

A SMARTER BENEFIT TO OFFER

Better care for your team. For **a lot less.**

Give your employees access to affordable, flexible health care through a member-owned cooperative — and free your business from the overhead and run-around of traditional insurance.

Half

cost of the Cooperative bundle compared to traditional insurance

Zero

networks — employees keep their own doctors

1 call

to a dedicated team of real people

\$6,580 saved

saved on a single major incident vs. insurance*

WHAT IS A COOPERATIVE?

Rather than funding an insurance company's profits, members join together to access affordable health care on their own terms.

Each employee becomes an **owner, not a policyholder** — no shareholders, no profit to extract. Every dollar goes toward care and servicing members.

WHY EMPLOYERS CHOOSE IT



Predictable, Lower Costs

No profit margin baked in — you fund care, not shareholders.



Happier Employees

No networks means they keep the doctors they trust.



Simple to Administer

One consolidated bill for the whole group — minimal HR lift.

WHY THE COOPERATIVE, NOW?

In traditional insurance, premiums creep up year after year while coverage quietly declines — and that money funds an insurer's profit, not your team's care. A cooperative breaks the cycle: costs reflect what members actually need, the savings stay with your people, and there's far less dread at enrollment time.

Why employers make the switch.

A cooperative changes the math for your business and your people alike. Here's what you're really offering.



Lower, fairer cost

No profit margin built in — your dollars fund care, not shareholders.



A benefit employees love

No networks means your team keeps the providers they trust.



Easy to administer

One consolidated bill for the whole group — minimal lift for HR.



Protection that holds

One per-incident deductible per event — never more than two a year per family.



Member-owned model

A not-for-profit cooperative, accountable to its members — not to investors.



Flexible for everyone

Members can add traditional coverage for any family member when it fits.

TRADITIONAL INSURANCE VS. THE COOPERATIVE

	Traditional Insurance	The Cooperative
Annual cost trend	Premiums creep up yearly	Set by what members need
At renewal	Surprise rate hikes	No profit-driven increases
Admin for HR	Networks & paperwork	One bill, one call
Where your dollars go	Shareholder profit	Your team's care

Care in three simple steps.

1

See any provider

No networks to check. Just go to the provider you want.

2

Say you're self-pay

No card to present. Say you're a self-pay patient and ask for a self-pay discount.

3

Submit online

Log in to your Member Portal and upload your itemized invoice or receipt. For larger procedures, call us before your visit and we'll help.

THE PER-INCIDENT DEDUCTIBLE

Care happens in incidents, not calendar years. You pay one deductible per medical event — and never more than two per family in a year.

\$1,000

\$2,500

\$4,000

MEMBERS CHOOSE THE BEST FIT

IS THIS RIGHT FOR YOUR TEAM?

We believe in being upfront. The cooperative is an excellent fit for most teams — and there are a few situations where a member may want to add traditional insurance alongside it.



A great fit

- Teams who want to choose their own doctors, with no networks
- Anyone seeking lower monthly costs than traditional insurance
- Families wanting protection from large, unexpected bills



Worth a closer look

- Tobacco users — a \$75/mo surcharge applies; those 50+ also face a \$50,000 lifetime cap on stroke, cancer, heart & COPD claims and should consider added coverage
- Ongoing specialty maintenance medications
- A condition treated in the last 24 months (a waiting period phases in)



Members can add traditional coverage for themselves or any family member where it makes sense — so the cooperative can still work for your whole team.

One broken leg. A \$6,580 difference.

A car accident leads to a broken leg requiring surgery. The bills add up fast — but what you actually pay depends entirely on how you're protected.

THE BILLS		WHAT YOU PAY	Co-op	Example Insurance
Ambulance	\$800	Per-incident deductible	\$1,000	\$4,000
Emergency room	\$3,200	Co-insurance	—	\$3,400
Hospital admission (2 nights)	\$12,000	Co-pays	—	\$180
Surgery	\$5,000	Total you pay	\$1,000	\$7,580
Follow-up visits (2)	\$200	Same care. Same \$21,800 in bills. A very different bottom line.		
Physical therapy (4)	\$600			
Grand total	\$21,800			

\$1,000 per-incident deductible option shown. Traditional plan assumes a \$4,000 deductible, \$30 co-pays, and 80% co-insurance up to a \$9,400 out-of-pocket limit.

With the Cooperative, members keep

\$6,580

MULTIPLY THAT ACROSS YOUR TEAM

One incident, one employee. Now picture a year of incidents across your whole roster — that's the scale of what a cooperative keeps in your people's pockets instead of an insurer's margin. Lower out-of-pocket costs make your benefit more competitive without a bigger budget.

Simple to set up. Simple to run.

We handle the heavy lifting so your team can get protected with minimal effort on your end.



What you handle

Attend an orientation call to learn the details.

Submit your employee census for initial enrollment

Set up banking for easy payments.



What we handle

Member enrollment & onboarding

Portal access & Member Services

Provider payments & member reimbursements

FROM DECISION TO MEMBERS

1

Attend orientation

Learn all the details with your dedicated Account Executive.

2

Submit your census

Send employee info for initial enrollment.

3

Members enroll

Each picks tier & deductible, gets portal access.

4

Billing begins

Consolidated billing for the whole group.

WHO'S ELIGIBLE

Groups of **3+ primary members**

No industry limitations

Employers and employees - nationwide

FOUR ENROLLMENT TIERS

Individual

Individual + Spouse

Individual + Child(ren)

Family

WE'VE GOT YOU

Call us with any questions.

Before enrollment, during setup, or once your team is enrolled—our dedicated team of real people is here whenever you need us.

800.606.1135

Contact your Health Access Solutions representative · healthaccesssolutions.com

Want every detail?

The member booklet lists every eligible service, limit, and exclusion in full.