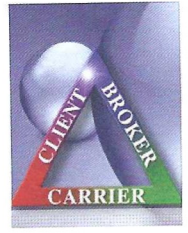


Renkar Insurance Agency LLC

INFORMED CHOICE THROUGH EDUCATION



Case Study 1

37 Employee Company active on the Health Plan

Plan Year 2019

Highlights

Renewal - \$304,400.00

Placed client on a National Platform

Our Proposal \$250,100.00

Embedded a \$0 Copay TeleHealth Benefit

Immediate savings: \$54,000.00

Yielding \$14,560 in claims savings

Employer \$32,400.00

Provided flat copay not a split copay

Employee \$21,600.00

Case Study 2

19 employee Manufacturing Company

Highlights

2016 – Medical Plan Spend

\$175,392

Moved case to a different carrier the following year

2017 Medical Plan Spend

\$146,399

Introduced HSA Funded by ER

Renewal for 2018

\$181,370

UNACCEPTABLE

Transferred group to a Level Funded Plan with identical benefits

2018 Medical Plan Spend

\$149,400

2019 Renewal holding plan in place

\$160,038

Tele-Health can provide an additional \$2,676 in savings.

Additionally, claims fund increased by \$21,200.00 for client.

Entering the 5th year, we are \$15,000 lower than before we approached the client.