




Town Council Special Meeting

March 05, 2026 at 6:00 PM

Cape Charles Civic Center - 500 Tazewell Avenue

Agenda

- 1. Call to Order**
 - A. Roll Call
 - B. Establish Quorum
- 2. Moment of Silence and Pledge of Allegiance**
- 3. Public Hearing: (3 minutes per speaker)**
- 4. Close Public Hearing**
- 5. Public Comments (3 minutes per speaker for topics not subject to this evening's public hearing)**
- 6. Order of Business:**
 - A. 2026-2027 Employee Health Insurance Presentation & Renewal
- 7. Town Manager Comments**
- 8. Mayor & Council Comments (5 minutes per speaker)**
- 9. Announcements**
 - A. March 12, 2026 - Town Council Strategic Planning Workshop, 12PM, Trinity UMC Fellowship Hall
 - B. March 19, 2026 Town Council Regular Meeting
 - C. March 21, 2026 Cape Charles Day, 10AM - 12PM Community Clean-Up; 12:30PM - 2PM Picnic in Central Park
- 10. Adjournment**

 TOWN OF CAPE CHARLES	AGENDA TITLE: 2026-2027 Renewal of Employee Health Insurance Presentation		AGENDA DATE: 3/5/2026
	SUBJECT/PROPOSAL/REQUEST: Council to review and approve the Anthem renewal and proposed changes to the health insurance plan for 2026-2027		ITEM NUMBER: XX
	ATTACHMENTS: Exhibit A – Comprehensive Health Insurance Review and Proposal. Exhibit B-Three Plan Comparison on Anthem Level Funded Plans Exhibit C-Apios Health slides		FOR COUNCIL: Action (X) Information ()
	STAFF CONTACT (s): Jodi Outland, Director of HR	REVIEWED BY: Rick Keuroglan, Town Manager	

BACKGROUND:

The Town is currently in Open Enrollment for our employee Health Insurance program which will renew on April 1, 2026. Each year at this time, staff presents our renewal options and proposed carrier quotes to seek Council concurrence for program design in the next plan year.

ITEM SPECIFICS:

The Town’s renewal of the current Anthem balanced funded plans came back with a 5.2% premium increase, after negotiating it down from 8%. Shopping the market (due diligence), resulted in significantly higher increases, ranging from 31% to 56%. It is the Town’s recommendation to renew the current Anthem plans as that is most cost effective for the employees and the Town. Employees have also been very satisfied with Anthem and their overall benefits this past year.

The current plans are three level funded open access medical plans: 1. An almost fully co-pay plan with a 2,000 deductible, 2. a co-pay/20% co-insurance plan with a 3,000 deductible and 3. a co-pay/20% co-insurance plan with a 4,000 deductible. These would not change for 2026-2027.

The Town recommends keeping the Anthem bundle of medical, dental and vision which affords us a 2% discount on cost. There was no increase for dental or vision benefits.

The Town proposes to continue to offer an employer-funded Health Reimbursement Account (HRA) which helps employees pay towards out of -pocket costs and is tied directly to their deductible. Vision coverage, still with Anthem, will continue to be a voluntary benefit. The Town would continue to offer an employee-funded Flexible Savings Account, as well as other voluntary benefits such as hospitalization, accident, etc.

The Town does propose replacing the employer-paid standalone Telehealth plan with a more robust, full-service virtual urgent-care plan.

Plan components include:

- | | |
|---|--|
| Medical Insurance | Vision Coverage (employee paid) |
| Dental Insurance | Flexible Savings Account (employee paid) |
| Employer contribution to health premiums | Employer funded HRA |
| Employee Assistance Program -included with Anthem | Employer covered Telehealth |

In addition to the above Health Insurance, the Town wants to not only continue to offer its V and Health Incentive Programs, but to grow it. The Town is looking to partner with the SIC Clinic, for employee/Council discounts and Health Fairs. The Town appreciates this very important investment in employee health which research shows ultimately leads to fewer claims and a more productive workforce.

The Town is only as good as the people who work for it and being able to recruit and retain employees is a significant challenge in this market. Benefits are one of the most important factors when employees are deciding to work for an organization.

RECOMMENDATION:

Staff recommend that Council approve the 2026-2027 (FY27) benefit package, as outlined in the attached presentation, which is set to renew on April 1, 2026.

Town of Cape Charles
2026-2027 COMPREHENSIVE HEALTH INSURANCE REVIEW & PROPOSAL
INTRODUCTION

The Town is requesting that Council approve the renewal of our current Balanced-Funding Anthem Healthkeepers Open-Access plan. We have a “bundle” agreement with Anthem that allows for a 2% discount by *bundling* medical, dental and vision.

Our Anthem **renewal** initially came in at an **8%** increase, however, with some broker negotiation, we were able to reduce this to **5.2%**.

We also did due diligence and received quotes from Aetna, Anthem (fully insured), United Healthcare and Sentara. Below are averages of the *employee-only premiums* and the *percentage increases* over our current plan cost, for the plans offered by each carrier:

Current Plan Year 2025-2026	AVG. Employee-Only Premium
Anthem Healthkeepers (balanced-funding)	\$566.00

Carrier Quotes for 2026-2027	AVG. Employee-Only Premium	% Increase
Aetna	\$745.39	31%
Anthem (Fully Insured)	\$808.78	43%
Sentara	\$866.80	53%
UHC	\$882.24	56%

Below is the average employee-only premium for Anthem’s 2026-2027 plan:

Anthem '26-'27 Renewal	\$595.80	5.20%
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What does this mean for the employees?

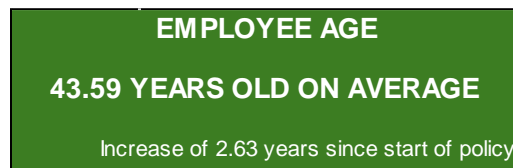
The *employee-only premium* only goes up marginally (roughly \$1.00 per pay period). Employees with *dependents* will see anywhere from a \$5.00 increase to a \$25.00 increase per pay period, depending on the plan and tier they choose. During open enrollment, employees may choose to move from one plan to another, add or remove dependents.

No increase in Dental or Vision premiums.

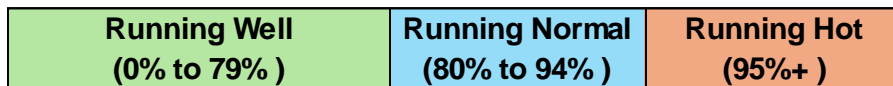
What does this mean for the Town?

Considering how health care costs have been escalating year-to-year, this was overall good news. Especially since our age demographic went up, and we incurred some larger claims.

No increase in Town paid Dental premiums. Vision is voluntary.



Max Claims Account



You are Running Hot



I am going to address the “hot” claims later. This is the true key to mitigating our future claims, and ensuring we have good renewals going forward.

The METRICS

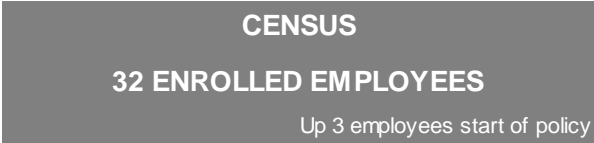
Last Year (2025-2026): We *estimated* a (medical) cost for the plan year to be:

\$207,774.

According to a *budget-to-actual* report for the 4/1/25 -3/31/2026 plan year, the expenses to the Town for the medical were \$213,593.

The reason we exceeded the projection was due to the addition of three employees. We lost two employees who were waivers and were replaced by fully insurance employees, and we added one additional employee during the plan year.

(We always budget for this scenario)



Comparing COSTS in “REAL TIME”- Because we are proposing a *RENEWAL*, we can get an excellent estimate of what the costs would look like. The Town took actual medical **expenses** for March of 2026 (old plan year) and compares to April of 2026 (new plan year-projected).

The Town cost for March 2026 is higher than the cost over the course of the plan year, because in March, we are fully staffed, with no vacancies, and two waiver spots were replaced by fully insured employees *late* in the plan year.

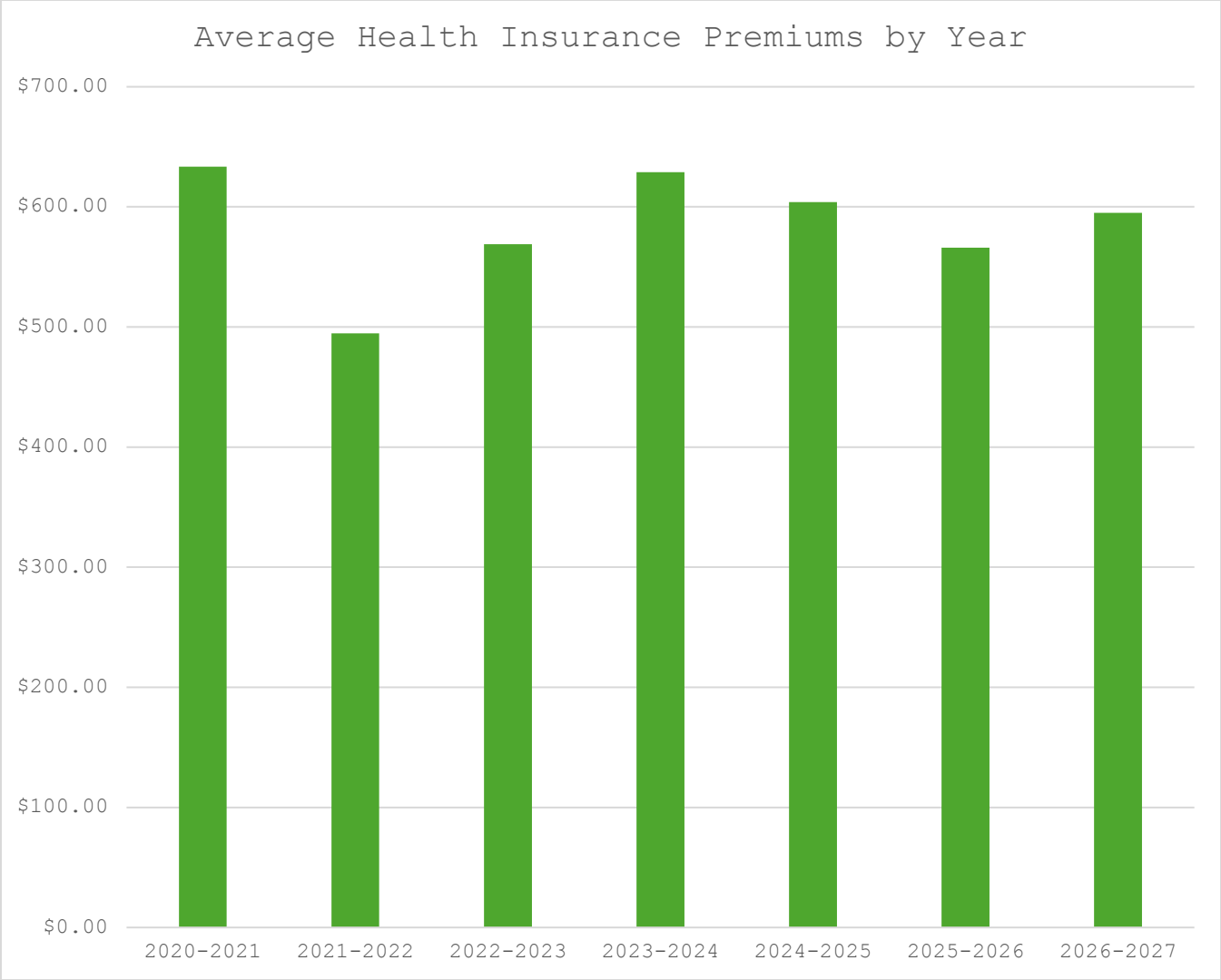
Plan Year Comparison for Medical & Dental (Anthem):

		ANNUAL			
	as of March 2026	Projected for April 2026			
ANTHEM	2025-2026	2026-2027		Increases	
Medical	\$227,849.52	\$234,038.28		\$6,188.76	2.70%
Dental	\$12,500.00	\$12,500.00		\$0.00	0%

Past Years (2020 -2026) Average Employee-Only Premiums:

AVERAGE EMPLOYEE-ONLY PREMIUMS FROM OFFERED PLANS FOR PAST YEARS' MEDICAL INSURANCE		
2026-2027	\$595.00	\$11.00 MORE THAN AVERAGE
2025-2026	\$566.00	-\$18.00 LESS THAN AVERAGE
2024-2025	\$604.00	\$20.00 MORE THAN AVERAGE
2023-2024	\$629.00	\$45.00 MORE THAN AVERAGE
2022-2023	\$567.00	-\$17.00 LESS THAN AVERAGE
2021-2022	\$495.00	-\$89.00 LESS THAN AVERAGE
2020-2021	\$633.00	\$49.00 MORE THAN AVERAGE
OVERALL AVERAGE FOR EMPLOYEE ONLY PREMIUMS SINCE 2020		\$584.00
Highest years to lowest years		
2020-2021	\$633.00	
2023-2024	\$629.00	
2024-2025	\$604.00	
2026-2027	\$595.00	
2022-2023	\$567.00	
2025-2026	\$566.00	
2021-2022	\$495.00	

It is important to show *premium costs*, not budget-to-actual in a seven-year look-back, due to variances in staffing, i.e. sale of utilities, addition of Harbor employees. (In 2022 for example, the Town had 27 employees enrolled on the group medical plan, today, we have 32).



HRA, Virtual Medicine & Waivers

We request no changes to the **Health Reimbursement Account**, for employees covered by the Anthem medical. Because the total number of waivers decreases in 2026-2027, we propose slightly increasing the HRA funding for those who waive the health insurance, whether due to Medicare enrollment or simply being on another group plan other than the Town's. This will result in \$1,125 savings in HRA expenses to the Town.

				Employer Funding: HRA	4/ 1/ 2025-3/ 31/ 2027	
				SINGLE		FAMILY
Plan 1	2000 Deductible			\$525.00		\$875.00
Plan 2	3000 Deductible			\$825.00		\$1,325.00
Plan 3	4000 Deductible			\$850.00		\$1,350.00

We highly recommend transitioning from Revive Telehealth to **Apios Health**. Revive Telehealth is merely a Rx service. While it is helpful when you need to get a prescription filled without going to an in-person doctor, Apios is a *24/7 comprehensive concierge-style virtual urgent care* service that offers employees immediate and convenient access to care through texting rather than an app or website requiring an account and log-in. Apios physicians can assist employees in getting appointments, referral to the correct type of provider and answering health questions. While not a full-service mental health provider, they do help with basic anxiety issues and refer their patients to local mental health providers. Apios is out of Virginia Beach, therefore their physicians are familiar with local healthcare networks and providers, allowing for more seamless and informed referrals.

Please see the appendix for slides on Apios and how this service helps to mitigate our claim exposure. This is an increased cost for the Town over Revive, but a value-added service that can reduce cost increases in future renewals. Your HR Department recommends offering this service to Town Council members (paid or self-pay) and W4 Boards as a (self-pay) benefit (\$14.95 per household)

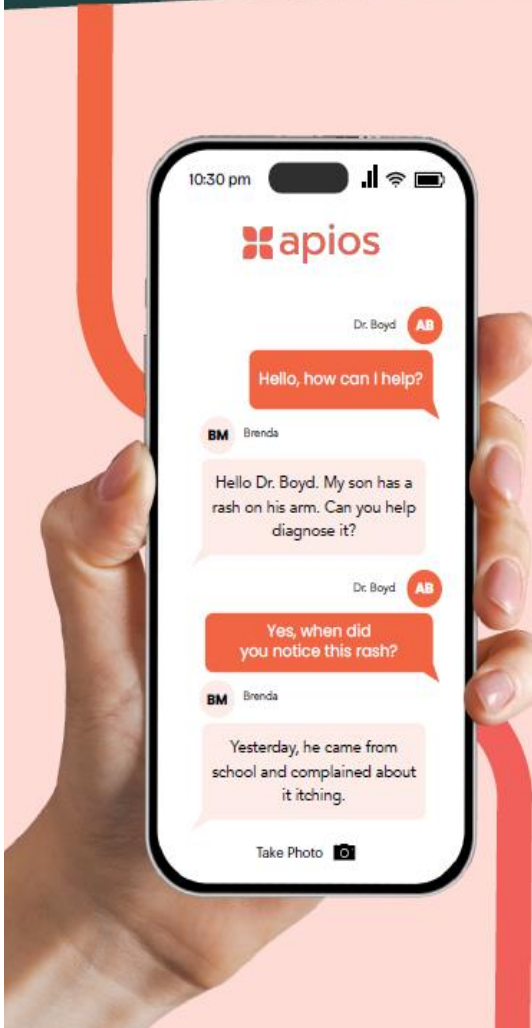
Apios Health




Simple, barrier-free healthcare for your organization

What we do

Apios provides your employees with direct access to a dedicated physician. Through simple texting, they can receive immediate answers to health questions, have our providers secure specialist appointments, and write or refill prescriptions. Our convenient service eliminates the need for logins or app downloads. Enjoy the benefits of personalized care at a predictable cost with our **single-flat per-member pricing** and no visit fees.



Apios physicians serve your employees as their healthcare liaison, who will:

-  Diagnose and treat uncomplicated, non-emergent illness or injuries within with no appointment needed and response time within minutes.
-  Prescribe or refill medications when necessary.
-  Work with employees to review lab results, diagnoses, prescriptions and any additional concerns
-  Coordinate specialist consultations for hard to schedule appointments. Our providers can bypass the difficulties in finding a PCP or specialists who are scheduled too far in the future.
-  Counsel on age-appropriate screening and vaccination questionnaires for both themselves and their family.
-  Provide work or school notes within minutes.

The Benefits

Why Apios?

- Save on Healthcare Costs**

Reduce unnecessary urgent care and ER visits, decrease premiums, and reduce sick leave.
- Increase Engagement**

Apios improves at-home illness management and prevention. Unlimited concierge healthcare boosts employee satisfaction and care.
- ◆ Empower Your Employees**

Employees can more easily take control of getting the care they need at the time they need it.

The Comparison

Why Apios?

	Apios	TeleDoc, CirrusMD, MDLive
App/Login Required	No	Yes
SMS - Text	Yes	No
Direct Text to Provider in Real Time	Yes	No
Appointment Needed	No	Yes
Assigned Physician Concierge	Yes	No
Per Visit Fee	No	Yes
Follow-up until resolved	Yes	No
Assist with difficult appointments	Yes	No
Second opinion service	Yes	Not all

Waivers

We will continue, as in previous years, to provide a *salary* subsidy to employees who waive for Medicare. We also provide paid dental coverage for one dependent, and HRA funding for all waivers. Starting in 2025-2026 there were 8 employees who waived off the plan. In 2026-2027, it is projected to be 5 or possibly 6.

COSTS

BENEFIT	2025-2026	2026-2027	Increases
Medical	\$227,849	\$234,038.28	\$6,189
Dental	\$12,500	\$12,500	\$0.00
HRA	\$29,225	\$28,100	(\$1,125)
Virtual Medicine	\$3,420	\$6,458	\$3,038
Waivers	\$10,800	\$11,800	\$1,800
TOTAL	\$283,794	\$292,896	\$9,902
		Annual increase	(3.2%)

- Because we are renewing an existing plan it afforded us **the opportunity to use actual, not predicted data for the new plan year.** Although, there could be some variance if employees make changes, such as change to a different plan or add/drop dependents. This is more likely to be a savings, so we are not capturing it above.
- Made a decrease to the **Health Reimbursement Account** funding, yet are still able to allow for a slightly higher HRA for waivers.
- Proposed change to **Virtual Medicine** as discussed.
- Increased the **Waiver** subsidies to compensate for increased health insurance costs.

	2026-2027 Plan Year
Anthem Medical	\$234,038
Anthem Dental	\$12,500
Health Reimbursement Acct.	\$28,100
Virtual medicine	\$6,458.00
Waivers	\$11,800.00
TOTAL ANNUAL COST	\$292,896

WELLNESS & HEALTH

The Town believes it is important to address our *Wellness and Health Incentive Program* separately, as its impact extends far beyond individual participation. Whether employees are completing routine screenings, developing healthier habits, or engaging in regular physical activity, each effort contributes to a healthier and more resilient workforce. A strong wellness culture supports employee morale, reduces absenteeism related to prolonged illness, and helps lower overall claim liability. This is not just beneficial—it is essential to the long-term stability of our health plan.

Although we experienced a few higher-cost claims this year, we were able to present to Anthem as a fundamentally healthy group. Our proactive wellness efforts played a meaningful role in that perception and contributed to our more favorable renewal outcome. In short, our investment in wellness is producing measurable value.

In 2025-2026, we budgeted \$6,500 for wellness initiatives and have only utilized approximately 50% of those funds. For fiscal year '27, we are requesting \$7,500. While this again will most likely exceed actual expenditures, any unused funds would be zeroed out at the close of the fiscal year. We are continuing to work toward full staff participation in our wellness and health initiatives, and this modest increase will allow us to expand programs, engagement and strengthen our long-term results.

- 1. Wellness & Health Incentive Program (WHIP):** This marks our fourth year implementing the Wellness & Health Incentive Program. The program is structured around two components: a Wellness section and a Health section. Employees who earn the required minimum number of points in both categories receive additional funding toward their Health Reimbursement Account (HRA). Qualifying activities include receiving a flu shot, completing annual wellness exams, participating in recommended screenings such as mammograms or PSA tests, engaging in organized exercise activities (such as pickleball or yoga), working out at a fitness center and undergoing blood pressure screenings, and other preventive health measures.

2. **YMCA Discounted Memberships:** In 2025 we entered into a partnership with the Hampton Roads YMCA to cost-share for discounted memberships for our employees. The Town contributes \$20 and the Y matches that. We have had a good number of employees who did not want to spend \$63 a month but were very happy to join for \$23.

3. **NEW: Partnership with the Cape Charles SIC Clinic at Rayfields:** This would involve having The SIC Clinic Director and PA, Alex Locklear, hold two wellness clinics a year for employees to have screenings like blood pressure and blood sugars, and give short lectures on preventative care and healthy lifestyles. Dr. Locklear would also agree to discount her fee to \$50 at which the Town would do a cost share, offering each employee three visits per plan year at 50% off (\$25 Town paid, \$25 employee paid) If an employee visited the Clinic more than 3 times, they would still only be responsible for the \$50.00 not the \$75.00.

Large cities and counties boast health clinics as an innovative benefit for their employees. Of course, a small Town cannot compete on that scale, but we sure can step it up. By partnering with our local SIC Clinic, we are providing a similar service. And we are giving back to our community by supporting local business. Read about the Marathon Clinic opening in Hanover County, VA for an idea of what this refers to.

<https://marathon.health/newsroom/new-marathon-health-center-opens-in-hanover-county-virginia>

Why? It is all about reducing claims, keeping employees out of emergency rooms unless necessary, saving time and money for employees when they need to go to an in-person urgent care facility, and being able to receive

treatment quickly and efficiently which would get employees feeling better and returning back to work faster.

Plan Year	Wellness and Health Incentive Program	YMCA	SIC Clinic	TOTAL	BUDGET	REMAINING
2025-2026	\$2,050.00	\$1,440.00	N/A	\$3,490.00	\$6,500.00	\$3,010.00
2026-2027*	\$2,750.00	\$1,920.00	\$2,850.00	\$7,520.00	\$7,500.00	

*Accounted for two additional (existing) employees to enroll for WHIP and YMCA

Corporate wellness and health initiatives can significantly reduce health insurance costs by improving employee healthy outcomes and lowering claims.

Here are some key points on how these initiatives work:

Healthier Employees: Programs that promote healthy behaviors among employees can lead to reduced healthcare spending and lower rates of absenteeism.

Reduced Claims: Wellness programs reduce health insurance claims by 25-30% over three to five years, leading to more stable or reduced premiums.

Cost Savings: Companies see \$3-6 return for every dollar invested in wellness programs, combined with reduced absenteeism and better retention.

Participation Rates: Strong incentives and leadership support increase participation rates, with programs achieving 70-80% participation.

Financial Benefits: Results take time but compound over years, with most companies seeing measurable impact within 18-24 months.

These initiatives not only improve employee health but also provide financial benefits to employers, making them a strategic tool for managing insurance costs while improving employee satisfaction and retention.

Research shows the ROI on Wellness/Health Incentive Programs

For every dollar invested in wellness programs, companies see three to six dollars in return through reduced healthcare costs and improved productivity. Some studies show even higher returns for mature programs.

Beyond direct cost savings, companies report additional benefits: lower absenteeism, reduced presenteeism (showing up but not performing), improved employee morale, and better retention.

The timeline matters. Wellness program benefits accumulate over time. Year one often shows modest savings. By years three to five, established programs show a financial impact¹.

SUMMARY

The Town respectfully asks for approval to renew our current Anthem Health Insurance Plan, as well as maintain our existing HRA (Health

¹ Post Insurance “The Role of Wellness Programs in Lowering Health Insurance Costs”.

Reimbursement Account). We also ask to move away from the existing Telehealth benefit (Revive) and replace it with a more robust and user-friendly virtual concierge urgent care plan (Apios Health) that offers enhanced access and improved employee experience.

In addition, The Town looks for your support in enhancing our Wellness and Health Incentive initiatives as a way to mitigate future claim costs while providing meaningful, value-added services to our employees.

TOTAL COST FOR 2026-2027 Health Insurance	\$292,896.00
Expenses increase over current plan	\$9,902.00
Percentage increase	3.20%
TOTAL COST of 2026-2027 Wellness & Health Initiative	
Expenses increase over last year	\$1,000.00
Percentage increase	15%
This is not a fixed cost, but a liability estimate.	

Finally, the entire HR Department supports the Council decision should we offer the Apios Health benefit and the SIC Clinic offerings to council and the W-4 Boards.

Healthcare continues to present significant challenges. Appointments are harder to secure, costs continue to escalate, and employees are navigating an increasingly complex system. It is the Town’s responsibility to bring forward thoughtful, forward-looking solutions. With Council’s support, we can continue to provide sustainable, competitive benefits that protect both our workforce and the Town’s long-term financial health.

Municipal Corp of Cape Charles 2026-2027	Plan 1 Healthkeepers Balanced OAPOS 2000	Out of Network	Plan 2 Healthkeepers Balanced OAPOS 3000	Out of Network	Plan 3 Healthkeepers Balanced OAPOS 4000	Out of Network
Do you need a referral for specialist?	NO					
Deductible (IND/FAM)	\$2,000/\$4,000	\$5,000/\$10,000	\$3,000/ \$6,000	\$7,500/ \$15,000	\$4,000/ \$8,000	\$10,000/ \$20,000
Annual Out of Pocket Maximum (IND/FAM)	\$6,250/\$12,500	\$15,625/\$31,250	\$6,500/ \$13,000	\$16,250/ \$32,500	\$7,500/ \$15,000	\$18,750/ \$37,500
Preventive care screening/immunization	No charge	50% coinsurance	No charge	50% coinsurance	No charge	50% coinsurance
Specialist visit	\$75, deductible does not apply	50% coinsurance	\$75/visit, deductible does not apply	50% coinsurance	\$75/visit, deductible does not apply	50% coinsurance
Primary Care visit to treat injury or illness	EPHC \$15, deductible does not apply PCP \$25 deductible does not apply	50% coinsurance	EPHC \$30/visit, deductible does not apply PCP \$40/visit, deductible does not apply	50% coinsurance	EPHC \$30/visit, deductible does not apply PCP \$40/visit, deductible does not apply	50% coinsurance
Diagnostic (x-ray, blood work)	\$75 deductible does not apply	50% coinsurance	20% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance
Imaging (CT/PET scans, MRIs)	\$500	50% coinsurance	20% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance
Outpatient surgery	\$500	50% coinsurance	20% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance
ER	\$500	Covered as In-Network	\$500/visit	Covered as In-Network	\$500/visit	Covered as In-Network
Urgent care	\$75/visit, deductible does not apply	50% coinsurance	\$75/visit, deductible does not apply	50% coinsurance	\$75/visit, deductible does not apply	50% coinsurance
Hospital Stay	\$1,000/admission	50% coinsurance	20% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance
Mental/behavior health outpatient	Office Visit \$25/visit, deductible does not apply Other Outpatient \$500/visit, deductible does not apply	Office Visit 50% coinsurance Other Outpatient 50% coinsurance	Office Visit \$40/visit, deductible does not apply Other Outpatient 20% coinsurance	Office Visit 50% coinsurance Other Outpatient 50% coinsurance	Office Visit \$40/visit, deductible does not apply Other Outpatient 20% coinsurance	Office Visit 50% coinsurance Other Outpatient 50% coinsurance
Mental/behavior health inpatient	\$1,000/admission	50% coinsurance	20% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance
If you are pregnant <ul style="list-style-type: none"> Office visits Childbirth/delivery professional Services Childbirth/delivery facility services 	\$500/pregnancy, deductible does not apply \$500/pregnancy, deductible does not apply \$1,000/admission	50% coinsurance	20% coinsurance	50% coinsurance	20% coinsurance	50% coinsurance
Rehabilitation	\$75/visit, deductible does not apply	50% coinsurance	\$75/visit, deductible does not apply	50% coinsurance	\$75/visit, deductible does not apply	50% coinsurance
Habilitation	\$75/visit, deductible does not apply	50% coinsurance	\$75/visit, deductible does not apply	50% coinsurance	\$75/visit, deductible does not apply	50% coinsurance

Children's eye exam	\$20/visit, deductible does not apply	Reimbursed Up to \$30	\$20/visit, deductible does not apply	Reimbursed Up to \$30	\$20/visit, deductible does not apply	Up to \$30
Children's glasses and dental check-up	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered
Pharmacy						
Deductible	NONE					
Tier 1a low-cost generic (retail)	No charge	50% coinsurance deductible does not apply	\$10 deductible does not apply	50% coinsurance, deductible does not apply	\$5/prescription, deductible does not apply	50% coinsurance, deductible does not apply
Tier 1b Typically lower cost generic (retail)	\$10 deductible does not apply	50% coinsurance deductible does not apply				
Tier 2 Typically preferred brand & non-preferred generic drugs (retail)	\$60 deductible does not apply	50% coinsurance deductible does not apply	\$40 deductible does not apply	50% coinsurance, deductible does not apply	100% coinsurance, deductible does not apply	100% coinsurance, deductible does not apply
Tier 3 typically non-preferred brand and generic drugs (retail)	\$125	50% coinsurance	\$70 deductible does not apply	50% coinsurance, deductible does not apply	100% coinsurance, deductible does not apply	100% coinsurance, deductible does not apply
Typically, Preferred Specialty (brand and generic) (Tier 4) (retail)	\$400	50% coinsurance	\$300/prescription, deductible does not apply	50% coinsurance, deductible does not apply	100% coinsurance, deductible does not apply	100% coinsurance, deductible does not apply
Monthly Premium						
Employee	\$649.28		\$599.43		\$538.68	
Employee & Spouse	\$1,525.81		\$1,408.65		\$1,265.90	
Employee & Child	\$1,103.78		\$1,019.03		\$915.76	
Family	\$1,986.80		\$1,834.25		\$1,648.37	







Simple, barrier-free healthcare for your organization

What we do

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Apios ROI

With Apios, you can lower your healthcare spending while offering concierge, real-time, care to your company's employees.

A Deeper Dive

\$14.95

Per household/per month

\$0

Visit fees or co-pays

Individual Rates (Per Employee & Dependent)

Employer Size Model

Employees	100	250	500	1,000
Estimated Households	30	75	150	300
Est. Outpatient Encounters	630	1,575	3,150	6,300
Total Allowed Charges (\$165/encounter)	\$103,950	\$259,875	\$519,750	\$1,039,500

Diversion Savings

Apios Encounters (45%)	284	709	1,418	2,835
Total Annual Savings	\$46,778	\$116,944	\$233,888	\$467,775
Apios Total Cost	\$13,740	\$34,350	\$68,700	\$137,400
CoPay Savings (\$40)	\$11,340	\$28,350	\$56,700	\$113,400

Total Annual Net Savings	\$33,038	\$82,594	\$165,188	\$330,375
5yr Savings	\$165,188	\$412,969	\$825,938	\$1,651,875
Net Outpatient Savings	32%	32%	32%	32%
Est. Overall Healthcare Savings %	10-13%	10-13%	10-13%	10-13%

The Benefits

Why Apios?

● Save on Healthcare Costs

Reduce unnecessary urgent care and ER visits, decrease premiums, and reduce sick leave.

■ Increase Engagement

Apios improves at-home illness management and prevention. Unlimited concierge healthcare boosts employee satisfaction and care.

◆ Empower Your Employees

Employees can more easily take control of getting the care they need at the time they need it.

The Comparison

Why Apios?

	Apios	Teledoc, CirrusMD, MDLive
App/Login Required	No	Yes
SMS - Text	Yes	No
Direct Text to Provider in Real Time	Yes	No
Appointment Needed	No	Yes
Assigned Physician Concierge	Yes	No
Per Visit Fee	No	Yes
Follow-up until resolved	Yes	No
Assist with difficult appointments	Yes	No
Second opinion service	Yes	Not all



 **apios**

Personalized healthcare in the palm of your hand



An estimated **60%**
of Emergency Room
and Urgent Care
Visits are overkill.
This can be *avoided*.



Why Today's Telehealth Falls Short

The Challenge with Current Telehealth

Many telehealth platforms are underutilized and fail to meet patients where they are. Common issues include:

- ✘ Low patient adoption and engagement 20-25%
- ✘ Minimal or no follow-up after visits
- ✘ Lack of a liaison to guide patients through the system
- ✘ Extra barriers: yet another app, login, or password
- ✘ Delayed or fragmented care

The Apios Difference

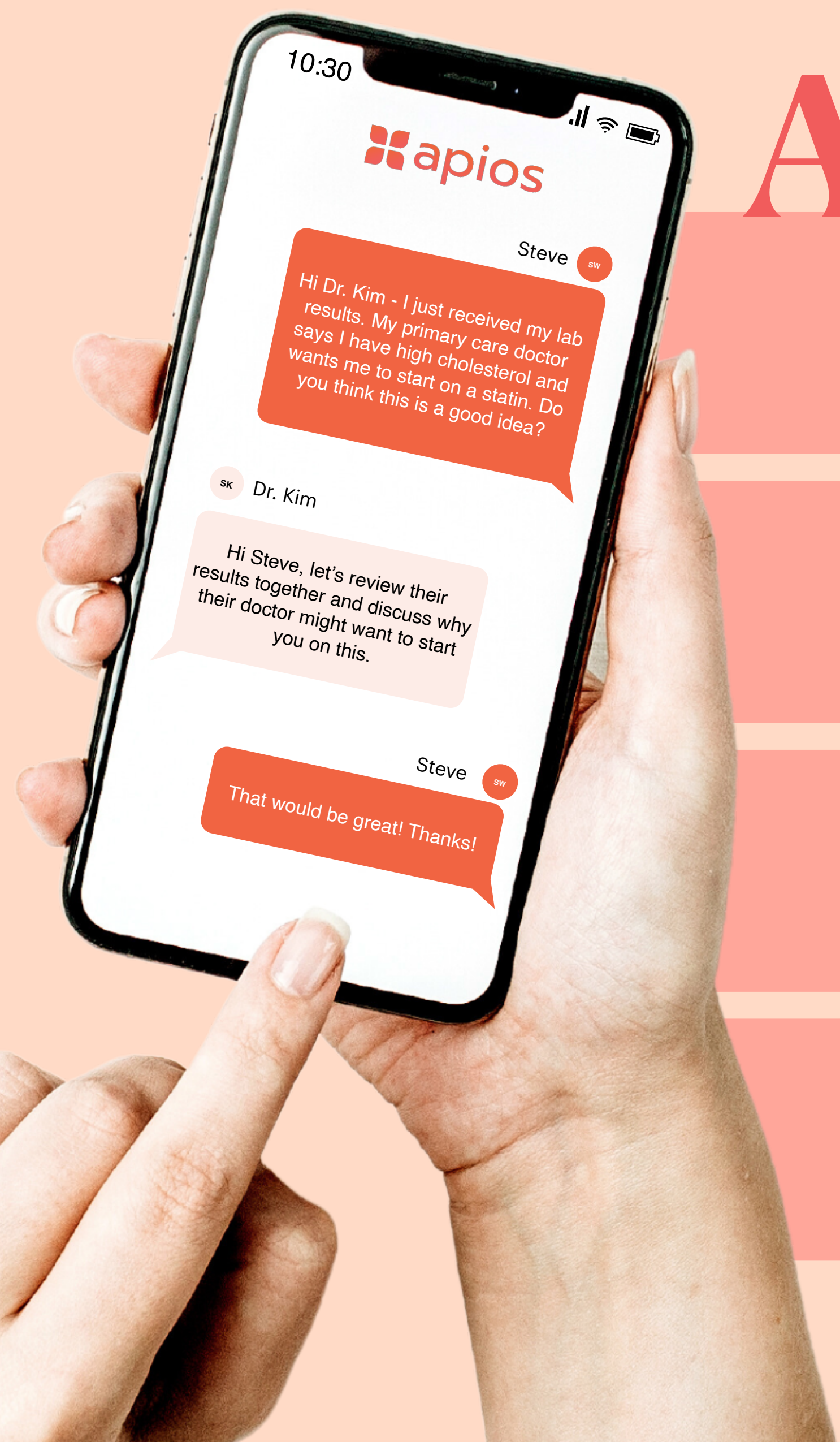
Apios transforms the telehealth experience by focusing on what truly matters for patient outcomes

- ✓ Driving adoption through a human-centered approach
- ✓ Ensuring consistent patient follow-up
- ✓ Apios physicians act as a true liaison into the healthcare system – helping patients find a PCP, navigate specialty care, and receive more accurate diagnoses.
- ✓ No app, no logins, no passwords – just easy access
- ✓ Direct-to-physician, real-time care with no wait times

— *and How Apios Fills Those Gaps.*



About Apios

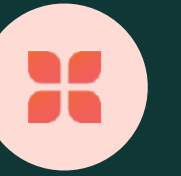


◆ **SMS-based** texting directly to your dedicated physician - we're app free!

◆ Virtual **conciierge** for employers. Let us get you that difficult appointment and help you understand diagnoses.

◆ **No wait time** or appointments ever required

◆ **'Ask us anything',** we mean it!



Employee adoption is all about *experience*

- ◆ Focus on early implementation and introductions
- ◆ Assigning physician(s) to an employer fosters familiarity and adoption
- ◆ Streamlining access to pcp and specialists enhances trust





Let's try it.

TEXTUS.

757.702.1236

Text 'ApiosCares' to onboard.



Apios vs Traditional Telehealth

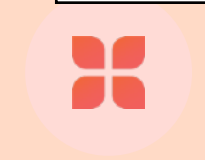
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Second opinion service	Yes	Not all

Telehealth utilization is a key variable in reducing costs of unnecessary in-person visits. Apios targets higher utilization by removing small, but significant barriers to using traditional telehealth services.



Common **Illnesses** We Treat

- ◆ Upper respiratory tract infections (URIs)
- ◆ Sore throat
- ◆ Ear pain (otitis media/externa)
- ◆ Pediatrics
- ◆ Urinary tract infection
- ◆ Pinkeye (conjunctivitis)
- ◆ Cellulitis
- ◆ Sinusitis
- ◆ Minor trauma - concussion
- ◆ Lacerations (no, we can't place sutures remotely)
- ◆ Rashes - dermatology
- ◆ Back pain
- ◆ Gynecology
- ◆ Mild anxiety
- ◆ Gastroenteritis



Real-Life Examples

'Good morning! I just got lab results back and a few were slightly off. I'm 17 weeks pregnant and just wondering exactly what they mean in terms of that. I'd normally call my OBGYN but they're closed for the weekend.'



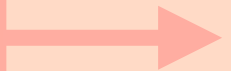
RESULT:
Counseling - Education

'My child has been sick for two days and been out of school. Can you write a sick note?'



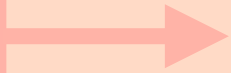
RESULT:
Evaluation and treatment of child, school note

'Hello, I was just stung about 25 times after an encounter with a yellow jacket nest. Any recommendations?'



RESULT:
Antihistamine treatment, emergency room visit prevented

'My little brother wrecked his dirt bike. He was not wearing a helmet and has some abrasions on his face, shoulders and back. He says that his rib hurts on the right side where he fell, and said that he was dizzy and vomiting this morning which has subsided to a headache. I'm concerned he has a concussion. He doesn't want to go to the doctor bc he thinks there is nothing to do for a hurt rib other than tell him to rest. I'm sure what to recommend for next steps.'



RESULT:
Evaluation, reassurance and avoidance of emergency room visit

Apios provider spotlight

Courtney Hutchins, MD, MPH

Dr. Hutchins graduated from Rush Medical College in Chicago and trained at one of the top Emergency Medicine residency programs, the University of Chicago. Prior to her medical training, Dr. Hutchins received her master's degree in public health, with a focus on policy and management. In addition to her clinical experience, she has over a decade of experience with health systems, care delivery, digital health solutions, and quality improvement.

Dr. Hutchins brings her award-winning leadership and bedside manner to apios, providing compassionate evidence-based care to our clients. She oversees the hiring and operations of all apios providers, as well as quality improvement programs, ensuring all our patients can expect the same high-quality interactions with any apios provider.



Apios has a large network of providers and specialists in every state



Thomas Q. O'Brien, MD
Emergency Medicine



Emily Karras, MD
Emergency Medicine



Kirk Heath, MD, FACS
General Surgery



The Savings

Apios ROI

With Apios, you can lower your healthcare spending while offering concierge, real-time, care to your company's employees.

A Deeper Dive

\$14.95

Per household, per month

\$0

Visit fees or copays

Employee Rate (Includes Dependents)

Employer Size Model

Employees	100	250	500	1,000
Total Employees + Dependents	210	525	1,050	2,100
Est. Outpatient Encounters	420	1,050	2,100	4,200
Total Allowed Charges (\$165/encounter)	\$105,000	\$262,500	\$525,000	\$1,050,000

Diversion Savings

Apios Encounters (45%)	189	473	945	1890
Total Annual Savings	\$47,250	\$118,125	\$236,250	\$472,500
Apios Total Cost	\$17,940	\$44,850	\$89,700	\$179,400
CoPay Savings (\$40)	\$7,560	\$18,900	\$37,800	\$75,600

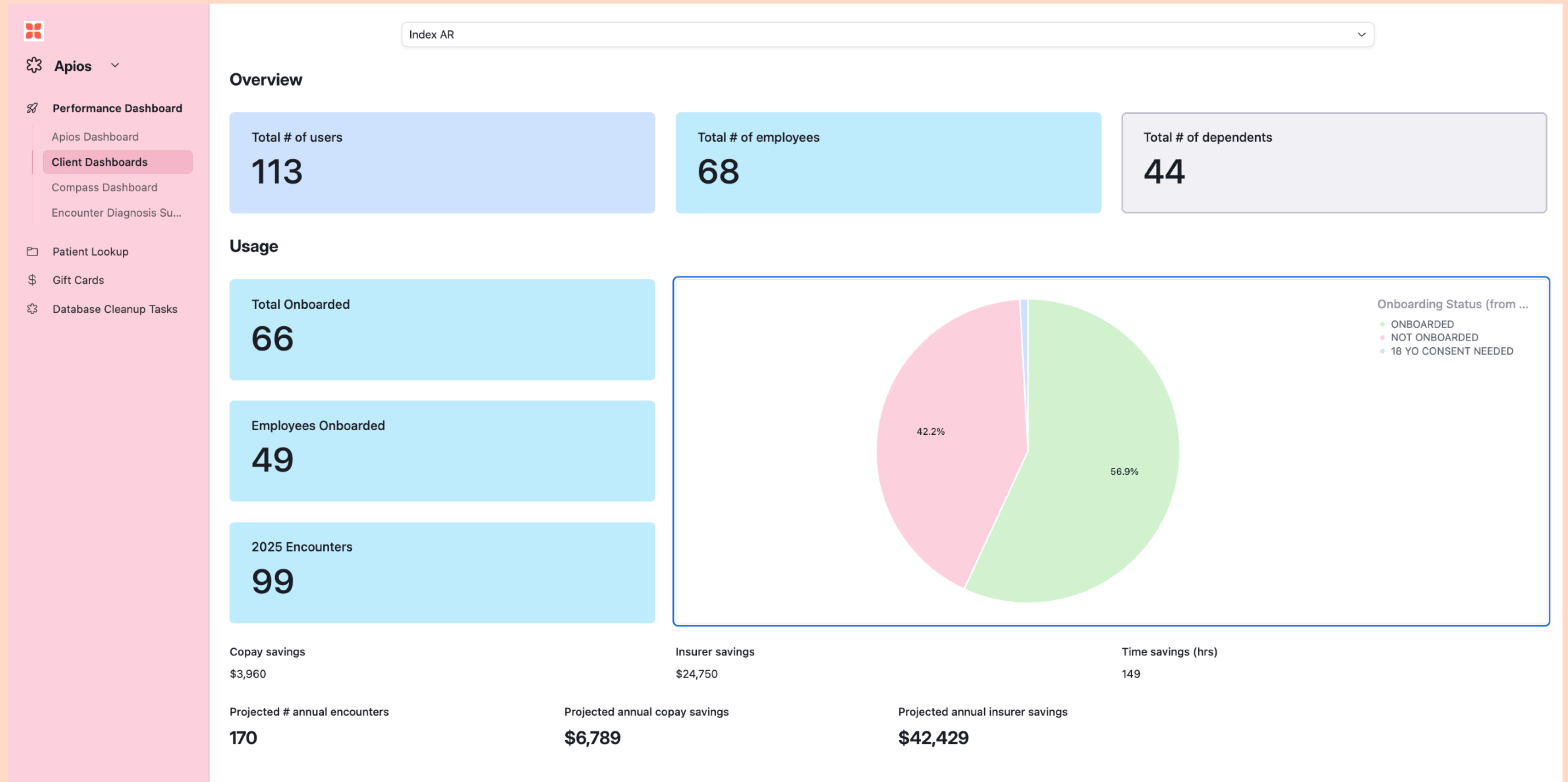
Total Annual Net Savings	\$29,310	\$73,275	\$146,550	\$293,100
5yr Savings	\$146,550	\$366,375	\$732,750	\$1,465,500
Net Outpatient Savings	28%	28%	28%	28%
Est. Overall Healthcare Savings %	10-13%	10-13%	10-13%	10-13%



Client ROI Dashboards

2025

- Insurer/Level-funded Savings: \$42,429
- Copays eliminated: \$6,789
- Time saved: 149h





Testimonials

“When I first found out about Apios I said, ‘finally someone is making this easier for me!’ My experience with them has surpassed my expectations. Not only was I able to avoid lengthy office visits but the doctors followed up with phone calls and text messages to check on my status. It's a great service, especially for a family and for those always on the go.”

- Chris Dotolo, Varsity Baseball Coach, Cape Henry Collegiate

“This is a fantastic service that I highly recommend. Both my husband and I are seniors on Medicare and while traveling to see family out of town, both contracted Covid. Each text was answered in less than 20-30 minute even on Christmas Day! We were able to have medication prescribed at a local pharmacy and would not have been able to get this care as easily and quickly from our family doctor during the holidays...because this is what they do! The service was a godsend while out of town and the price is beyond reasonable. We are delighted that we have this service.”

- Pam Russek, Consumer Client.

“Every day somebody comes to the HR office and tells me how happy they are with us bringing Apios on! I get countless high-fives!”

- Suna Veal, Head of HR, Index AR Solutions, Williamsburg, VA.

Total Value

Apios' unique offering drives higher utilization, leading to decreased cost to insurers, higher productivity for employers and a happier, healthier workforce.

Insurer

- ◆ Decreased healthcare cost
- ◆ Decrease unnecessary labs
- ◆ Decrease strain on healthcare system

Members

- ◆ Decreased copay
- ◆ Morale - Hassle Factor - Convenience
- ◆ Easier to present for evaluation leads to decreased time to treat
- ◆ Decreased usage of PTO/STO

Employer

- ◆ Potential decreased premium cost
- ◆ Productivity
 - ◆ Healthier employees = more productive
 - ◆ Time away during the day
- ◆ Quicker time to presentation of illness and resolution
- ◆ Morale





Empowered Employees, More Financial Savings