

Kereon HSA Custom Blended CDHP's

ShopUnbundleSave

Consumer Driven Health Plans are a "WIN-WIN"

*Our Goal is to Position Employees and Employers as
Health Benefit strategic buying partners*

**Qualified High
Deductible Health Plans
and Health Savings
Accounts provide 5
sources of *additional*
healthcare dollars!**

1. **Employer:** HSA contributions
2. **Employee:** HSA contributions
3. **Government (tax savings)**
4. **Insurance company (reduced premiums/claims costs)**
5. **Return on investment of HSA funds!**

**EMPLOYER
AND
EMPLOYEE
DOLLARS
GO
FARTHER!**



Features And Benefits Of CDHP's

• **A**ffordability

- **Qualified high deductible health plans (QHDPs)**
 - Save up to 30% compared to standard plans
 - Standard plans sell you coverage you don't use!

• **A**ccountability

• **E**mployees

- Learn and control the costs of their own care
- Determine the value of the care they receive

• **D**octors

- Are encouraged by the consumers to provide necessary care only. Less defensive medicine and insurance documentation tests that tend to drive up healthcare costs
- Are subjected to quality assessment by the actual consumer

• **A**ccessibility

• **B**road range of health care options

- Use an HSA to fund any health cost permitted by IRS 213(d) - tax free! (Over the counter meds, vision, dental, chiropractic, massage, acupuncture, etc.)
- Choice of providers

• **P**ortability:

- HSA dollars follow the employee wherever they go
- Dollars your employees do not spend roll over and grow tax free similar to a 401(k) for future healthcare expenses!

Kereon HSA
"Custom Blended CDHP's"



Why Kereon HSA?

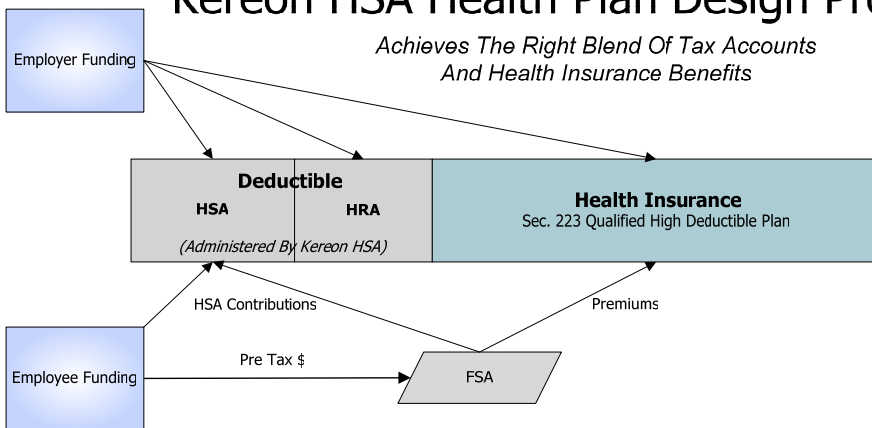
Shop.....Unbundle.....Save!

Industry's Finest Combination of Knowledge and Experience

- Custom Designed Self Funded Consumer Driven Health Plans
- Kereon Principals Developed & Implemented Nation's First Group HSA
- By Special Invitation, Kereon Principals Consulted US Treasury To Set Forth Initial HSA Guidance
- Committed To Consumer HSA Advocacy
- Seamless End-To-End Administration

Kereon HSA Health Plan Design Process

*Achieves The Right Blend Of Tax Accounts
And Health Insurance Benefits*



The Kereon HSA Way

Customer Service

Call center and enrollment personnel advise employees directly

Federal Compliance

We ensure the blend of all your plans comply with federal laws

Consumer Protection

Claims certification process eliminates errors and overspending of CDHP funds

Independent

Our plan administration integrates with all Sec. 223 Qual. High Deductible Health Plans

On Line enrollment & account management

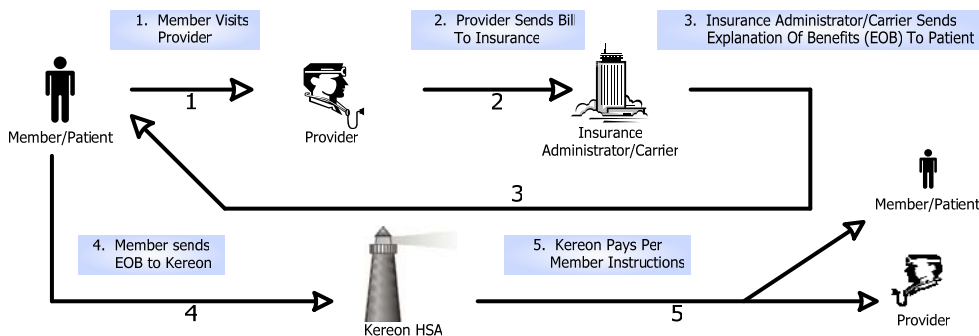
Claims history, account statements, IRS forms

Investment Options

Savings, money market, mutual funds



Claims Management Process



Plan Implementation Process

You Believe In CDHP's And Want Kereon For Your Administrator...What Happens Now?

It's as easy as One, Two, Three!!!

Step One:
On Line
Insurance
Acquisition



Step Two:
Custom
Blended
Plan Design



Step Three:
On Line
Employee
Enrollment



Contact Us Today:

Kereon HSA

"Custom Blended CDHP's"



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