Colorado

motivhealth®
INSURANCE COMPANY

Proposal

Fremont County

Effective Date: January 1, 2027



Lower **Premiums**.
Better **Benefits**.
Smarter **Insurance**.

10421 S Jordan Gateway Ste 300
South Jordan, UT 84095

(844) 234-4472

MotivHealth.com

Fremont County

615 Macon Ave

Canon City, CO 81212

Effective Date: January 1, 2027

Length of Contract: 12 months

		MotivHealth Level Funded Options		
		Cigna PPO Network Trad 6000	Cigna PPO Network Trad 3000	Cigna PPO Network Trad 1000
	Deductible (Single/Family)	$6,000 /$12,000	$3,000 /$6,000	$1,000 /$2,000
	Deductible Embedded/Non-Embedded	Embedded	Embedded	Embedded
	Coinsurance (Paid by Member)	0% AD	20% AD	20% AD
	OOP Max (Single/Family)	$7,500 /$15,000	$5,000 /$10,000	$3,500 /$7,000
	OOPM Embedded/Non-Embedded	Embedded	Embedded	Embedded
Facility	Inpatient	0% AD	20% AD	20% AD
	Outpatient	0% AD	20% AD	20% AD
	ER	0% AD	20% AD	20% AD
Professional	PCP	$55	$45	$30
	Specialist	$55	$45	$30
	Behavioral Health Visits	$55	$45	$30
	Rehab/PT/OT	$55	$45	$30
Imaging/Diagnostics/ Other Outpatient	Radiology- CT/PET Scan/MRI	0% AD	20% AD	20% AD
	Minor Lab & X-Ray Services	Included in office copay	Included in office copay	Included in office copay
Rx	Generic - Retail	$20	$20	$20
	Preferred Brand - Retail	$40	$40	$40
	Non-Preferred Brand - Retail	$60	$60	$60
	Specialty Drugs	20% AD	20% AD	20% AD
Other Services	Urgent Care	$75	$75	$75
	Ambulance	0% AD	20% AD	20% AD
Out of Network	Deductible	$7,000 /$14,000	$6,000 /$12,000	$2,000 /$4,000
	Coinsurance	40% AD	40% AD	40% AD
	OOP Max	$14,000 /$28,000	$10,000 /$20,000	$5,000 /$10,000
Single	149	$1,113.32	$1,297.87	$1,411.50
Employee Plus Spouse	37	$2,450.55	$2,856.78	$3,106.88
Employee Plus Child(ren)	23	$2,115.48	$2,466.16	$2,682.06
Family	34	$2,894.63	$3,374.47	$3,669.90
Annual Total		$4,843,545.70	$5,646,455.42	$6,140,783.80
Monthly Total		$403,628.81	$470,537.95	$511,731.98

When offering more than one plan, the premium spread between those plans can't exceed 15%

Virtual Urgent Care + Whole Mental Health services included

This proposal is valid for 65 days from the date of issuance.

Claims experience up to 6 months prior to the effective date is required

Signature: _____ Date: 10-22-26

Funding Breakdown

Cigna PPO Network Trad 6000					
Spec Attachment Point	**$150,000**				
Agg Attachment Point	**120%**				
Threshold for return of claims funding	**$479.40**				
Estimated base premium to collect from employer		Single	Employee Plus Spouse	Employee Plus Child(ren)	Family
General Administration	$32.88	$39.09	$86.05	$74.28	$101.64
Aggregate Stop Loss Premium	$42.22	$50.19	$110.47	$95.37	$130.49
Spec fee	$121.84	$144.85	$318.82	$275.23	$376.60
Subtotal	**$196.94**	**$234.13**	**$515.34**	**$444.88**	**$608.73**
Claims Funding*	$739.55	$879.19	$1,935.21	$1,670.60	$2,285.90
Monthly Funding (PMPM)	**$936.49**	**$1,113.32**	**$2,450.55**	**$2,115.48**	**$2,894.63**
Rating Tier Factors		1.19	2.62	2.26	3.09

Virtual Urgent Care + Whole Mental Health services included

Threshold for Return of Claims Funding	
Estimated Membership	431
x Contract Months	12
= Member Months	5172
x Claims threshold for Refunding PMPM	$479.40
= Total Claims threshold for Refunding	$2,479,479.38

Level Funding Arrangement - 70% retained by Fremont County, 30% retained by MotivHealth

12/24 contract

Commissions are $30 PEPM

Signature: _____ Date: 10-22-26

Funding Breakdown

Cigna PPO Network Trad 3000					
Spec Attachment Point	**$150,000**				
Agg Attachment Point	**120%**				
Threshold for return of claims funding	**$556.56**				
Estimated base premium to collect from employer		Single	Employee Plus Spouse	Employee Plus Child(ren)	Family
General Administration	$32.88	$39.09	$86.05	$74.28	$101.64
Aggregate Stop Loss Premium	$47.98	$57.04	$125.55	$108.39	$148.31
Spec fee	$152.30	$181.05	$398.52	$344.03	$470.74
Subtotal	**$233.16**	**$277.19**	**$610.12**	**$526.70**	**$720.69**
Claims Funding*	$858.57	$1,020.69	$2,246.66	$1,939.46	$2,653.79
Monthly Funding (PMPM)	**$1,091.74**	**$1,297.87**	**$2,856.78**	**$2,466.16**	**$3,374.47**
Rating Tier Factors		1.19	2.62	2.26	3.09

Virtual Urgent Care + Whole Mental Health services included

Threshold for Return of Claims Funding	
Estimated Membership	431
x Contract Months	12
= Member Months	5172
x Claims threshold for Refunding PMPM	$556.56
= Total Claims threshold for Refunding	$2,878,518.52

Level Funding Arrangement - 70% retained by Fremont County, 30% retained by MotivHealth

12/24 contract

Commissions are $30 PEPM

Signature: _____ Date: 10-22-24

Funding Breakdown

Cigna PPO Network Trad 1000					
Spec Attachment Point	**$150,000**				
Agg Attachment Point	**120%**				
Threshold for return of claims funding	**$608.99**				
Estimated base premium to collect from employer		Single	Employee Plus Spouse	Employee Plus Child(ren)	Family
General Administration	$32.88	$39.09	$86.05	$74.28	$101.64
Aggregate Stop Loss Premium	$51.54	$61.27	$134.86	$116.42	$159.30
Spec fee	$163.43	$194.29	$427.66	$369.18	$505.16
Subtotal	**$247.85**	**$294.65**	**$648.56**	**$559.88**	**$766.09**
Claims Funding*	$939.46	$1,116.85	$2,458.32	$2,122.18	$2,903.81
Monthly Funding (PMPM)	**$1,187.31**	**$1,411.50**	**$3,106.88**	**$2,682.06**	**$3,669.90**
Rating Tier Factors		1.19	2.62	2.26	3.09

Virtual Urgent Care + Whole Mental Health services included

Threshold for Return of Claims Funding	
Estimated Membership	431
x Contract Months	12
= Member Months	5172
x Claims threshold for Refunding PMPM	$608.99
= Total Claims threshold for Refunding	$3,149,709.68

Level Funding Arrangement - 70% retained by Fremont County, 30% retained by MotivHealth

12/24 contract

Commissions are $30 PEPM

Signature: _____ Date: 10-22-24



Important Reminders

1. When offering more than one plan, the premium spread between those plans can't exceed 15%.
2. For groups moving to MotivHealth, we do offer deductible, but not out-of-pocket max credit.
3. All level-funded MotivHealth groups are eligible for a return of surplus if they qualify. Qualifying large groups (51+ enrolled) will receive 70%, and small groups (10-50 enrolled) will receive 50% of any surplus.
4. All MotivHealth quotes reflect the quoted population. If final enrollment fluctuates (+/-) by more than 10%, MotivHealth reserves the right to re-underwrite applicable groups.
5. MotivHealth reserves the right to re-underwrite any group that elects to pair their medical plan with any gap policy, HRA, etc. that effectively minimize the group's deductible amounts.

Additional Services

- MotivHealth offers self-funded (ASO/TPA) services in addition to our fully insured or level-funded products.
- MotivHealth offers stand-alone PBM services (MotivRx) in addition to fully insured or level/self-funded services.
- If you have questions regarding these service options, please contact your MotivHealth sales representative.

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MOTIVATED





The biggest issue in healthcare is that consumers don't control healthcare decisions. Few know what medical care costs until months after a procedure, and when the bill finally arrives, it's too complex.

Not anymore.

We're **creatively** solving the high cost of healthcare.

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SOLUTIONS

ENGAGE | EDUCATE | INFORM

We consumerize insurance by engaging members through incentive programs such as our **Steps program** that pays members $1 towards their MotivHSA for every day they walk 8,000 steps or more, up to 20 days per month. We pride ourselves on excellent customer service and welcome phone calls from our members—our Personal Health Assistants find members the **best care at the best price.**

We educate members through our **MotivU** program, a 5-course learning platform that pays members $50 toward their HSA upon completion. MotivU teaches members the ins and outs of the healthcare system, insurance vocabulary, HSA benefits, and MotivHealth incentives. **Learning about the system is the best way to sustain lower healthcare costs.**

Our members know the cost of care *before* receiving care

through our Price Transparency Tool. High Cost ≠ High Quality.

Average Annual Renewal:

<3%



Claim Savings

$56MM



Total Members:

51k+



Total Employers:

308



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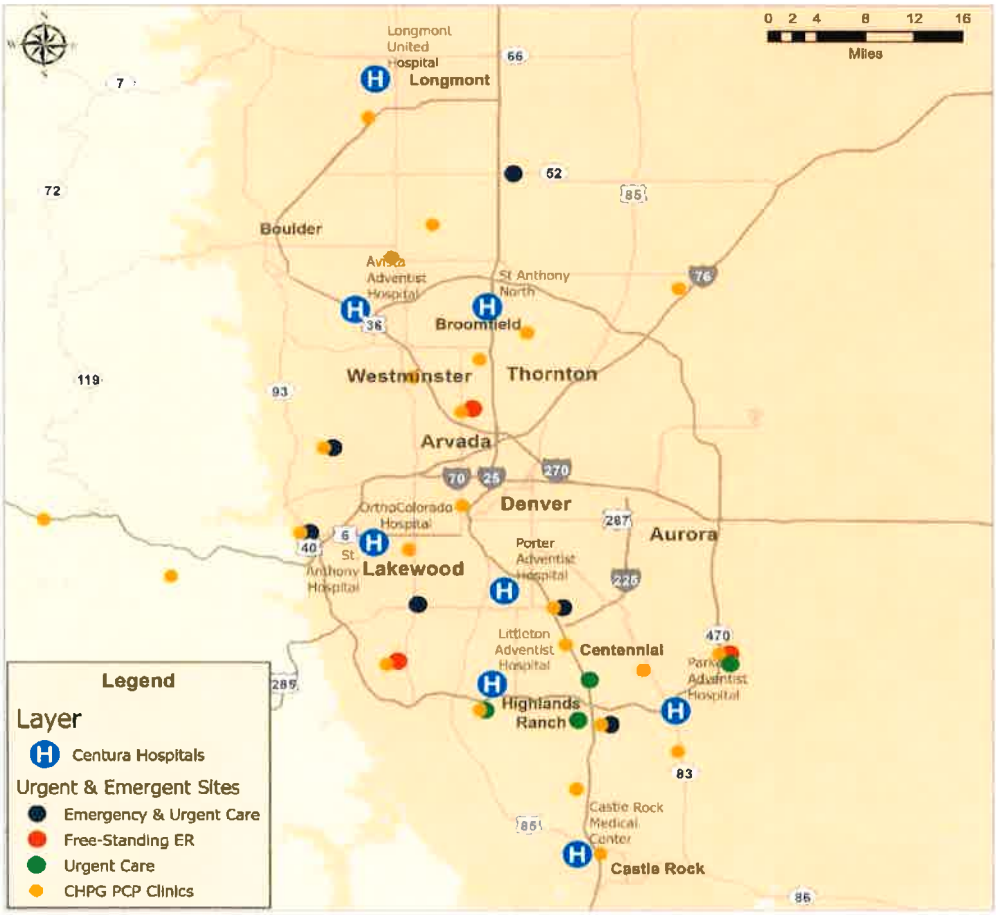
motivNET™
THE MOTIVHEALTH PROVIDER NETWORK

Colorado Network

MotivHealth is partnered with the Town & Country and Centura Network.

For out-of-state membership, the following networks are available:

- First Health
- Cigna Choice PPO (Must have 20 or more enrolled subscribers living outside the state to be eligible)
- Blue Cross Blue Shield of Arizona (All Arizona-based membership will be automatically enrolled with BCBS of Arizona, regardless of the company's out-of-state network.)



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Underwriting Guidelines

MotivHealth is licensed in the state of Colorado to sell fully insured, level-funded and self-insured health plans to the small and large group markets. For specifics regarding group participation, contribution and geographical requirements, please see below:

Small Group (10-50 Eligible)

PARTICIPATION REQUIREMENTS:
Groups with 10-50 enrollees should have at least 75% of eligible employees enroll, excluding those with other qualified coverage. MotivHealth reserves the right to re-underwrite the group if the enrolling population is different from the population originally quoted.

CONTRIBUTION REQUIREMENTS:
To be eligible, employers must contribute at minimum 50% of the employee only portion of the monthly premium.

GEOGRAPHICAL REQUIREMENTS:
Small employers seeking a level or self-funded design, should have approximately 70% of enrollees reside within the state of Colorado. Enrolled members outside of Colorado will have access to either the First Health network or Cigna PPO network.

Large Group (51+ Eligible)

PARTICIPATION REQUIREMENTS:
Groups with 51 or more enrollees should have at least 75% of eligible employees enroll, excluding those with other qualified coverage. MotivHealth reserves the right to re-underwrite the group if the enrolling population is different from the population originally quoted.

CONTRIBUTION REQUIREMENTS:
To be eligible, employers must contribute at minimum 50% of the employee only portion of the monthly premium.

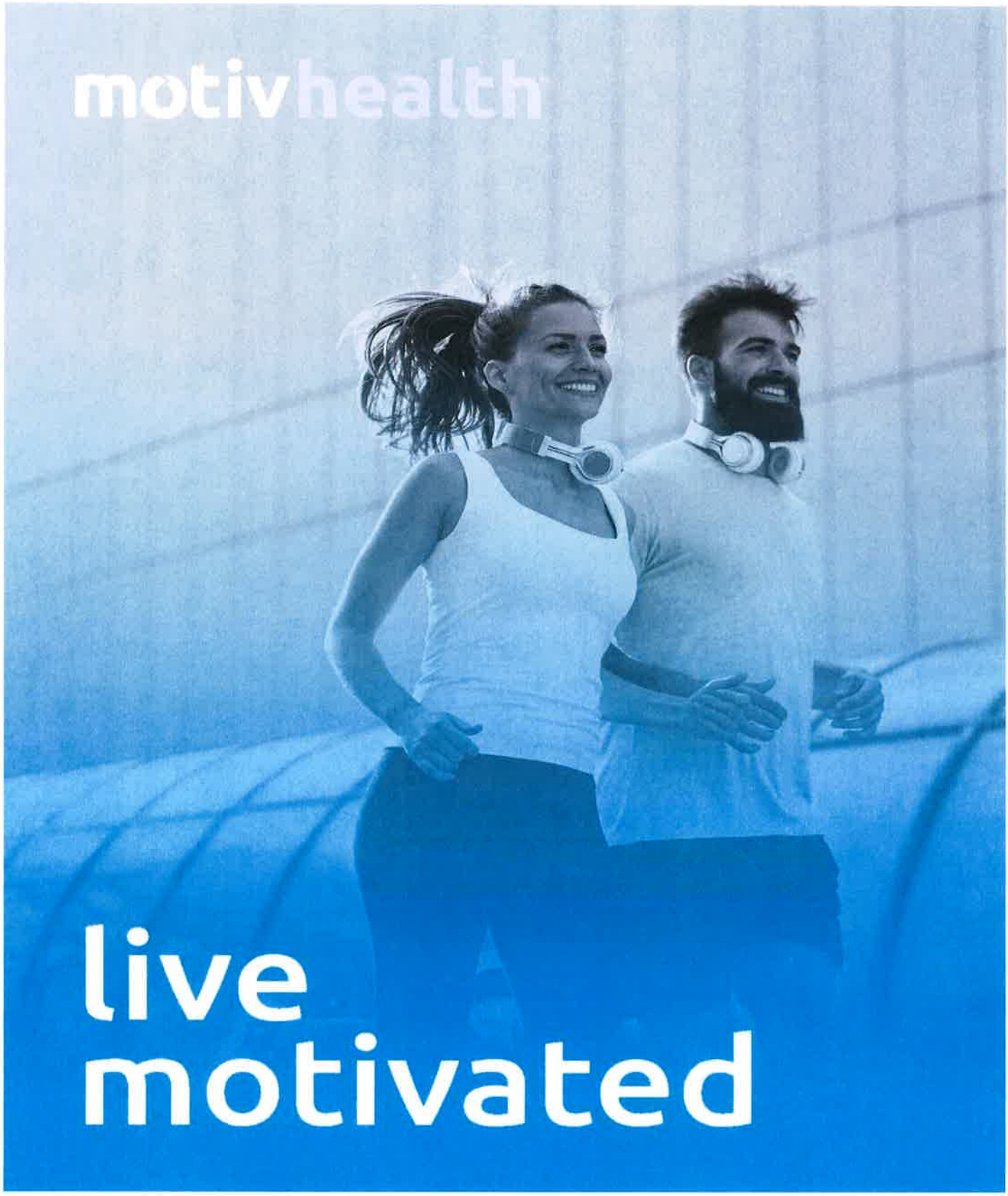
GEOGRAPHICAL REQUIREMENTS:
Large employers should have 70% of enrolling employees reside within the state of Colorado. Enrolled members outside of Colorado will have access to either the First Health network or Cigna PPO network.

Deductible & Max Out-of-Pocket Credit

MotivHealth does offer deductible credit but will not credit either out-of-pocket maximums. Deductible credits will be given up to the amount of the new deductible. For example, a member moving from a $4,000 deductible to a $2,000 deductible plan will receive a maximum credit of $2,000.

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