



Dramatic cost savings for everyone



Healthcare is too expensive, and costs keep rising.

Consumer cost-share has increased significantly in recent years, while employer costs continue to rise as well.

But with Centivo, both employers and employees get dramatic cost savings,

and employees get richer benefits and high-quality care thanks to a PCP-centered model and a tailored network of high-value providers.

Did you know?

The average healthcare costs for a family of 4 are **\$25,877¹**

The average healthcare costs for a family of 4 are **\$17,855³** with Centivo

Employee out-of-pocket costs

\$4,535²

Employee premium contribution

\$5,588¹

Employer premium contribution

\$15,754

\$1,451⁴

~30% lower

\$3,171

\$13,233⁵

Centivo is a new health plan

for self-funded employers anchored around leading providers of value-based care.



Centivo saves self-funded employers 15% or more and members can see a 68% reduction in cost-share compared to traditional insurance carriers.

Interested in learning more about Centivo? Visit centivo.com or contact us at info@centivo.com.

1. Kaiser Family Foundation 2020 Employer Health Benefits Survey (cost of family premiums \$21,342 in 2020, employee contribution to family coverage is \$5,588).
2. Based on MLR of 85% and average plan AV of 80%.
3. Based on average cost savings of 31% versus Milliman commercial benchmarks.

4. Partnership Plan average AV of 92% versus 75% AV for typical plan.
5. Assumes 16% employer cost savings compared to Milliman commercial benchmarks — internal Centivo data based on employer paid claims for medical costs (does not include Rx).