

#### Q: What is Hero Health?

A: We are the most proactive Employer Plan for midsized companies.

### Q: Who qualifies?

A: Employers with 25 or more Employees on their Plan.

## Q: What types of groups are best?

A: Employers that do not like being under Carrier Control. They are tired of "getting through renewals" and prefer to execute against a strategic plan. They want to improve benefits while spending less.

# Q: Whom does Hero Health work with to educate Executives?

A: Organizations such as NC Chamber and Catapult (formerly known as CAI and TEA), and many others!

### Q: Can we keep our Plan?

A: Yes! We will add \$0 Out-of-Pocket options for Primary Care, Telehealth, Elective Surgeries, Imaging and more.

### Q: How can we offer \$0 Out of Pocket to Employees?

A: Your status quo plan has so much waste that savings from switching to Hero allow for many new benefits.

### Q: Can we keep our Broker?

A: Yes! But only if your Broker is accredited by passing our Advisor Masterclass and signs a Transparency Pledge.

# Q: We have employees in other states, can we use Hero?

A: Yes. We focus on companies headquartered in the Carolinas — but we cover the entire country.

#### Q: How is Hero's Plan different from status quo PPOs?

A: We start with the same Network for access.

However, Hero adds hundreds of direct contracts with top ranked doctors for better care at much lower costs.

# Q: What are the average savings?

A: Our clients spend 25% less while providing much better benefits.

## Q: How do you lower our spending so much?

A: By being the most proactive company in our industry. We leverage direct contracting with the best providers. Our costs for surgeries, imaging and specialty drugs are often 25-75% lower than you are currently paying.

### Q: How do you increase Employee Engagement?

A: We provide your company with an experienced Nurse Navigator and Pharmacist – they deliver health education, information and navigation to your Members on a daily basis. We also create engaging health and wellness content.

# Q: Is this a "Narrow Network"?

A: No. Hero Health uses incentives to encourage better choices – but Members can go anywhere for care.

# Q: How do we get a quote?

A: We offer a Quick Quote on our website and a Full Quote by contacting our office.