



## Consumer driven, employer focused: reVive your healthcare benefits

Vive Benefits has developed the ultimate health benefit option. Completing a consumer-driven strategy by wrapping a high deductible health plan in a suite of financial and digital services, Vive Benefits can maximize plan savings while minimizing risk to employees.

### At Vive, we are partnering with brokers and employers who believe:



saving money by switching to an HDHP shouldn't mean risking financial ruin



your employees deserve a high-quality, innovative product that provides coverage and peace of mind



it is time to eliminate the 20-30% rate increases we have become accustomed to



Americans are reaching a breaking point with healthcare costs—we can help.

**32%**

32% of American workers have medical debt.<sup>1</sup>

**40%**

Only 40% of Americans have enough saved to cover a \$1,000 emergency expense.<sup>2</sup>

**66.5%**

66.5% of all personal bankruptcies are tied to medical issues.<sup>2</sup>



### Instant financing

If unexpected medical costs are more than what's saved, Vive covers the difference through our all-in-one, zero interest Vive card.



### Financial protection

Monthly costs don't change. The individual's monthly contribution will help build savings for future medical expenses and, if the individual utilized Vive credit, that contribution automatically becomes the repayment amount until the loan is paid.



### Concierge membership

Vive wraps your health plan with an integrated and easy-to-use system where employees and employers can access funds, customer service, digital tools, technical support and more.



### 100% tax optimization

Using pre-tax dollars, employee healthcare deductions are deposited seamlessly into their Vive account, and Vive actively works to ensure all dollars spent on the Vive card are tax optimized.

Vive

1: <https://www.cnbc.com/2020/02/13/one-third-of-american-workers-have-medical-debt-and-most-default.html?&qsearchterm=medical%20debt>

2: <https://www.cnbc.com/2019/11/10/americans-are-drowning-in-medical-debt-what-to-know-if-you-need-help.html>

## Meeting the Needs of an Employer

### Consider the following possible scenario:

The client is able to modernize their plan and save money without compromising their commitment to excellent benefits.

Previous Plan	Premium Cost (ER)	New Premium	Employer HSA contribution	Employer Total	Savings Percent %
Employee	\$550	\$255	\$130	\$415	30%
EE + Spouse	\$1,200	\$600	\$260	\$860	28%
EE + Children	\$1,100	\$550	\$260	\$810	26%
Family	\$1,700	\$800	\$460	\$1,260	26%

Employer shifts a large amount of money out of their premium payment and into HSA contributions, directly benefiting their employees, and still save money!

\*All costs included in premium cost

Vive

The healthcare reVIVEal your business needs.

We work with your advisors to develop a tailored strategy to help your business benefits long-term

Not a quick-fix or band-aid solution, Vive helps your business live up to its potential by wrapping your health plan with our system—helping you strategize your healthcare expenses

Vive is a complete solution that integrates all administrative costs into your premium, helping you save money while directly helping your employees cover their medical expenses

**Result:** We help empower employees to be in control of their healthcare, saving your business money without compromising your benefits or exposing your employees

## About Vive

After seeing the impact rising medical costs had on people across the country, we set out to solve the problem of medical debt. Focused on creating an employee-safe product, we developed Vive: a simple, secure, and complete solution to out-of-pocket risks.

Vive enhances HDHPs by providing a comprehensive payment solution for employees. Backed by an HSA and credit program, Vive offers a soft landing for employers looking to cut healthcare costs without exposing employees to financial risks.

## Contact

[thrive@vivebenefits.com](mailto:thrive@vivebenefits.com)

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