ANGLE HEALTH

Implementation Guide

Angle

Visit the Employer Portal

Visit the Member Portal

Angle

Find what you need—fast.

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Contact Us

Account Management
AccountManagement@anglehealth.com
(855) 590-0470

A New Angle

We're delivering a new angle on health insurance—one that doesn't involve a complex maze of barriers around what you and your employees need. With Angle Health, you'll have a modern, nimble partner beside you every step of the way. Your members get a tech-enabled plan that supports them first. **Together, we'll bring transparency, simplicity, and humanity to healthcare so you and your employees can live your best lives.**

Onboarding Journey

Here is how we'll onboard and support your team.

FOLLOWING SOLD CASE SUBMISSION
Implementation kicks off with an onboarding link sent via email

AFTER YOU COMPLETE DIGITAL ONBOARDING
Enrollment census is loaded and member IDs are assigned

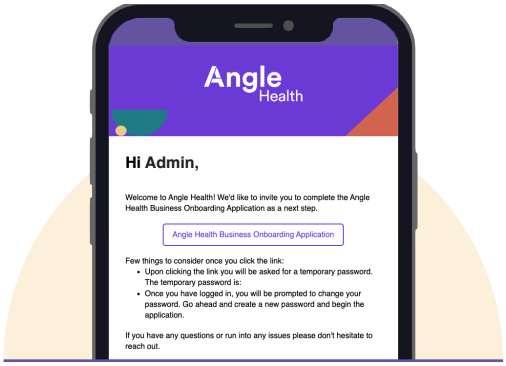
SENT TO NETWORK AND PBM PARTNERS
Angle Sends Eligibility Files

ID CARD REQUEST
Physical ID Cards are ordered and will arrive within 10-15 days

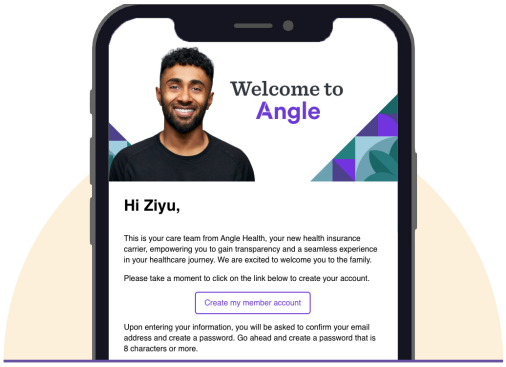
GROUP WELCOME
Client receives a welcome email from Account Management Team

MEMBER WELCOME
Employees are sent welcome emails with instructions on how to register on their member portal and access digital ID Cards

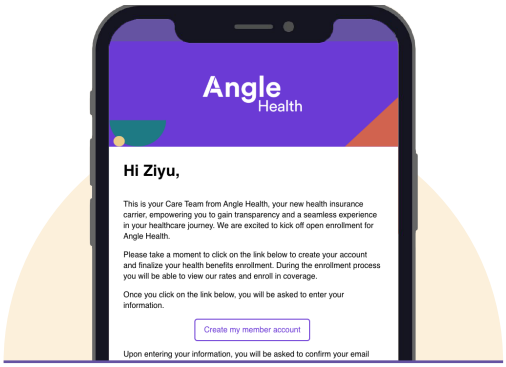
WELCOME TO ANGLE!
Your members now have access to their Pharmacy Benefit Manager and Network



Your Onboarding Link



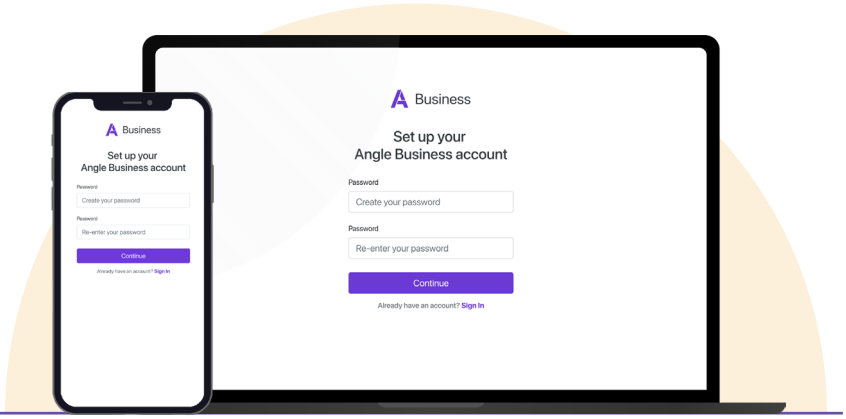
Welcome Email for Your Members

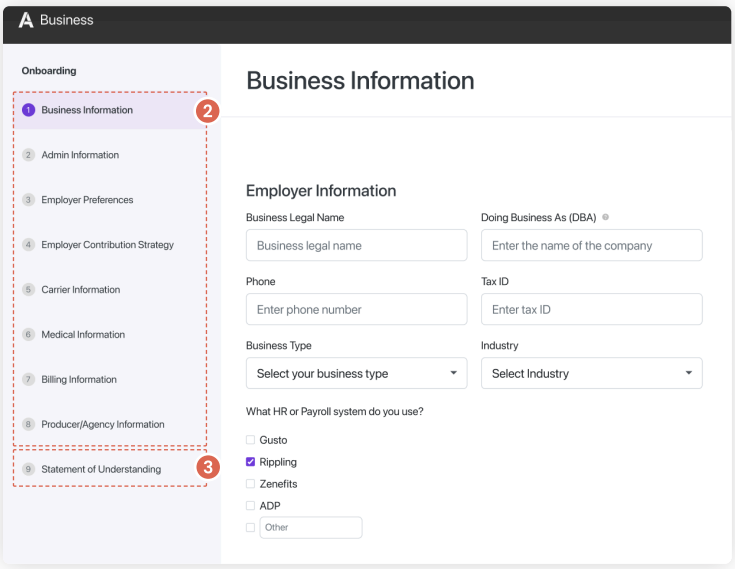


Welcome Email for Enrolled Members

The Onboarding Process

1 Set up your Angle Health Business account. Create your password and login.



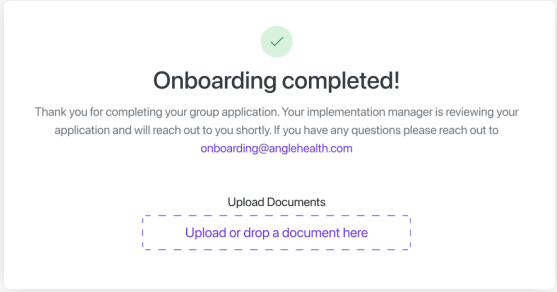


2 You will be asked to provide the following details:

- Business information
- Admin information
- Employee preferences
- Employer contribution
- Plan selection
- Carrier information
- Billing information
- Producer/agency information

3 Complete the onboarding process by signing a statement of understanding.

4 Once you have completed your onboarding, your implementation manager will review your application and reach out to you shortly. If you have any questions, feel free to email onboarding@anglehealth.com.



Access+: What to Expect

1. Prior to enrollment, Angle Health will provide educational and expectation materials to Admin on all things Angle Health.

2. The Admin and broker will educate employees on Angle offerings and let members know that they may qualify for additional benefits on Access+.

3. Following enrollment, the Angle Health account management team will reach out to Admin to provide materials and additional education on Access+.

4. Angle Health will provide Admin with a list of members qualifying for assistance.

5. After qualifying for enhanced benefit assistance, members will receive education and the opportunity to enroll. At no extra cost, Angle will reach out to all employees to complete their health profiles and enroll them in additional benefits specific to their health needs.



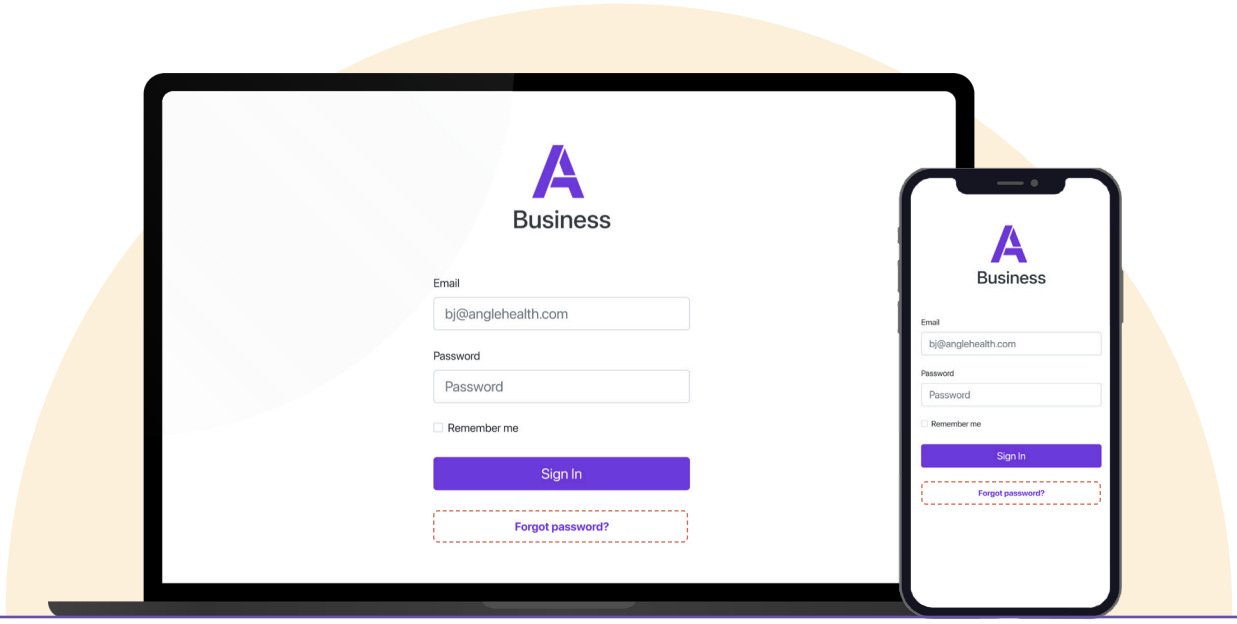
Additional programs may be unlocked for your employees upon completion of their health profiles. These programs **provide custom solutions to help with high-cost medications and conditions.**

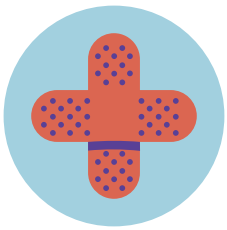
How to Access Our Employer Portal

You can follow these simple steps to log in to your customized portal and effectively manage your plan.

Go to employer.anglehealth.com to log in.

During your onboarding, you were sent an email with a temporary password to log in. At that time, you were required to change the password. You can use your email address and the new password to log in. If you have forgotten your password, you can use the **Forgot password?** link under the sign in button to generate a new password.





From there, you can use the portal to **manage your plan, pull reports, change billing information, generate ID cards, and more.** Specific instructions for those actions can be found in this guide.

Using the Portal: The Basics

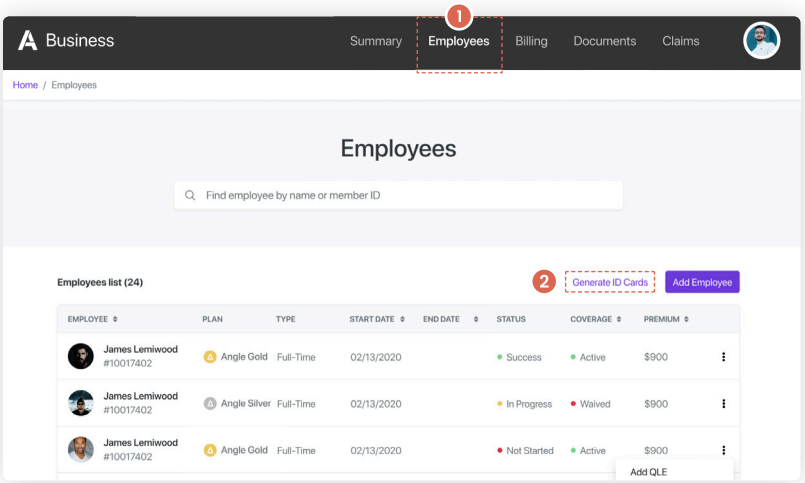
Here are the simple steps you can follow to manage your plan once you get logged into the portal.

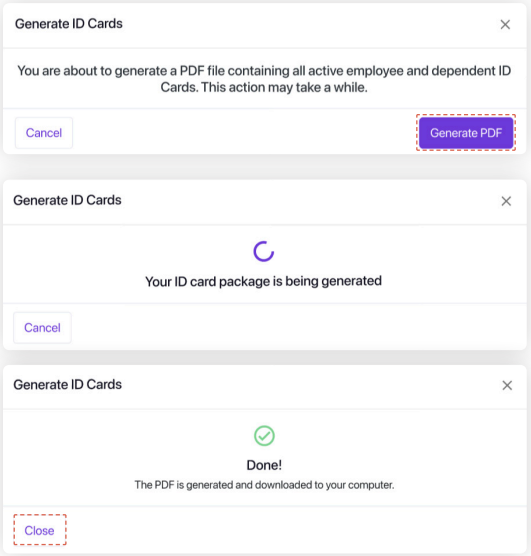


How to Generate ID Cards

1 After logging in, from the Summary page, click on **Employees** in the top Navigation bar.

2 Click the **Generate ID Cards** button on the right side above the Employees List.





3 Once you've clicked **Generate ID cards**, a pop-up will appear that allows you to cancel or to **Generate PDF**. Click **Generate PDF**.

4 A progress wheel will appear in the pop-up while the PDF is being created.

5 Once the PDF is complete, it will show a green check mark to indicate it's ready. Click **Close**.

6 The PDF files will automatically be downloaded to your computer as a folder with individual files for each member.

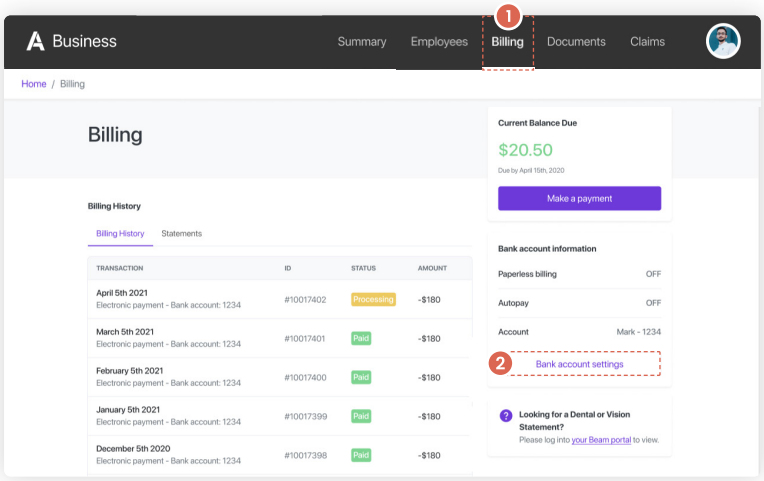
7 You can then click those files and print as needed.

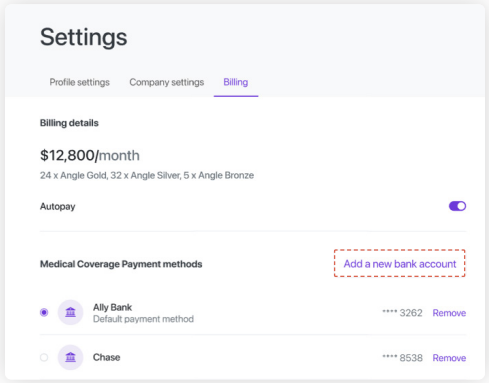


How to Change Billing Information

1 After logging in, from the Summary Page, click on **Billing** in the top Navigation bar.

2 You will see a Billing dashboard that reflects any billing history, statements, and the ability to make payments. If you would like to change the billing details, like the bank account settings, click the **Bank account settings** button on the right side under **Bank account information**.

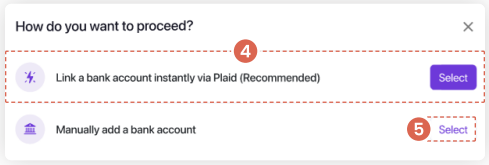




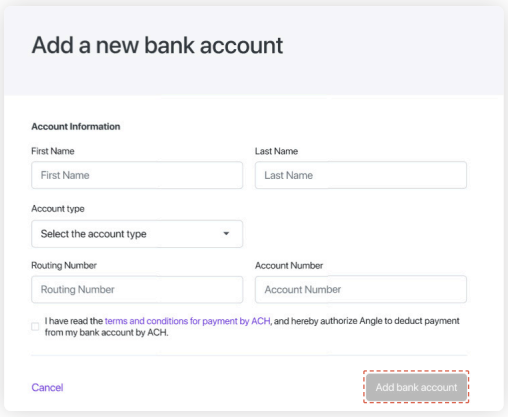
3 Under the billing settings, you will see details like the amount due monthly, if the client is enrolled in autopay, and what payment methods are used for the different types of coverage. Click **Add a new bank account**.

4 A pop-up will appear with the option of linking a bank account instantly via Plaid (Recommended) or manually entering a bank account.

5 To manually add a new bank account, click **Select** by manually add a new bank account.

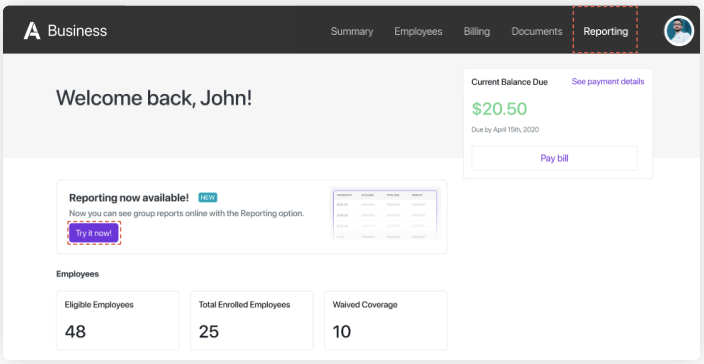


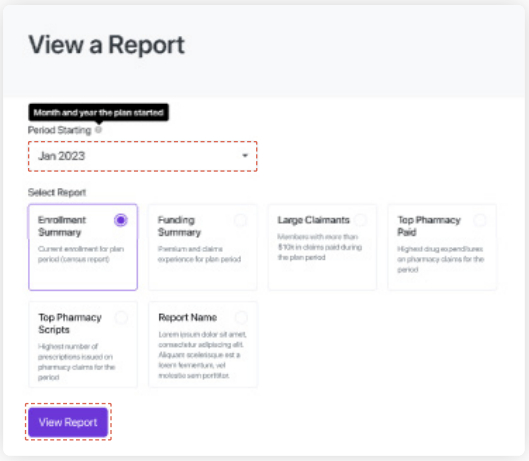
6 In the following screen, enter the name of the account holder, the account type, the routing number, and the bank account number. Then click to confirm authorization of Angle's terms and conditions. Finally, click **Add bank account**.



How to Pull a Report

1 After logging in, from the Summary Page, click on **Reporting** in the top Navigation bar.

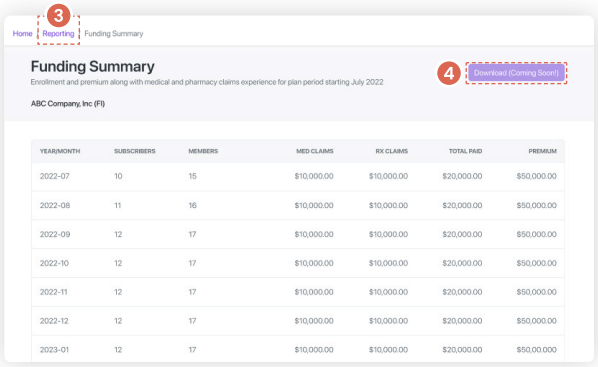


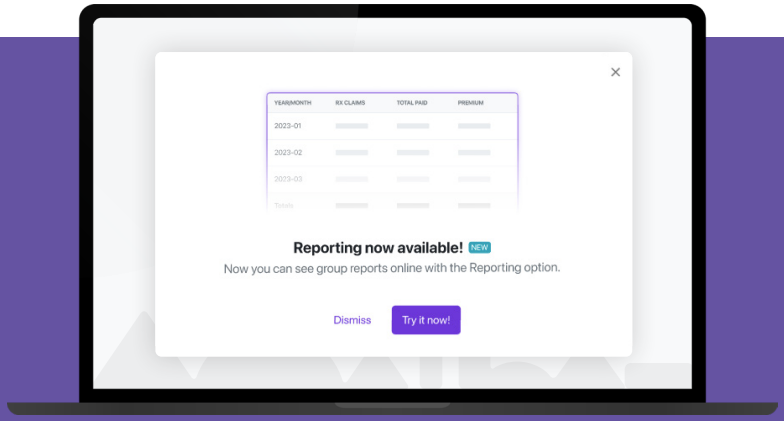


2 The following dashboard reflects all the reports available. Choose the **Period Starting** from the drop-down and then select which report from the tiles shown below. Then click **View Report**.

3 The report selected will be shown in the following screen. To download the report, click **Download** in the upper right-hand corner.

4 Navigate back to the reporting dashboard by clicking **Reporting** in the top Navigation bar or the hyperlink after **Home** on the left-hand side.



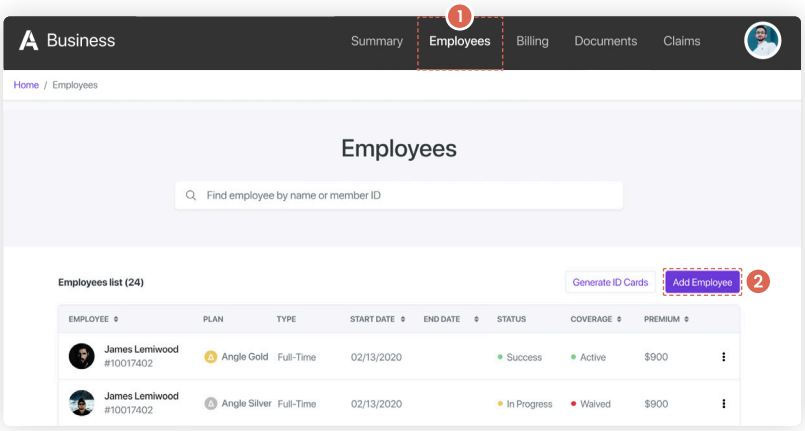


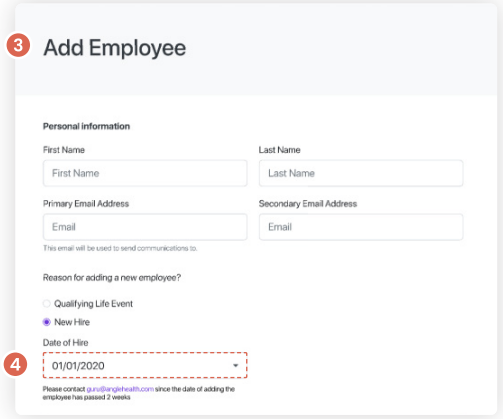
We offer reports like **Funding Summary, Large Claimants, Top Pharmacy Paid Plan YTD, and Top Pharmacy Scripts Plan YTD** but can work with you for additional reporting options should you need it!

How to Add a Member

1 After logging in, from the Summary page, click on **Employees** in the top Navigation bar.

2 On the Employees screen, click the **Add Employee** button on the right-hand side above the list of existing employees.





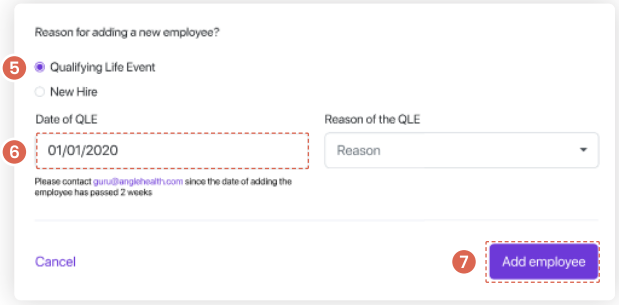
3 Complete the form with the new employee's name, contact information, and whether they are being added as a **New Hire** or as a result of a **Qualifying Life Event (QLE)**.

4 If they are a New Hire, add the date of hire in the drop-down.

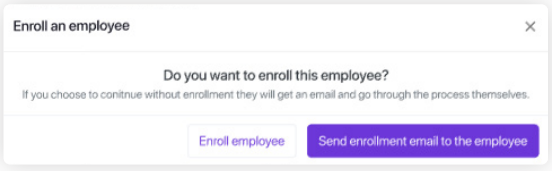
5 If they are being added as the result of a QLE, select the **Qualifying Life Event** button.

6 Then add the date of the QLE and select the reason of the QLE from the drop-down.

7 Then select the **Add Employee** button.



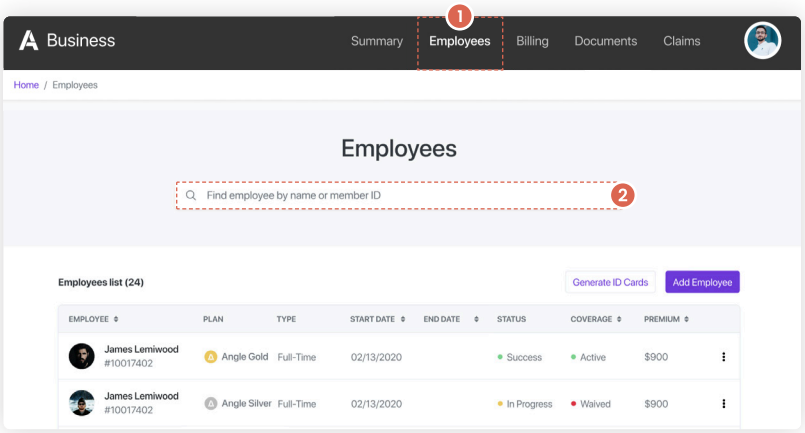
8 A pop-up will appear to confirm enrollment of the employee with the option to enroll the employee manually or send the employee an enrollment email so they can go through the process themselves.

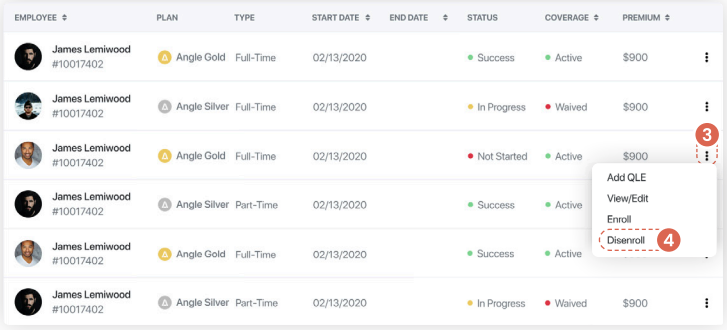


How to Remove a Member

1 After logging in, from the Summary page, click on **Employees** in the top Navigation bar.

2 Either use the search bar at the top to locate the employee by their name or member ID or scroll down manually through the list of employees.

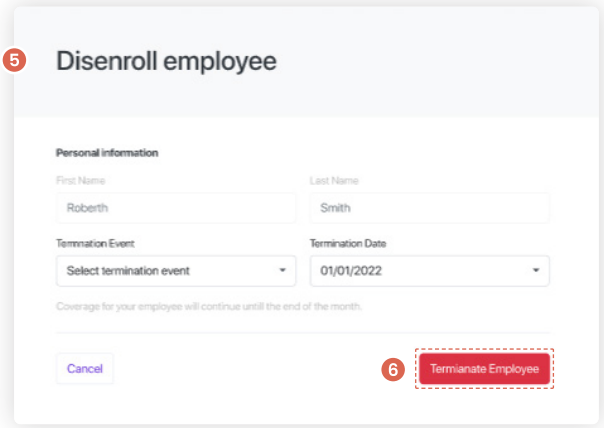




3 Click the three dots in the employee's row on the right-hand side of the employee list.

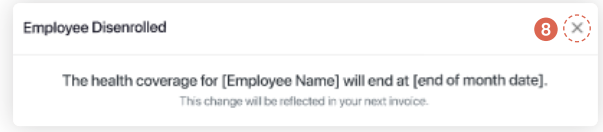
4 Select **Disenroll** from the pop-up.

5 On the following screen, confirm the employee is the correct one to disenroll by verifying the name, and then select the Termination Event from the drop-down as well as the Termination Date.



6 Then select the **Terminate Employee** button.

7 A pop-up confirming the employee's name and coverage termination date will appear.

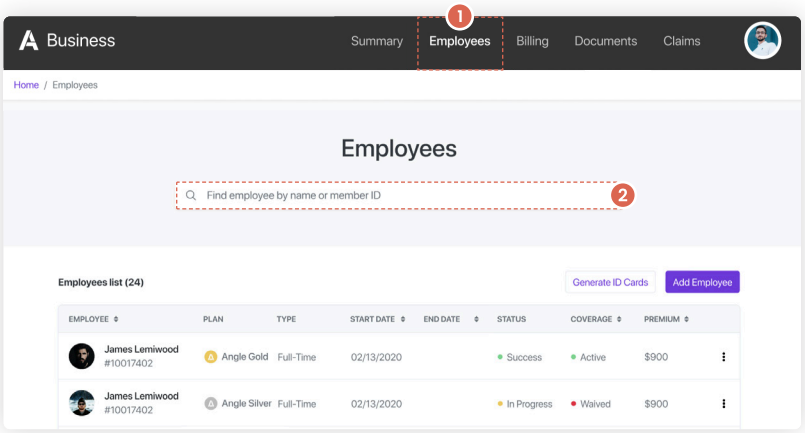


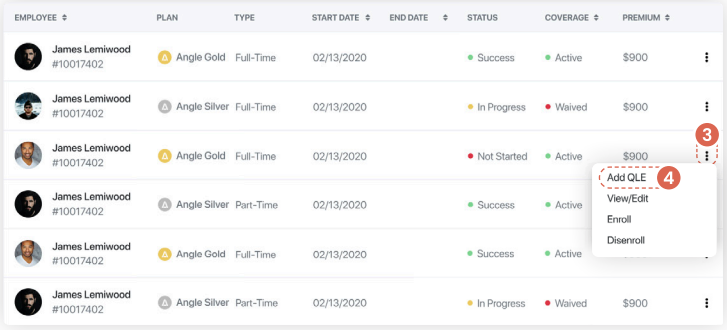
8 Click the **X** in the upper right-hand corner of the pop-up to complete the process.

How to Add a Qualifying Life Event

1 After logging in, from the Summary page, click on **Employees** in the top Navigation bar.

2 Either use the search bar at the top to locate the employee by their name or member ID or scroll down manually through the list of employees.





3 Click the three dots in the employee's row on the right-hand side of the employee list.

4 Select **Add QLE** from the pop-up.

5 A pop-up will appear. Add the Date of the QLE and the Reason of the QLE

6 Then select **Add QLE**.



7 A pop-up will appear confirming the employee needs to re-enroll based on the QLE. Click **Continue** if the information is accurate.

8 Based on the QLE, the employee will have the opportunity to re-enroll or be manually enrolled by your client.

Level-Funded Insurance Frequently Asked Questions

What is a level-funded healthcare plan?

A level-funded healthcare plan is a type of self-funded plan where you make regular monthly payments to cover expenses related to administration, claims processing, and stop loss insurance.

Is a level-funded plan fully insured?

A level-funded health plan is not fully insured. It's a hybrid of self-funding and traditional health plans, offering the best of both worlds while minimizing the risks.

How is a level-funded healthcare plan different from a self-funded plan?

Self-funded healthcare plans operate on a pay-as-you-go basis, where you take on the financial responsibility for providing healthcare benefits to your employees.

On the other hand, level-funded plans establish a cap, known as stop loss, that limits the expenses you might face while still taking the financial risk.

Who are level-funded plans best for?

Level-funding is a great option for:

- Startups, small, or mid-size businesses
- Groups with below-average healthcare costs
- Employers who want more flexibility, plan control, and predictability



What are the advantages of level-funding?

Level-funded plans can offer stable, predictable monthly costs and protect against unexpected high claims through stop loss insurance. They also provide potential refunds for lower-than-expected claims, customization options, and administrative support. This makes level-funding an excellent choice for employers seeking both cost savings and quality coverage for their employees.

What about catastrophic claims?

Employers can protect their businesses from catastrophic claims with stop loss insurance. This coverage takes effect when expenses exceed a specific limit set by a company. Stop loss policies include specific (individual) deductibles and aggregate (group) deductibles.

If level-funding is such a great option, why aren't more employers switching to it?

Many employers may be unaware of level-funding. They may also be hesitant to change their current plan and may not realize the potential savings they can get with a level-funded health plan.

Are level-funded plans available in every state?

No. They are not available in every state due to stop loss regulations that can vary by state legislation.

Do level-funded healthcare plans need to comply with the American Care Act (ACA)?

A level-funded plan can provide some more flexibility than fully-insured plans, and more predictability than some self-funded plans, but there are additional rules to consider. For example, specific reporting and tax filings are required as a part of ACA compliance. Work with your Angle Health team to learn more.

Are level-funded plans Employee Retirement Income Security Act (ERISA) plans?

Yes, they must be ERISA-compliant. They are subject to regulations and compliance requirements outlined in ERISA.

Notes

This is the Beginning of a Great Partnership.



We're here to deliver a refreshing, modern, and human healthcare experience to you and your employees. **Please contact us with any questions or feedback.**

Thank you!

Account Management Team
(855) 590-0470
accountmanagement@anglehealth.com

Visit the Employer Portal

Visit the Member Portal

Angle