

Q: What is Hero Health?

A: Hero is the most proactive group health plan in America.

Q: What type of Plan is Hero?

A: We have a PPO for access anywhere. However, we then add dozens of better programs "on top." It is a super-charged PPO.

Q: Who qualifies for Hero?

A: Companies with 25 or more employees on their Plan.

Q: What states does Hero cover?

A: We cover members in all 50 states. However, we are focused on companies based in the Carolinas.

Q: What are the main advantages of Hero's PPO Plan?

A: Our motto is "Better Outcomes, Higher Incomes." We achieve better health outcomes by steering members to higher quality providers. We achieve higher incomes by paying with our direct contract rates.

Q: How do you steer members to better providers?

A: Hero starts by ingesting all claims and scripts into the most powerful predictive analytics platform in healthcare. Each plan has an experienced Nurse Navigator and Pharmacist that see this data and proactively assist the members in need of health education, information, and navigation.

Q: How do Hero plans reduce spending?

A: Direct Contracts. Lots of them. All over the country. As an example, the top knee doctors in the NC will cost your BUCAH plan over \$55,000. Hero's direct price is \$25,000. Our PT and MRI are over 50% less as well.

Q: Why do Centers of Excellence work with Hero for so much less than the BUCAHs?

A: Top doctors and facilities want to work directly with Groups. We offer \$0 patient obligation (no collections) and we pay the doctor and facility 100% from our Plans in 10 days. Hero is easy to work with.

Q: How much does the average Hero plan save?

A: The range is 20-25% less spend than status quo PPOs. Trend is also lower. This compounds over time.

Q: What is the Commission Rate?

A: You name your PEPM or Flat Rate.

Q: Who are your Partners?

A: We are co-owned by Catapult, the leading employer association in the South. They have over 2,400 midsized companies as members. Catapult dropped their BUCAH and switched to Hero. So far, they have saved 25% while greatly increasing employee engagement and improving health outcomes. They decided to invest in Hero and help us get the good news out to their many members. We also help the NC Chamber.

Q: Is membership in Catapult or the NC Chamber required?

A: No. While we think it is a great value to be a member, it is not a requirement.

Q: Who is the insurance underwriter?

A. We have deep experience in this area. Hero has partnered with the top 5 underwriters for midsized groups.

Q: What is the best benefit for Employees?

A: \$0 Out of Pocket options for 15 great benefits including imaging, surgeries, physical therapy, and more.

Q: How do I get a quote?

A: We need basic information including a Census, Plan Summary and Claims files.

Q: Can we choose our own TPA, PBM and other Partners?

A: No. Hero is highly integrated, and our Nurse Navigators and Pharmacists rely on the IT and TPA we have in place. Plus, our current partners are highly efficient and very effective, why would you want to change?

Q: How can we learn more?

A: Hero is dedicated to being your best resource for helpful information and education. We are building a library of flyers, brochures, and eBooks. Hero is also recording numerous training videos and podcasts. We are scheduling webinars, seminars, lunch+learns and other events with Catapult that may be of interest.