophe.health](mailto:info@apostrophe.health)

[www.apostrophe.health](http://www.apostrophe.health)



**apostrophe**

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