

Affordable Medicare Solutions for Employers

The Group MSA (Medical Savings Account) plans powered by Fenyx Health **offer significant savings to employers of all sizes, great benefits to employees and enhances your value.**

An MSA Is Better for You



Boost your value by offering an affordable choice that lowers costs and shifts risk



Compelling PMPM commissions for the life of the group



No AHIP required and low-effort enrollment and renewals



Year-round enrollments — start delivering value to clients **NOW**

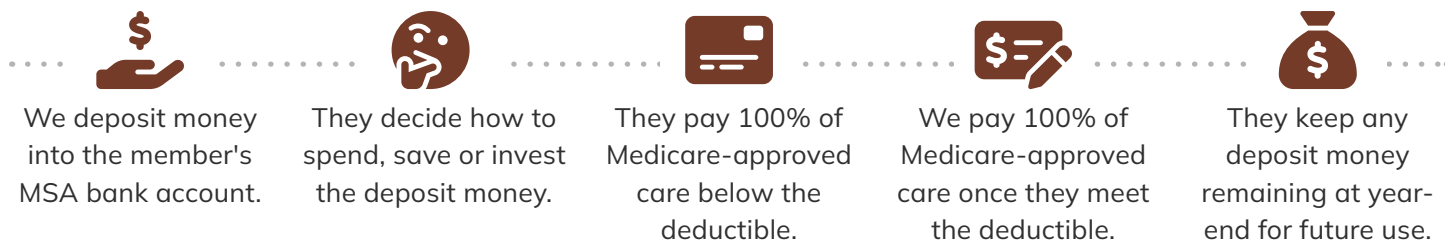
Your Next Step
We make it easy.

MSA Solutions for Employers of All Sizes

Self Employed	Groups with 2-19 FTEs	Groups of any Size
- The most HSA-like options in Medicare Advantage - Most of the group fee is passed through to the member's MSA bank account - Group chooses monthly or annual fee/deposit schedule - Also available to spouses	- Significant savings vs commercial plan costs - Shift risk and lower premiums for all employees - A supportive, easy transition into Medicare with excess deposits for extra costs	2 options for eligibles to consider (group offers both at no cost to its eligibles) - More options plus education can lower costs when eligibles choose the non-commercial plan - Same plan designs in all states plus D.C.
\$250 • \$550 • \$850 • \$1,850 group fee PMPM	\$600 group fee PMPM	\$0 group fee PMPM
\$0 member plan premium	\$0 member plan premium	\$0 member plan premium
\$5k • \$8,400 • \$12k • \$16k deductible	\$6k deductible	\$6,000 • \$7,800 deductible
\$4,800 • \$8,400 • \$12k • \$24k deposits (annual \$2,400 from Medicare + monthly or annual deposits from group)	\$7,200 deposits (annual \$2,400 from Medicare + \$400/month from group)	\$2,400 • \$3,600 deposit (annual from Medicare)
\$200 • \$0 • \$0 • (\$8K) out-of-pocket (deductible minus deposits)	\$1,200 excess beyond deductible	\$3,600 • \$4,200 out-of-pocket (deductible minus deposits)

Full-year amounts shown unless otherwise stated; deposit and deductible are prorated for partial year enrollments. Plans subject to change.

How an MSA Works



MSA Brands Available

For groups headquartered in these states:

Any state plus DC:



CO, ID, NV, UT:



AZ, GA, TX, UT:



Fenyx Health Group MSA, Select Health Group MSA and EMI Health Group MSA are MSA plans with a Medicare contract held and administered by Fenyx Health Insurance Company. Enrollment in the Plan depends on contract renewal.