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Reduce Benefit Burden

Shift risk and costs away from your organization by offering a new choice, the Fenyx Health Group MSA, to your Medicare-eligibles.

You can reduce cost and risk...without transfering the burden to your beneficiaries. It's a win-win you can feel good about.

An MSA Is Better for You

- $0 cost to offer and no ongoing costs tied to medical risk/utilization
- Not subject to ERISA, and no-effort enrollment and renewals
- Same plans available in all states, great for geodiverse populations
- Can be offered alongside current benefits (does not have to replace)
- Options available for groups wanting to contribute toward member costs

An MSA Is Better for Your Medicare-eligibles

	Medicare Advantage Group MSA	Company Plan	Other Medicare Advantage	Medicare Supplement
$0 premium	✓	✗	✓	✗
Annual deposit of money from *Medicare*	✓	✗	✗	✗
Access to any Medicare-participating provider	✓	✗	✗	✓
No additional prior authorization or referrals	✓	✗	✗	✓
Financial support programs and tax advantages	✓	✗	✗	✗

Enrollees Choose Their Best Fenyx Health Group MSA Plan

MSA 200	MSA 300
$0 premium	**$0** premium
$6,000 deductible	**$7,800** deductible
$2,400 deposit	**$3,600** deposit
$3,600 difference	**$4,200** difference

Full-year amounts shown; deposit and deductible are prorated for partial year enrollments.

We educate your Medicare-eligibles on *all* of their options, so they can choose what's best for them — the MSA, another Medicare option or your commercial plan.

Fenyx Health Group MSA is an MSA plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.