



## A New Era in Group Health Coverage

CBIA is changing the game for CT businesses



### Innovative Group Medical Coverage

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Our unique approach leverages the scale of CBIA to deliver a new solution to the small and mid-sized group market. This level-funded platform uses a captive model to connect with our program's stop loss carrier, bringing predictability, stability and savings.



### Competitive Edge for Brokers

#### Stand Out from the Crowd

Differentiate yourself with a product that offers a unique solution stack. We've brought together service providers who seek to address the high costs of healthcare today- including a, fully transparent PBM, member services, care coordination and navigation, claims payment services and a highly rated independent stop loss carrier.



### Financial Benefits

#### Return on Investment

Our cost-efficient model is designed to reduce expenses for your clients. And if claims are better than expected-clients will receive 100% of any surplus claim funds - we won't keep any of their money.



### Concierge-Level Service

#### Premium Care Coordination

Offer your clients access to top-tier service with our concierge-level care coordination. Employees benefit from personalized assistance in navigating their healthcare needs, including access to zero-cost advanced imaging through a statewide preferred network. Employers will comply with regulatory requirements through accessible cost transparency tools.



### Extensive Provider Network

#### Quality Care Nationwide

Leverage the CIGNA network to provide your clients access to top healthcare providers across Connecticut and beyond.



### Complete Employee Benefit Offerings

#### Comprehensive Coverage

Offer your clients a full spectrum of employee benefits. From medical and dental to vision, life, and disability insurance, Health Connections provides a complete package to safeguard employee well-being both in and out of the workplace. All with CBIA's billing services and support you and your clients have relied on for decades.

Contact CBIA Health Connections Sales Today for More Information



860.244.1900



[cbia.com/insurance](https://cbia.com/insurance)

# Comprehensive Benefits from Trusted Vendors

## Elevating Your Clients' Healthcare Experience

We've carefully curated a network of industry-leading partners to deliver a medical group insurance product that stands out in the market. These strategic collaborations enable you to offer your clients a comprehensive, cutting-edge healthcare solution that addresses their unique needs. Discover how our partners' expertise adds unparalleled value to our offering, empowering you to provide superior benefits to your clients.

### **NaVcare**

NaVcare offers a comprehensive platform designed to reduce healthcare costs while improving quality and outcomes. By integrating member-centric services with data-driven insights, NaVcare ensures high-quality care and greater savings for employers and members alike through advanced member services and navigation, integrated case management, cost-saving direct contracting for advanced imaging, and critical disease management programs.

### **MidWest Insurance Company/ Skyward Specialty Insurance**

Skyward Specialty Insurance is a leading provider of medical stop-loss, bringing creative stop-loss solutions to Third Party Administrators, Brokers and Consultants, through a variety of flexible stop-loss options. Skyward Accident & Health writes stop loss under Great Midwest Insurance Company (GMIC), a wholly owned subsidiary of Skyward Specialty Insurance and rated A-(Excellent) by A.M. Best. Skyward Specialty Insurance maintains a strong balance sheet and a disciplined focus on creating long-term value through expert underwriting and claims management.

### **Cigna**

Cigna's provider network stands as one of the most extensive and comprehensive in the industry, boasting a network of over 1 million healthcare professionals. This vast network includes a multidisciplinary array of providers, encompassing primary care physicians, specialists, hospitals, and ancillary services, all working together to deliver coordinated and high-quality care.

### **Recuro Health (Virtual Care)**

Recuro Health is an integrated digital health solutions company that takes a uniquely personalized and proactive approach to virtual care. Unlike other traditional virtual care solutions today, Recuro has created a platform that enables customized care that meets patients' needs no matter their location or circumstance, providing the tools to help proactively manage health and maintain well-being on an ongoing basis. Primary care, urgent care, and behavioral health access are all available through Recuro's digital health solution.

### **Ventegra**

Ventegra, a non-profit Pharmacy Benefits Manager, goes beyond traditional pharmacy benefit management with an innovative model which uses acquisition pricing rather than average wholesale pricing. This approach helps businesses lower healthcare costs and improve care quality through transparent, cost-saving solutions. Additionally, their focus on reducing the member's and employer's costs with critical specialty drugs is a game changer.

### **S & S Health (TPA services)**

With over 29 years of experience, S&S Health helps to cut out the commercial health plan middleman. As the unofficial "TPA of TPAs," they provide over 500K members with claim management, end to end support, and solutions to lower healthcare spending. Their member claims portal includes access to the Healthcare Blue Book, a comprehensive analytics dashboard that enhances price transparency and allows users to compare costs and quality across healthcare providers, leading to significant savings and better-informed decisions. Most importantly, their integration with all aspects of the CBIA program's services and delivery systems ensures a seamless and positive experience for our members.