



**Claritas**  
CONSULTING GROUP

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# **PORTFOLIO OF SERVICES**





The **Claritas Consulting Group** helps employers of self-funded insurance plans save money and improve the quality of healthcare for their employees. We use innovative and analytical methods to develop customized healthcare and prescription insurance plan solutions that are unique to each employer. We know that each plan has different needs, so we tailor our solutions to meet those needs. Our team of experts in the industry is dedicated to providing cost-effective and sustainable health insurance strategies for our clients and their employees.

### I. Transparency (powered by ClariFI-360)

The Claritas Consulting Group helps clients overcome the challenges of analyzing healthcare spend, controlling costs, and developing solutions that add value for their plan members. We do this by unbundling healthcare and prescription insurance services to provide a granular view into plan spend. Our ClariFI-360 analytical model ensures full transparency in our commitment to providing cost-effective and sustainable health insurance strategies. By offering access to third-party administrators, prescription claim processors, and rebate aggregators, we eliminate conflicts of interest inherent to bundled plan models,

and our pass-through plan pricing solutions and direct relationships foster accountability and transparency.

Transparency is the cornerstone of the **Claritas Consulting Group**. Transparency is crucial because it enables our clients to understand how their medical and prescription benefits are managed and the financial incentives driving their current plan. With more transparency, clients can identify potential conflicts of interest and ensure that insurers are acting in the best interests of the employer and plan members.

### II. Autonomy

Many medical and pharmacy insurance plans use a one-size-fits-all approach to managing group plans. However, the **Claritas Consulting Group** recognizes that each client's benefit plan is unique, just like the products and services they provide to their customers. We believe that clients should have full control over their healthcare insurance plans, and we provide the tools and analytics to support this concept. Our team works closely with

clients to create customized health insurance solutions that help them save costs while improving the quality of care for their employees. We believe that autonomy is key to a successful healthcare insurance plan, and we are dedicated to providing our clients with the support they need to make informed decisions and take control of their plans.

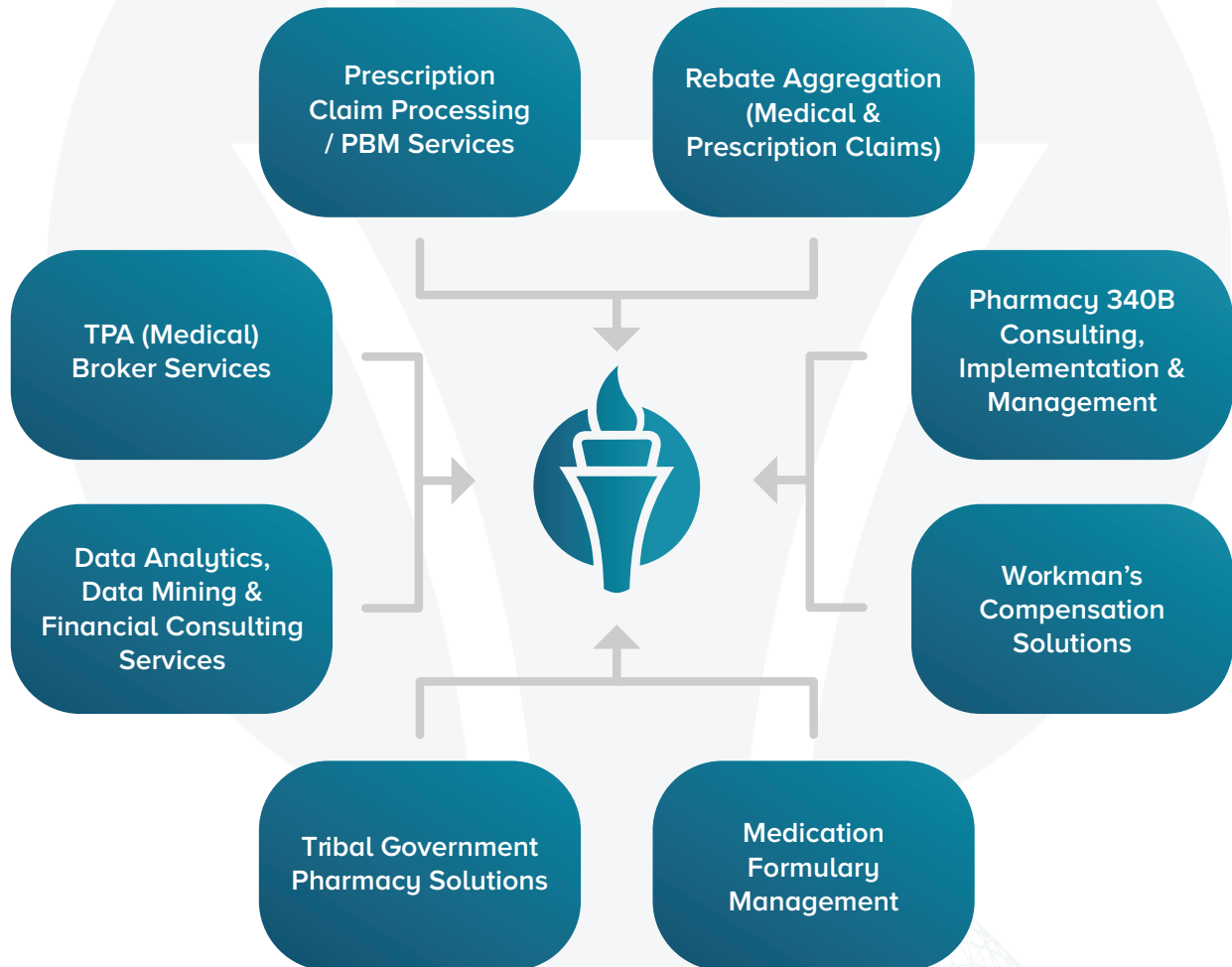
### III. Advocacy

The **Claritas Consulting Group** has a wealth of experience in the fields of healthcare and health insurance plans. At Claritas Consulting Group, we believe in building partnerships and being strong advocates for our clients. We use our analytics-driven approach to develop solutions that align with the values and expectations of your plan and its members. By fostering

open communication and presenting current and cutting-edge healthcare benefit market resources, we empower our clients to make informed decisions and take control of their plans. We are dedicated to being your ally in navigating the complex world of healthcare insurance, and we are committed to helping you achieve your goals while prioritizing the needs of your employees.



#### IV. Consulting Services Portfolio



Managing medical and prescription insurance benefits can be complex, challenging, and costly for all plan sponsors. At Claritas Consulting Group, we understand that negotiating with the same health insurance providers year after year often leads to confusing contracts and rising costs. Our clients have grown tired of these ineffective strategies, which only result in lower quality benefits and higher expenses.

That's why our clients have taken control of their healthcare and prescription insurance costs by partnering with us. We offer a different approach that focuses on true transparency and custom solutions tailored to the unique needs of each plan sponsor. Our ClariFI-360 analytical model provides a granular view into plan spend, empowering our clients to make informed decisions and take control of their plans.

If you're tired of the same ineffective strategies and want to make a change, we invite you to embrace true transparency with Claritas Consulting Group. Let us help you take control of your healthcare and prescription insurance costs with our innovative solutions and expert guidance.



# Claritas

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