

YourWay

**Frontier**

**Simplify**

Your **Health Benefits**

**Reduce**

Your **Costs**



Health Benefits **Today:**



# Right Intentions, Imperfect Design

We understand the challenges you face when providing health benefits to your employees. While well-intentioned, and aimed to care for our employees, is the current model actually designed around employees or is there some misalignment?

**94%** of employers offer two insurance plans.

**74%** of employers offer only one.

That's the equivalent of giving everyone at your organization the same sized jacket. Sure, it may fit a handful of people perfectly. **But everyone else? Not so much.**

## Why do employers choose the plans for their employees?

Selecting a plan is a personal decision. Shouldn't it be made by the end consumer?

# Your time and responsibilities are already pulled in many different directions.

Here are just some of the tasks that typically fall on your plate each year, even with the help of a high-quality broker partnership:

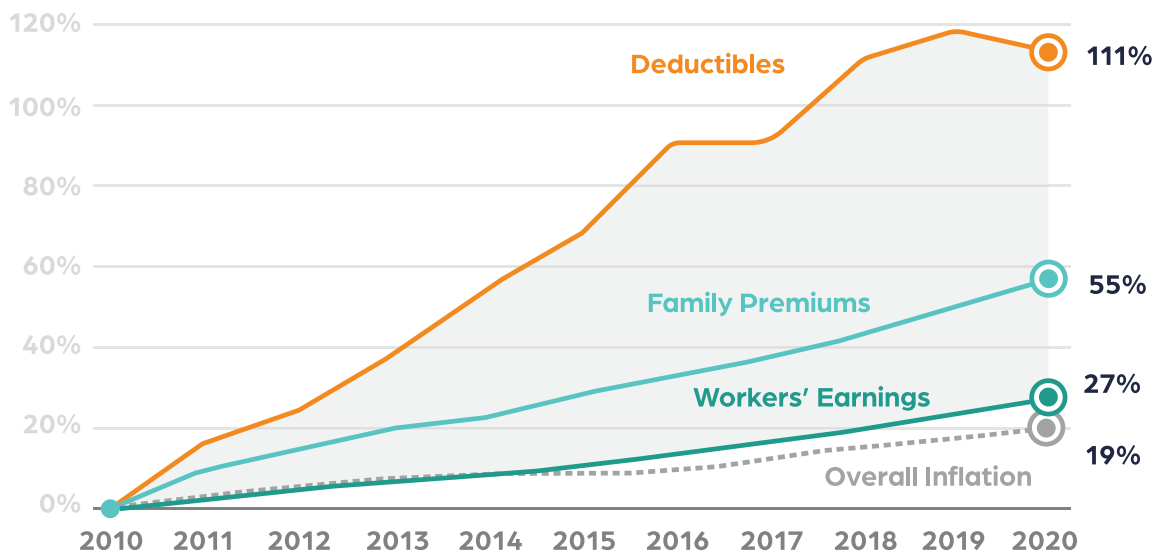
- Offering traditional group health or **face penalties**.
- Selecting 1-2 health plans that are **supposed to fit your entire team**.
- The **look on your employees' faces** when you communicate annual rate increases.
- Managing consistent **rate increases**.
- COBRA administration**.
- ACA reporting**.
- Answering employee questions** about health insurance.
- Finding solutions for your **out-of-area employees**.
- Paying insurance carriers**.
- Staying up-to-date with **group health regulations**.
- Coordinating **Qualifying Life Events (QLEs)**.
- Managing **payroll deductions**.

So your time and resources are exhausted...

# And your rates are increasing?

**Stop paying more** every year for the same one-size-fits-all solution.

**Health insurance premiums and deductibles** have risen more rapidly than wages since 2010.



**You deserve a partner who can help you control these costs** and offer your employees health coverage that's tailor-fit to their needs.

Health Benefits **Tomorrow:**

# Intentions & Design Aligned

What if there was a way to offer a better health benefit plan that lessened your workload and offered each of your employees the chance to select not from a few plans, but many.

**Well, now there is.**

Introducing

**YourWay**  
**Frontier**



The logo for Frontier, featuring the word "Frontier" in a bold, sans-serif font. A small green triangle is positioned above the letter 'r'.

# Your Group Health Benefits, Simplified

There has never been an easier way to offer the right **healthcare coverage for all of your employees.**

1

You put money into your **employees' benefit accounts.**

2

Your **employees use** that money to buy their own health insurance.

In just two steps, you're free to spend more time doing what you do best. And your employees get to select the right coverage for their individual health and financial needs.

**OneBridge administers everything else** and guides your employees along the way.

Once enrolled (via our proprietary Wayfinder platform or customer care team), your employees manage their accounts on the MyOneBridge dashboard. Intuitively built and supported, your internal HR resources no longer have to deal with post-enrollment headaches!

# Move off the group plan and onto the **individual marketplace.**

**It's simple:** If you pay more for your **bronze, silver, or gold plans** than what is currently being charged on the individual marketplace, you are overpaying for your team's health insurance.

## This **allows you to...**

### **Provide a Better Benefit**

Let your employees pick a tailor-fit plan, with savings potential for future expenses.

**And**

### **Save Money**

Lower your contribution amount to provide the same level of coverage on the individual marketplace.



**Great** for You

**Perfect** for  
Your Employees

YourWay Frontier is designed to help any business—big or small—gain greater control over the rising costs of healthcare. Frontier is a funded Individual Coverage Health Reimbursement Arrangement (ICHRAs), meaning all participants receive their contributions before their health insurance premium is due.

Unlike notional ICHRAs, Frontier allows your employees to keep any unused funds, save them, and use them for health expenses in the future.

**Available with top providers** in all 50 states.



# Frontier in Action

Tailor-Fit Coverage  
& Cost Benefits

## Alex

27 Years Old | Manager

Let's see how this employee, now responsible for her own healthcare coverage for the first time in her life, can benefit from your Frontier plan offering.



Health Benefits Today

Traditional **Benefit**    \$1,000 Monthly Employer Cost

**Silver BCBS Plan**

**\$1,000/Month**

\$0 Out-of-Pocket

Health Benefits Tomorrow

Frontier **ICHRA**    \$1,000 Monthly Employer Contribution

**Bronze**  
Independent Health Plan

**\$500/Month**

\$500 Savings

**Silver**  
BCBS Plan

**\$1,000/Month**

\$0 Out-of-Pocket

**Platinum**  
Univera Plan

**\$1,500/Month**

\$500 Out-of-Pocket



# What Frontier Looks Like Long-Term

Let's follow Alex's journey as a Frontier enrollee, and observe the true benefit that it provides to her and her family.



## Age 32

Alex is now 32 expecting her first child. Having purchased a bronze plan each of the past seven years—accruing \$42,000 in savings!—she decides to level-up to a gold plan, which has a higher premium and lower deductible. This new health coverage costs more than her monthly \$1,000 contribution. Instead of paying the premium difference herself, Alex uses her accrued Frontier funds to insure herself and her dependents.



## Age 59

Alex's child is now the same age as Alex was when she started her job. This also means that her child—now an adult—is no longer on her plan, which means Alex no longer needs the cost or coverage associated with a gold plan. So, she opts to go back down to the bronze plan (this time with a different carrier that's better fit for her needs) and returns to saving \$500 a month. In addition, Alex recently moved to California to be closer to family. Through Frontier, she's able to select new regional carriers, instead of being forced onto a national group PPO plan.



## Age 65

Now retired and on Medicare, Alex reflects on all she has accomplished. She also continues to use her excess Frontier funds against her Medicare costs as well as out-of-pocket expenses such as vaccines, hearing aids, contact lenses, and more!

# Larger Benefits & Lower Costs

If you're paying more for any of the plans noted below, you could be paying too much for your organization's health plans!

| Individual Metal Plan Type | Plan Description   | Monthly Premium for Individual |
|----------------------------|--|--------------------------------|
| Bronze                     | <b>Coverage: 60%   Participant: 40%</b><br>Lowest monthly premiums.<br>Highest OOP costs & annual deductibles. | <b>\$392.72</b>                |
| Silver                     | <b>Coverage: 70%   Participant: 30%</b><br>Moderate monthly premiums.<br>Moderate OOP costs.                   | <b>\$533.18</b>                |
| Gold                       | <b>Coverage: 80%   Participant: 20%</b><br>High monthly premiums.<br>Low OOP costs & annual deductibles.       | <b>\$650.93</b>                |
| Platinum                   | <b>Coverage: 90%   Participant: 10%</b><br>Highest monthly premiums.<br>Lowest OOP costs & annual deductibles. | <b>\$788.68</b>                |

# Grow with Confidence

The future of healthcare coverage is shaped by Frontier.  
And your business can use it to:



**Secure healthier, happier employees.** With Frontier, your team members select the most appropriate coverage for themselves, and OneBridge manages the rest.



**Better utilize resources.** Now that your team has less administrative burden, they can assist other areas of your business to scale and improve.



**Reduce uncertainty.** No longer waiting with dread for rate increases, you can turn your attention to improving supplemental employee benefits, relationships, and productivity.



# Head Toward the Health Benefits of Tomorrow

**OneBridge makes it easy for you** to start offering a more flexible alternative to traditional group healthcare.

1

**Provide OneBridge with an anonymous company census.** We use it to complete a comprehensive analysis and determine if Frontier is right for you.

2

Upon analysis validation, **OneBridge works with your team** to design your plan and enroll your employees.

3

**After enrollment, you sit back, relax,** and better utilize your internal resources as OneBridge administers the plans!

Take the **Next Step** in  
**Modernizing**  
**Your Coverage**

**Schedule a consultation today** and see how your business can benefit from simplified health benefits through YourWay Frontier.

[yourwaybenefits.com](https://yourwaybenefits.com)

888.865.1628 | [ben@onebridgebenefits.com](mailto:ben@onebridgebenefits.com)



# Frontier Is Powered and Guided by OneBridge Benefits

\$2B Health Benefits AUM | 1,600 Employer Groups | 210k Lives

2015

We successfully formed a partnership with a national benefits consultant to administer Funded HRAs.

2021

YourWay  
**Frontier**

OneBridge leverages their existing HRA platform to administer ICHRAs, and launches the health benefit plan of tomorrow: **YourWay Frontier**.

2013

 ONEBRIDGE

OneBridge is founded to improve account-based health plan technology.

2020

New regulation allows HRA dollars to be used to cover individual health insurance premiums. This empowers employers to replace traditional coverage with an Individual Coverage HRA (ICHRA), thus creating a new model for group health benefits.



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