

WHAT IS ABLEPAY HEALTH?

AblePay Health is an Employee Benefit that Provides Discounts and Flexible Payment Terms for Out of Pocket Medical Expenses

HOW DOES IT WORK?



AblePay Contracts with Providers



Employer Signs Up



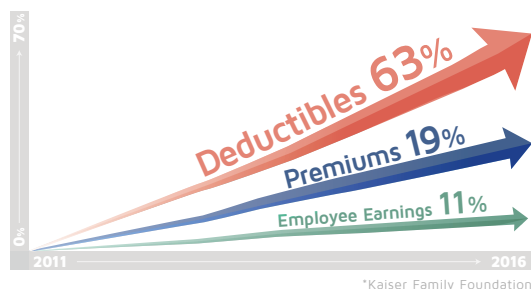
Employees Become Members, Show Card at Time of Service



Provider Bills AblePay, Employee Pays AblePay, AblePay Pays Provider

THE PROBLEM

- HEALTHCARE COSTS TOO MUCH*



- SHIFTED COST

- > Employers Forced to Pass Costs on to Employees

- EMPLOYEES DON'T HAVE THE MONEY

- > 2/3 of Americans Have < \$1000 in Savings

- IMPACTS QUALITY OF LIFE

- > Lower Employee Morale
- > Avoiding Medical Care

THE ABLEPAY SOLUTION

- LEVERAGE

- > AblePay Negotiates Discounts with Providers
- > Passes Savings on to Members

- DISCOUNT

- > 1 Pay = 13%, 3 Pays = 10%, 6 Pays = 8%, 12 Pays = 0%

- > Satisfy Member Responsibility in Full

- ADVOCATE

- > Professional Claim Experts
- > Accurate Claim Processing

- EXTEND

- > Payment Terms up to 12 Months
- > ACH, Credit and Debit Cards, FSA and HSA

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.