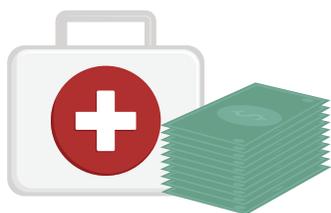


## WHAT IS ABLEPAY HEALTH?

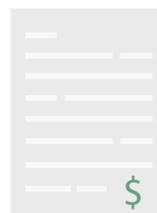
A unique, **NO-COST**, voluntary benefit that provides discounts and flexible payment terms on deductibles and coinsurance!

### MEMBER BENEFITS



#### Discounts

AblePay members can immediately save money on deductibles and coinsurance.



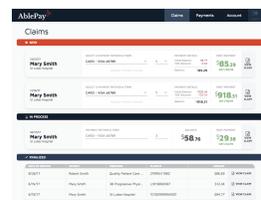
#### Advocacy

Our claims experts are available to help with questions regarding payment prior to or after seeking medical care.



#### Flexibility

We offer a variety of payment terms and methods that make the most sense for your specific needs. We make it easy by accepting bank (ACH), credit/debit cards, HSA, HRA, and FSA.



#### Convenience

All medical bills are stored in the member portal, eliminating stacks of paper and providing easy access. Member bills are paid directly through their secure portal with one click.

### PAYMENT TERMS AND DISCOUNTS

- 1 Pay      13% Bank ACH, 10% Card
- 3 Pays    10% Bank ACH, 7% Card
- 6 Pays    8% Bank ACH, 5% Card

**Payment Terms up to 12 Months - No Discount/No Interest**

## HOW DOES IT WORK?



AblePay Contracts with Providers



Employer introduces AblePay to work force



Employees Become Members, Show Card at Time of Service



Provider Bills AblePay, Employee Pays AblePay, AblePay Pays Provider

## PARTICIPATING PROVIDERS

Provider Networks Include Hospitals & Physician Groups



## WHY PARTNER WITH ABLEPAY?

Every employer strives to maintain the best workforce, yet this task becomes more and more difficult as employees are forced to bear the burden of increasing healthcare costs. AblePay allows you to help reduce this burden. We can strengthen your current plan or “soften the blow” if you are transitioning to a High Deductible Health Plan (HDHP). AblePay helps your employees where they need it the most, by saving them money and extending payment terms.