



EMPLOYER GUIDE · GROUPS

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.