

INTRODUCING

ONE HEALTHCARE SYSTEM

PROVIDED BY



Goodbye, healthcare hassle.
Hello, peace of mind.

Something for everyone
Your healthcare situation is unique.

Ready to get started?
Enrollment is as easy as 1-2-3

Expensive costs and technical terms can make picking the right healthcare plan feel overwhelming.

But, it doesn't have to be that way.

Clearwater Benefits helps people find the **best plan** for the **best price** so you can feel confident when choosing your benefits.

Get a quote today to find the right healthcare that fits your needs and your budget.

We offer a wide range of options to help you find the best plan that fits you and your family's needs.

Clearwater
Solution

Traditional
insurance

Critical
Illness

Dental

Vision

Accident,
Life, &
more...

1

Get a quote

Visit myagenthealth.com to find the best plan at the best price.

2

Pick your plan

Select a plan that fits your needs based on the various options that we have available or schedule a presentation to learn more.

3

Enroll

It only takes 5 minutes to enroll in a plan. Don't wait and enroll today!

ONE

Find the right plan that fits your needs

Booking a call with one of our healthcare consultants is the best way to find the perfect plan, but the general guidelines below can be a helpful place to start.

Are you generally healthy and under the age of 65?

The **Clearwater Solution** may be the right fit for you & your family.

We offer 3 versions of the Clearwater Solution to match your healthcare needs & preferences: **HSA**, **Copay** & **Basic**.

Clearwater Solution plan type	This option might be the right fit for you if...	Plan features	Accident & Critical Illness coverage options
HSA	You & your family rarely visit the doctor outside of preventative care needs	✓ Pay for day-to-day needs with a tax deductible Health Savings Account	Our HSA & Copay plan options, let you customize your preferred level of Accident & Critical Illness coverage with our Premier , Standard , and Base options.
Copay	You & your family frequently use your healthcare for things like recurring prescriptions or specialist visits	✓ Set copays for everyday care like doctor visits, drugs, & diagnostics	
Basic	You're only looking to reduce your financial risk around major incidents or illnesses	✓ Treatment costs covered until you're 12 months symptom-free* <small>*After you've paid your max out-of-pocket limit</small>	<i>No Accident or Critical Illness coverage included in this option</i>

Do you have major pre-existing conditions or simply prefer a more traditional route?

Visit our website at myagenthealth.com to get a quote, learn more about our plans, or enroll.

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The Clearwater Solution

Our innovative **Clearwater Solution** combines a proven mix of traditional & non-insurance options to provide world-class healthcare for a fraction of the cost of most marketplace plans.

\$10K

Avg. Annual Savings

Save 30% (or more!) on fixed medical costs when you make the switch.

80%

Out-of-Pocket Savings

Decrease your financial risk when unexpected medical issues arise.

Open

Network Upgrade

Access the largest network in the country & visit nearly any doctor or specialist you want.

Better care. Better cost.



Free Teladoc Membership

Unlimited use of \$0 copay telemedicine, available 24/7.



Private Concierge Service

Your concierge team can help members find doctors & book appointments with ease.



Expert Second Opinion Services

Life-saving consultations from leading specialists in the field.

The Clearwater Solution:

- ✓ Maximizes savings on fixed medical expenses
- ✓ Upgrades members' network of doctors & hospitals
- ✓ Reduces out-of-pocket costs

	HSA Premier	Copay Premier	Traditional Insurance
	\$2,500 <i>Out-of-pocket limit</i>	\$2,500 <i>Out-of-pocket limit</i>	\$8,150 <i>Out-of-pocket limit</i>
	Monthly Cost*	Monthly Cost*	Monthly Cost*
Individual	\$	\$\$	\$\$\$\$\$
Individual + Spouse	\$	\$\$	\$\$\$\$\$
Individual + Child(ren)	\$	\$\$	\$\$\$\$\$
Individual + Family	\$	\$\$	\$\$\$\$\$

*Plan prices vary based on plan, age, location, & household type.

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How the Clearwater Solution works

The Clearwater Solution is made up of three components that combine to cover the full suite of healthcare, from day-to-day needs like doctors, drugs, & diagnostics to unexpected major procedures or illnesses.

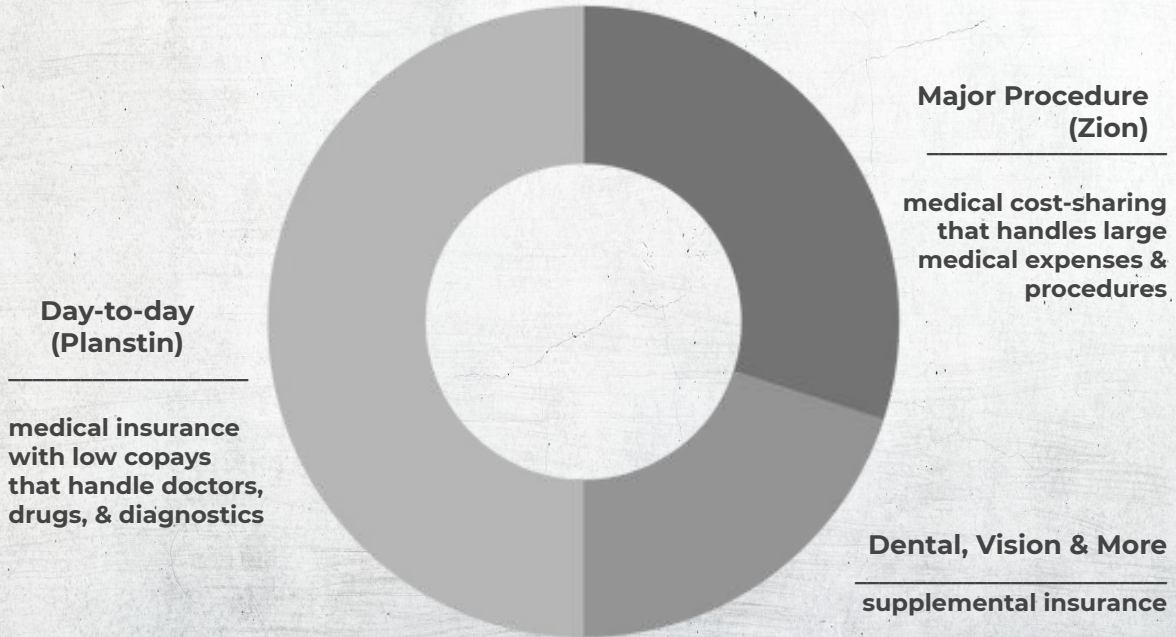
Traditional medical insurance: This is the most frequently used piece of our solution, which covers day-to-day needs such as preventative check-ups, prescription drugs, and diagnostics handled by the carrier **Planstin**.

Medical cost-sharing: When an unexpected medical issue or major procedure arises, this component dramatically reduces your out-of-pocket risk handled by the carrier **Zion**.

Supplemental Insurance: Choose from a variety of a la carte options such as Dental, Vision, Accident, Critical Illness & more.

Day-to-day + Major Procedure = Clearwater Copay Solution

*** You receive 1 member id card ***



Supplemental insurance

Whether you're looking to keep your teeth clean, your vision sharp, or your finances secure in the wake of an accident or critical illness, we offer all the add-ons you need to have peace of mind when you need it most.

DENTAL

Access the largest network of dentists for preventative services, plus coverage for basic, major, & orthodontic services.

VISION

Only pay a \$10 copay for eye health exams, plus get a \$150 annual credit for glasses frames, lenses, &/or contacts.

CRITICAL ILLNESS

In the event of a major illness, you'll receive a lump sum payment to help you cover the costs associated with treatment.

TELADOC

Unlimited use of \$0 copay primary care telemedicine services, available 24/7 365 days a year.

ACCIDENT

Receive a lump sum to help cover most procedures administered in the ER related to an accident.

LIFE

Protect your loved ones from the financial uncertainty that can result from a premature passing.

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Why use ONE Healthcare?

More than 80% of Americans are on the wrong health plan.

Are you confident your coverage is right for you?

Based on your unique healthcare needs, **Clearwater** has a variety of plan options that are available.

- ✓ Explore plans that are not on the exchange
- ✓ Avoid plans that have limited options & major out-of-pocket risks
- ✓ Match the right plan to your budget without losing the coverage you need
- ✓ Pair supplemental coverage to save on out-of-pocket costs

Visit myagenthealth.com

High quality, affordable plans that fit your needs!

Explore

Based on your needs, explore a variety of plans & identify areas for savings on fixed & out-of-pocket medical costs.

Educate

In minutes our quote tool will help you pick the best plan for the best price.

Enroll

Our enrollment process is simple. Take 5 minutes to enroll in your plan today.



Visit myagenthealth.com to...

Get a quote
online in seconds

Answer a few quick questions to find out how much you could potentially save.

You can also explore our plans online to get the full picture of how your coverage would work.