

### When Healthcare Works as ONE, Everyone Wins

A health plan optimizer that delivers real-time savings, smarter decisions, and seamless administration—without the complexity.

### Traditional health plans are broken

Patients face rising costs, opaque pricing, and complex benefits—leaving them confused and disengaged.

Plan sponsors struggle to manage total healthcare spend and measure care efficacy for members.

Providers deal with uncertainty around how and when they'll be paid for their services.

Payers face mounting risks managing payments for high-cost conditions and procedures.

It's time for a smarter, better, faster health plan solution.

7-12%

Average employer savings

46%

Medical spend targeted by value-based copays

2,000+

Procedures that qualify for variable copays

### Introducing ValenzONE

ValenzONE is a health plan optimizer that integrates cost containment and member engagement—connecting members with high-quality, lower-cost providers and health systems to deliver measurable savings.

Built for the future of self-funded benefits, ValenzONE replaces outdated financial models with transparent, variable copays tied to provider value.

Designed for easy implementation and minimal disruption, payers are enabled to deliver a differentiated medical and pharmacy benefit experience.

The result? Empowered members, improved outcomes, and cost savings across the board.

It's not just a plan design—it's a smarter, faster, more integrated approach to healthcare.

## Designed to:

- Simplify the healthcare experience for the patient, provider, and payer
- Influence member decisions early in the healthcare pathway
- Incentivize members to utilize low-cost, high-quality providers and medications
- Reduce total medical and pharmacy spend on a sustained trend
- Reduce plan risk and maximize stop loss efficiency

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# Value Delivered to Every Stakeholder

Patient: Guidance throughout the healthcare journey, care selection to treatment options and final payment

Provider: Payment and reimbursement clarity that builds transparency and trust

Plan Sponsor: Lower costs and higher-value care that deliver better outcomes while reducing total spend

Payer: Integrated data navigation that enables end-to-end care and payment management

# The ValenzONE Advantage

### **Dynamic Plan Design**

- Cost Transparency: Members see their exact costs upfront—no guessing, no billing surprises.
- Value-Based Variable Copays: Variable copays are based on provider value, encouraging smarter decisions when it comes to high-quality, cost-effective care.

### Seamless Integration and Flexibility

- **Fully Flexible:** ValenzONE is fully configurable to fit your plan goals and can integrate with your network of choice.
- **Seamless Implementation:** We minimize administrative burden for payers, with full concierge support from Valenz Health®.

### Comprehensive, Connected Solutions

- **Member Navigation:** ValenzONE includes Valenz Bluebook medical and pharmacy\* quality and cost navigation for smarter care decisions, as well as Integrated Surgery, Imaging, and Infusion bundles.
  - \*Coming Soon: Our pharmacy solution will deliver full cost transparency and smarter navigation through 340B, international sourcing, and direct cash pharmacy options—all designed to drive members to the lowest net-cost prescriptions.
- **Clinical Engagement:** We seamlessly integrate our Utilization Management, Case Management, and Disease Management services to improve the member experience.
- **Payment Integrity:** Our robust payment integrity solutions—including Clinical Bill Review, In-Network and Out-of-Network Repricing—effectively manage and reduce plan costs.

#### Differentiated Underwriting

- **Smarter Stop Loss:** We reduce premiums and improve medical loss ratios with stop loss underwriting for groups of all sizes and situations.
- **Higher Savings:** Our industry-leading underwriting delivers accurate risk assessments and more competitive rates to maximize stop loss savings.



Ready to offer smarter, better, faster healthcare?

Contact us to learn how ValenzONE can reshape your benefits strategy: (866) 762-4455 or info@valenzhealth.com.

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