



Aegle Health Partners

Changing the financing of healthcare™

Improve Your Finances And Cash Flow With *Credit-Based Stop-Loss Solutions*

Aegle is on a mission to help employers switch to a more flexible and cost-effective solution for managing risk. We offer a new credit-based option for financial protection with upsides for your business, your people, and your capital.



More Savings

Aegle strengthens stop-loss with credit financing.



Better Budgeting

Aegle improves cash flow and efficiency.



Short-Term Financing

Aegle prevents high-cost claimant funding shortfalls.

Aegle Delivers *15%+* Cost Savings

Pay as You Go

Some capital efficiency *but not* predictable

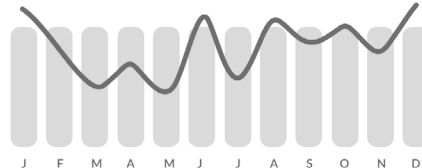
● Actual Claims



Level Funding

Predictable budget *but not* capital efficient

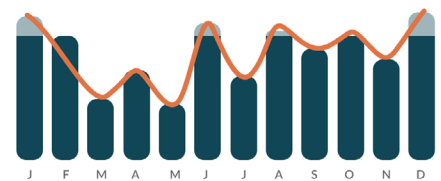
● Lockbox Spend — Actual Claims



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Predictable *and* capital efficient

● Spend ● Credit — Actual Claims



Source: Aegle model based on Milliman ExPrT data, 2021.

The Aegle Difference — Credit

Aegle creates more predictable and less costly ways to mitigate healthcare risk.

Average Cost of Capital

33%

Traditional Stop Loss

15%

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Averages based on 75% loss ratio and strong credit.

Flexible Solutions Meet Your Needs *Today* and *Tomorrow*

Traditional stop-loss reinsurance typically results in unpredictable spend, despite high premiums. Unfortunately, it is often a poor use of company resources compared to higher return-on-investment activities. Aegle's solutions can replace or layer on to existing stop loss — helping self-insured groups save money with equivalent protection.

Aegle Prompt Pay™

Pair traditional stop-loss with readily available credit for claims payments. Partnering with us improves operations and eases worries when carriers adjudicate claims quickly.

Aegle Risk Financing™

Lower fixed costs by raising stop-loss deductibles and stay protected by credit. Aegle makes budgeting easier with options for specific and aggregate stop-loss, terminal liability, and off-cycle transitions.

Your Partner for Business Growth

For Brokers and Consultants

- Bring innovation to clients.
- Deliver cost savings.
- Increase client satisfaction.

For Employers

- Reduce stop-loss premiums.
- Free up cash for other business priorities.
- Improve budgeting and predictability of spending.

Transform stop-loss for good.
Learn about our preferred partnerships.

Contact us at: info@aeglehealthpartners.com

www.aeglehealthpartners.com

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