

Local Care, Focused Savings

With Pinpoint's Health Plan for Local Businesses



American businesses are the backbone of our community—and yet, they are faced with back-breaking healthcare costs year after year. It's a problem that doesn't often seem to have a solution. The choice typically comes down to shifting that cost to employees or taking on risk that might sink the business.

It's time for a change—for a partner that has a duty to your clients—to help save money and get them the best possible care.



Let Us Pinpoint the Solution

We work directly with local providers to solve the health benefits challenges facing local businesses. In partnership with our Tier-One Providers like Penn Medicine and Atlantic Health System, Pinpoint Health Plan offers customized health plan options built for world-class care at an affordable price.

Your client will experience:	Employees will experience:
✓ Transparent pricing	✓ Low or no out-of-pocket costs
✓ Impactful savings	✓ No referrals required
✓ Expert care navigation	✓ Access to any hospital or doctor nationwide
✓ Healthier members	✓ Excellent customer service
✓ Growth for your business	✓ Balance bill protection if needed



Break away from the blur of rising healthcare costs and pinpoint a solution that is right for your client.

Our Clients **Save 10–15% Every Year**

Pinpoint Your Plan

Along with rising costs, healthcare is increasingly complex. Our goal is to keep it simple for your client. Choose between four health plan options built around employee contribution levels. The Tier-One benefits included in all four health plans enables employees to pay no deductibles or co-insurance when they use Pinpoint’s preferred doctors, hospitals, and facilities.



PLAN HIGHLIGHTS					
Benefit Offering	TIER ONE <i>Included with all plan options</i>	YOUR PLAN OPTIONS			
		Platinum	Gold	Silver	Bronze
Deductible	\$0	Individual-\$1,000 Family-\$2,000	Individual-\$2,000 Family-\$4,000	Individual-\$3,000 Family-\$6,000	Individual-\$4,000 Family-\$8,000
Telemedicine Copay	\$0	\$10 after Deductible	\$20 after Deductible	\$30 after Deductible	\$40 after Deductible
Primary Care Physician Copay	\$10	\$10 after Deductible	\$20 after Deductible	\$30 after Deductible	\$40 after Deductible
Specialty Visit Copay	\$20	\$20 after Deductible	\$30 after Deductible	\$40 after Deductible	\$50 after Deductible
Urgent Care Copay	\$30	10% Co-insurance after Deductible	20% Co-insurance after Deductible	30% Co-insurance after Deductible	30% Co-insurance after Deductible
Emergency Room Copay	\$100 <i>Waived if Admitted</i>	10% Co-insurance after Deductible	20% Co-insurance after Deductible	30% Co-insurance after Deductible	30% Co-insurance after Deductible
Inpatient Hospital Copay	\$0	10% Co-insurance after Deductible	20% Co-insurance after Deductible	30% Co-insurance after Deductible	30% Co-insurance after Deductible
Outpatient Hospital Copay	\$0	10% Co-insurance after Deductible	20% Co-insurance after Deductible	30% Co-insurance after Deductible	30% Co-insurance after Deductible

With the Tier-One Benefits included in every Pinpoint Health Plan, employees **pay no coinsurance or deductible.**

Pinpoint Health Plans Include:

Telemedicine
Immediate care for conditions like allergies, stings, colds, and more

- Maternity Program**
- Personal registered nurse dedicated to answer questions
 - Prenatal visits to follow the baby’s progress

- Well Baby Care**
- Dedicated care for children
 - Track growth and development
 - Support healthy childhoods

- Pharmacy Coverage**
- \$0 copay when using preferred source
 - Lower copay for mail order drugs



Ready to focus on your growth with a local partner you can trust?
Get a quote from Pinpoint today.