

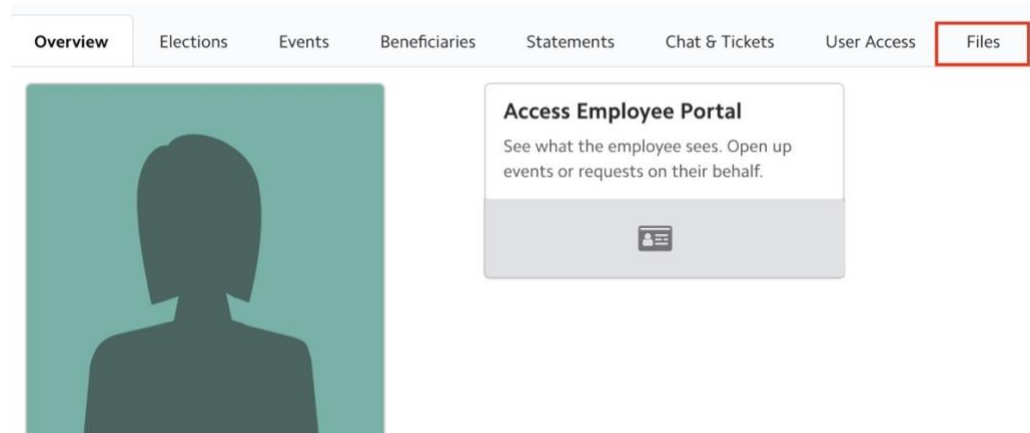
Attn All IHP Writing Agents,

As you may have heard, the IHP plans have instituted significant increases across the board. A new provider, Vault, has agreed to take over the plans.

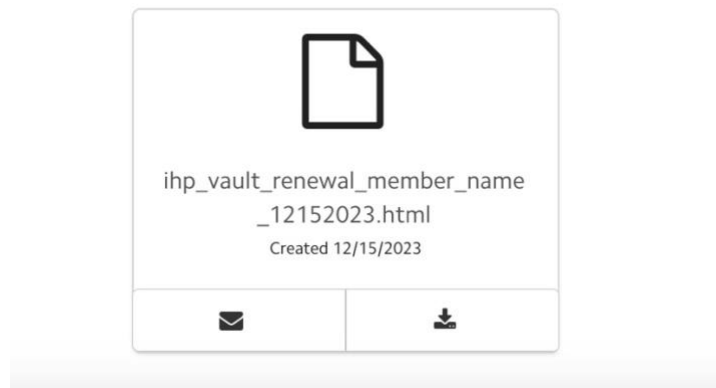
We have been working diligently with providers and administrators to manage this conversion. As we move forward, all commissions will stay the same. We are asking your assistance to make sure your clients are notified of the rate increase and available alternatives, and for each member to complete and sign the letter below.

Zevo will be generating a renewal letter that outlines each member's current plan, price and increase, as well as a comparison to the price with Vault. This letter will be available to view in your Zevo back office under the 'Files' tab on each member record. There, you will be able to send the letter for e-signature or upload the completed document if you choose to send it manually. The member will need to select their option, and electronically sign and date the form. (See last page for sample letter).

First, navigate to the member record, and select the 'Files' tab.

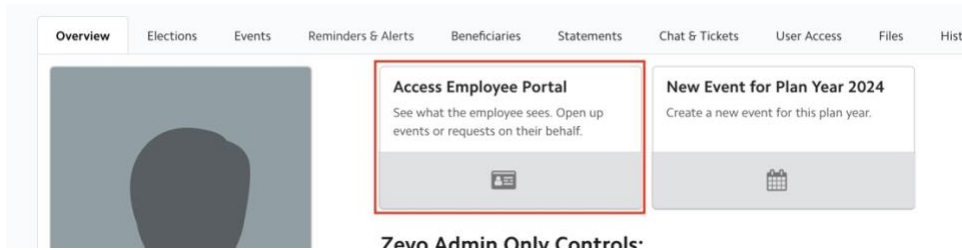


To view the letter, click the download icon and open in a PDF viewer. Click on the envelope icon to email the letter to your client and kick off e-signature process. If you would prefer to obtain signatures manually, you may download the letter, and then later upload the signed document in the same location.

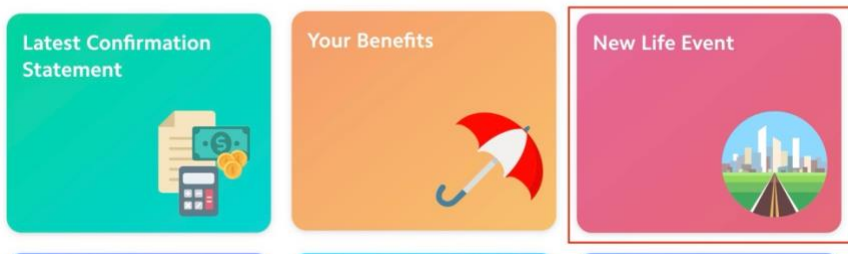


If a member decides to convert to the Vault plans, you can easily enroll the member using the following steps:

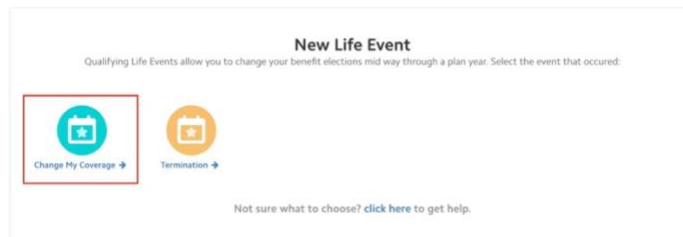
1. Locate the member record
2. Click on 'Access Employee Portal'



3. Click the 'New Life Event' tile



4. Select 'Change My Coverage'



5. Complete the enrollment for the selected Vault Plan

Zevo will ensure that all conversion effective dates are correct. If the member would like to accept the IHP renewal, no action is needed. Zevo will automatically convert the member to the new rate before 2/1/2024.

**Please note: If this process is not completed by end of business on Wednesday 12/20/2023, Zevo will automatically email the the e-signature document to members to obtain a timely response and provide the best options available.**

**Below is the rate table for available options:**

New Vault Plan	Coverage Tier	New Vault Rate	Current IHP Rate	IHP Current Plan	IHP New Rate 2/1/2024
mec_elite	Single	\$196.89	\$161.89	MEC 1	\$205.61
	EE+ Spouse	\$254.79	\$227.87	MEC 1	\$293.95
	EE+ Child(ren)	\$241.25	\$209.74	MEC 1	\$266.37
	Family	\$308.95	\$264.38	MEC 1	\$348.98
mec_visit	Single	\$270.24	\$246.07	MEC 2	\$302.67
	EE+ Spouse	\$360.15	\$345.47	MEC 2	\$459.48
	EE+ Child(ren)	\$333.29	\$312.24	MEC 2	\$409.03
	Family	\$438.43	\$412.15	MEC 2	\$560.52
mec_premium	Single	\$396.33	\$339.52	MEC 3	\$512.68
	EE+ Spouse	\$545.21	\$488.60	MEC 3	\$850.16
	EE+ Child(ren)	\$498.39	\$438.83	MEC 3	\$727.23
	Family	\$616.94	\$588.23	MEC 3	\$1,070.58
mec_premium	Single	\$396.33	\$376.53	MEC 4	\$538.44
	EE+ Spouse	\$545.21	\$545.70	MEC 4	\$884.03
	EE+ Child(ren)	\$498.39	\$489.24	MEC 4	\$768.11
	Family	\$616.94	\$658.70	MEC 4	\$1,106.62
basic 2.0	Single	\$670.23	\$578.60	MVP BRONZE	\$786.90
	EE+ Spouse	\$1,034.80	\$994.36	MVP BRONZE	\$1,441.82
	EE+ Child(ren)	\$899.76	\$864.97	MVP BRONZE	\$1,245.56
	Family	\$1,314.62	\$1,280.56	MVP BRONZE	\$1,895.23
basic 2.0	Single	\$670.23	\$652.38	MVP SILVER	\$1,102.53
	EE+ Spouse	\$1,034.80	\$1,156.53	MVP SILVER	\$2,151.15
	EE+ Child(ren)	\$899.76	\$997.68	MVP SILVER	\$1,825.76
	Family	\$1,314.62	\$1,501.67	MVP SILVER	\$2,868.19
pro 2.0	Single	\$815.94	\$708.48	MVP GOLD	\$1,225.68
	EE+ Spouse	\$1,199.59	\$1,251.61	MVP GOLD	\$2,403.10
	EE+ Child(ren)	\$1,037.45	\$1,070.59	MVP GOLD	\$2,002.01
	Family	\$1,533.90	\$1,613.59	MVP GOLD	\$3,178.78

Sample Letter:

Dear Member Name,

We have been informed by the plan provider that they will be instituting between 23% and 97% increases in plan premiums beginning 2/1/2024. We understand that this is a significant increase; over the past few months we have been implementing an alternative set of plans that closely mirror your current plan options with a better price point.

The **good news** is that with the alternative plans, the rate is far lower than your current plan renewal premiums and in some cases less than current rate, by moving to the new plan alternatives shown below. The alternative plan options are administered by a very trusted organization named Vault which is underwritten by Nationwide Insurance, a household name.

See your comparison below:

Options	Plan	Existing Cost	New Cost
Existing Plan	IHP Bronze EE	\$538.42	\$786.90
Proposed Replacement	Vault Basic EE	\$0.00	\$670.23

Please review the attached documents and provide your authorization to move forward with the new plans or keep your existing plan.

**Plan Selection:** New Vault Plan

**Signature:** *Member Signature*    **Date:** 12/15/2023