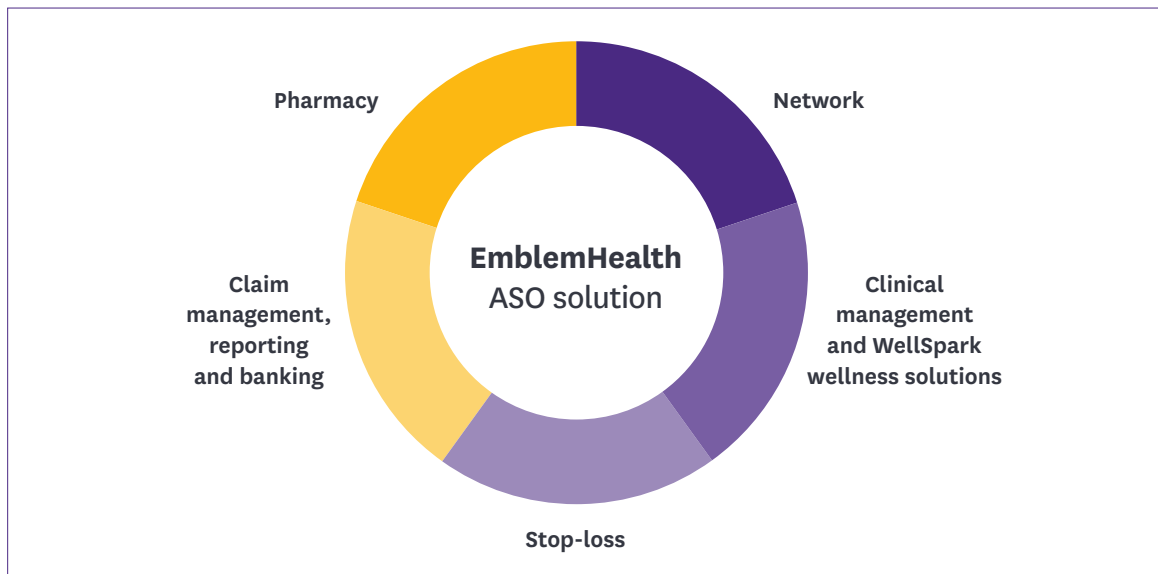


EmblemHealth Self-Funded Plans — Administrative Services Only (ASO)

Greater financial control with benefit design flexibility.



EmblemHealth's Administrative Services Only (ASO) solution can control costs, generate savings, and manage risk for businesses who want to self-fund. All while helping to improve employees' health.



Bridge Network Connects to More Discounts

Our Bridge Network gives you the best of our robust regional presence in New York, New Jersey and Connecticut bolstered by the national access of FirstHealth[®]. Members can get in-network care throughout the United States with access to more than 744,000 providers.*

Flexible Stop Loss Solutions

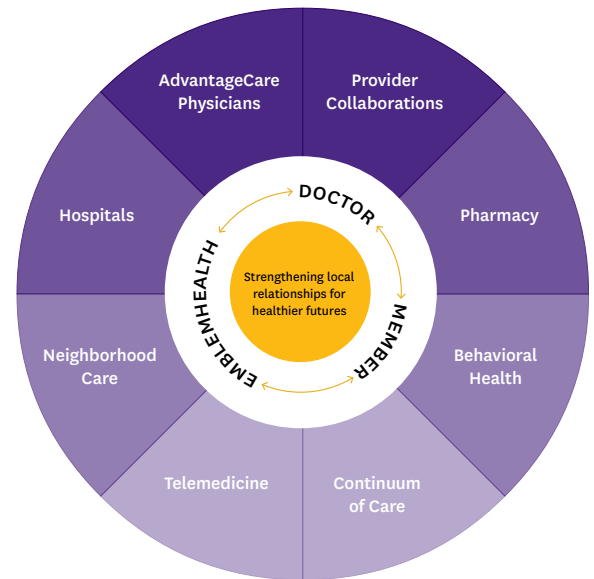
Reduce unexpected high-dollar claims with EmblemHealth's stop loss solutions. Coverage includes per individual and aggregate options. We provide timely and accurate reimbursement and eliminate information transfer fees.

Improving Health While Reducing Costs.

From wellness to complex case management, EmblemHealth ASO looks to improve the health of our members, at any stage. Our clinical services include:

- Access to coordinated health care
- Integrated approach to deliver evidence-based, cost effective care
- Utilization management guiding clinical review and reimbursement
- Personalized care management that supports physical and mental health
- Complex case management to assist in high-need situations

We also offer a full suite of well-being solutions with WellSpark, an EmblemHealth wellness company. WellSpark uses a 360° approach to provide early disease detection, health education and coaching, incentives and progress rewards, and more.



Integrated Pharmacy Management and Savings.

Our integrated pharmacy and medical services feature innovative clinical and engagement programs. With a simplified experience, it's easy for members and employers to access the most used benefits. And employers can realize savings with the robust financial arrangements offered through our network of pharmacies and Express Scripts, our pharmacy benefit manager.

Manage Performance Through Robust Reporting.

EmblemHealth understands that you want to proactively manage the performance of your ASO account. Our reporting packages help streamline this for you. Reporting includes overall utilization data, financial and critical administrative indicators, and performance of clinical, pharmacy and other programs.

Experience

For 80 years, our dedication to affordable coverage that puts people first has been unwavering. Let us put that dedication to work for your business. For more information, please contact your producer or EmblemHealth sales associate.

*Counts as of May 2020 provided by First Health.

Questions?

To learn more about what we can do for you, contact your EmblemHealth Account Representative or call Broker and Group Services at **866-614-6040**.

New Vision to Help You Navigate Today's Health Insurance.

Health care for all of us.