



Freedom & Connection

Vince Ashton
President & CEO

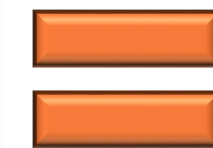
Ira Langer
Director, Sales

Freedom & Connection Sales Opportunities

**Easy
Freedom
Participation**



**NEW
Freedom &
Connection
Plans**



**Sales
Opportunities
\$\$\$**

The

POWER OF FREEDOM & CONNECTION

More Plans & More Access Through An Exclusive HealthPass Offering

HealthPass is the **ONLY** way to offer Oxford Freedom and Anthem Connection Plans to groups with our **EASY** 20/75 participation



Oxford Freedom:

- Access to all local hospitals and 169,000 providers
- 9 plan options in platinum, gold & silver metal tiers

Anthem Connection:

- Lower cost coverage with access to Northwell Health and Maimonides hospital
- 50 state coverage via the BlueCard National program
- 7 plan options across 4 metal tiers



HealthPass EASY Participation Freedom, Connection & Emblem:

20% of the total eligible employees must enroll in a HealthPass medical plan

75% of the eligible employees must enroll or submit a valid waiver

The 20/75 participation is less restrictive than carrier direct rules

Participation Guidelines



HealthPass Participation Requirements Freedom, Connection & Emblem:
20% of the Total Eligible Employees Must Enroll With a HealthPass Medical Plan
75% of the Eligible Employees Must Either Enroll in HealthPass or Submit a Valid Waiver



PPO/EPO and Blue Access Participation Requirements:
Available to Groups With 10 or More Enrolling in Any Medical Plan Offered Through HealthPass
\$750 Minimum Monthly Employer Contribution Per Employee



Liberty/Metro Participation Requirement:
60% of the Total Eligible Employees After Valid Waivers, Must Enroll in a Combination of Freedom/Liberty and/or Metro Plans.
Please note that the 60% participation requirement for Metro plans does not apply to groups with an original effective date prior to 1/1/2026.

Exceptions to the Above Guidelines:

- Long Island Easy Par Packages
- Mid-Hudson No Par

2026 NEW Downstate Plans



12 New Plans

Anthem Blue Access Platinum EPO 5/25
Oxford Freedom Platinum EPO 5/15 ZD
Oxford Freedom Platinum EPO 20/40 ZD

Oxford Freedom Silver EPO 50/100 ZD
Oxford Freedom Silver EPO 40/80

Anthem Blue Access Gold EPO 30/60
Oxford Freedom Gold EPO 25/50 ZD
Oxford Freedom Gold EPO 15/35
Oxford Freedom Gold EPO 30/60

Anthem Blue Access Bronze EPO HSA 6300
Anthem Connection Bronze EPO HSA 6300
Oxford Metro Bronze HSA 6500

The Power of Freedom & Connection

Platinum

Anthem Connection Platinum EPO 20/40
 Oxford Freedom Platinum EPO 5/15 ZD
 Oxford Freedom Platinum EPO 20/40 ZD
 Oxford Freedom Platinum EPO 10/25

Gold

Anthem Connection Gold EPO 30/60
 Anthem Connection Gold EPO 50/60
 Anthem Connection Gold EPO 30/65 G
 Oxford Freedom Gold EPO 25/50 ZD
 Oxford Freedom Gold EPO 15/35
 Oxford Freedom Gold EPO 30/60
 Oxford Freedom Gold HSA 1700

Silver

Anthem Connection Silver EPO 40/80
 Anthem Connection Silver EPO 40/80 G
 Oxford Freedom Silver EPO 50/100 ZD
 Oxford Freedom Silver EPO 40/80

Bronze

Anthem Connection Bronze EPO HSA 6300

16

Plan
Options
For All
Groups

2025 Top 5 Carrier Direct Plan (NYC/LI)

The Power of Freedom, EPO/PPO, Blue Access & Connection – 10+ Groups



Anthem Platinum EPO 5/25

- Anthem Blue Access Platinum EPO 5/25
- Anthem Connection Platinum EPO 20/40
- Oxford Freedom Platinum EPO 5/15 ZD
- Oxford Freedom Platinum EPO 20/40 ZD
- Oxford Freedom Platinum EPO 10/25

Anthem Gold EPO 30/65 G

- Anthem Blue Access Gold EPO 30/60**
- Anthem Blue Access Gold EPO 50/60
- Anthem Blue Access Gold EPO 30/65 G
- Anthem Connection Gold EPO 30/60**
- Anthem Connection Gold EPO 50/60
- Anthem Connection Gold EPO 30/65 G
- Oxford Freedom Gold EPO 25/50 ZD
- Oxford Freedom Gold EPO 15/35
- Oxford Freedom Gold EPO 30/60
- Oxford Freedom Gold HSA 1700

- Anthem Silver EPO 40/80
- Anthem Silver EPO 40/80 G
- Anthem Silver EPO HSA 4100
- Anthem Blue Access Silver EPO 35/80
- Anthem Blue Access Silver EPO 40/80 G
- Anthem Blue Access Silver EPO HSA 3300
- Anthem Connection Silver EPO 40/80**
- Anthem Connection Silver EPO 40/80 G
- Oxford Freedom Silver EPO 50/100 ZD
- Oxford Freedom Silver EPO 40/80**

- Anthem Blue Access Bronze EPO HSA 6300
- Anthem Connection Bronze EPO HSA 6300**

2025 Top 5 Carrier Direct Plan (NYC/LI)

29
Plan
Options
For Groups
of 10+
(Metro, Liberty & Emblem
Plans Also Available)

REMINDER: Anthem PPO/EPO and Blue Access Participation Requirement: Only Available to Groups Quoting 10+ with \$750 Minimum Monthly Employer Contribution

2026 Downstate Plan/Network Overview

47

Total Plans

7

Platinum

Anthem PPO/EPO
Anthem Blue Access
Anthem Connection
Oxford Freedom
EmblemHealth SelectCare

16

Gold

Anthem PPO/EPO
Anthem Blue Access
Anthem Connection
Oxford Freedom
Oxford Liberty
Oxford Metro
EmblemHealth SelectCare

18

Silver

Anthem PPO/EPO
Anthem Blue Access
Anthem Connection
Oxford Freedom
Oxford Liberty
Oxford Metro
EmblemHealth SelectCare

6

Bronze

Anthem Blue Access
Anthem Connection
Oxford Liberty
Oxford Metro
EmblemHealth SelectCare

Ancillary Benefit Options



DENTAL	13 Dental Plans
VISION	3 Vision Plans
LIFE/AD&D	2 Employer Paid Life/AD&D Plans
LIFE	2 Voluntary Life Plans
DISABILITY/LIFE/AD&D	Exclusive Bundled Disability & Life/AD&D Plans
ACCIDENT	Accident Plan
HEALTH/WELLNESS/COSMETIC	Membership Program Offering Reduced Cost on Elective & Cosmetic Services
FSA & COMMUTER	FSA, DCA, Parking & Transit Plan
ID THEFT	2 ID Theft Plans
PET COVERAGE	Discount Pet Plan

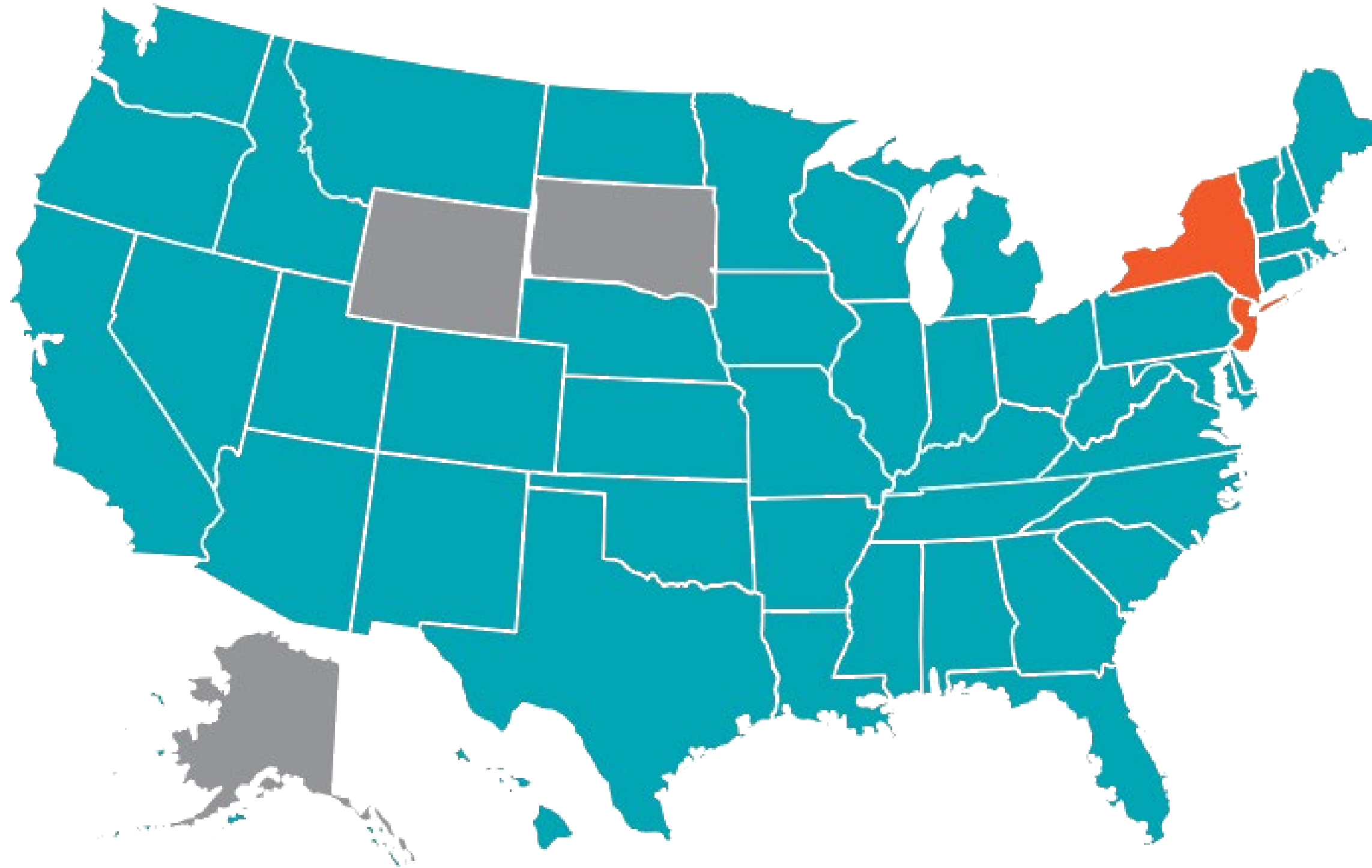




Why the HealthPass Ancillary Exchange?

- Easy static rate sheets – no SIC code restrictions, 12-month rate guarantee (no underwriting adjustments)
- Eligibility Requirements are easy, Participation Guidelines are simple!
- HealthPass Online Portal (HOP) provides full Ben Admin functionality
- Automated online enrollment – employees pick the plans that best fit their needs
- One application, one invoice, one commission payment

Availability



- States in teal are included in the Ancillary Exchange
- States in gray are not included in the Ancillary Exchange - AK, SD & WY
- Plan availability varies by state

Ideal HealthPass Medical Groups

Employers looking to empower employees to choose benefits that are right for them

Non profits that offer generous contributions

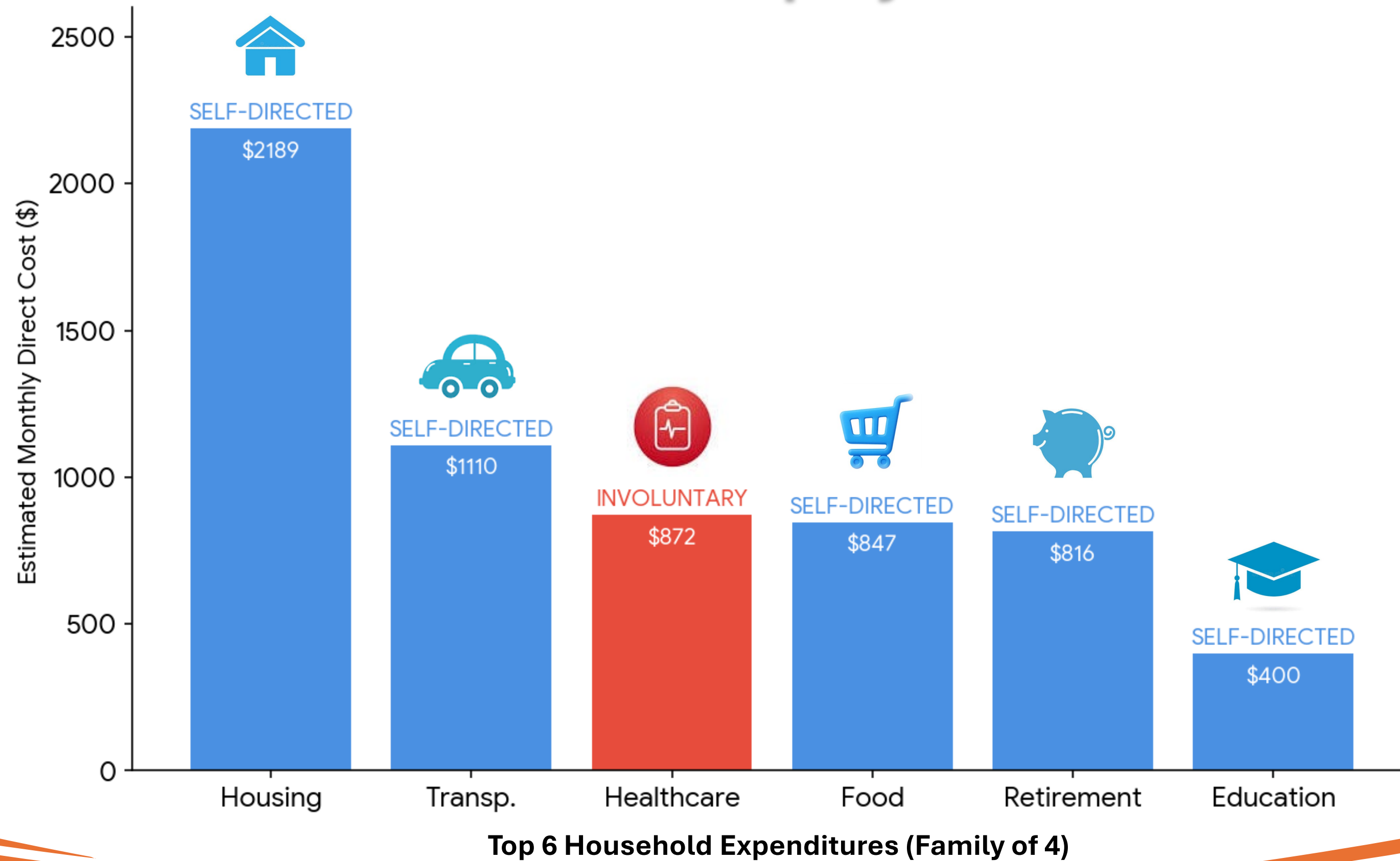
Growing companies who want to offer “Fortune 500” benefits

Groups with wide income ranges

Organizations coming out of a PEO or waiving PEO medical coverage

Groups that miss making par direct with carriers

Why Choice of Health Insurance is the Most Essential Benefit an Employer Can Provide



HealthPass Gives You More

More Executive Level Plans

Exceptional, Flexible Offerings for Decision Makers

Easy Freedom Participation Opens New Options

More Plans for All Employees

12 New Downstate Plans

7 Additional Freedom Options

3 New Bronze Plans

More Sales Opportunities

Allow Employees to Make Important Life Decisions

Downstate's Most Comprehensive Premium/Low-Cost Offering

Freedom + Connection + More

Flexible Hospital and Provider Coverage

Easy Ancillary Inclusion – Don't Leave Money on the Table

More Support, More Tools, More Flexibility....but Less Headaches



Thank You!

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