



# Reduce Benefit Burden

Shift risk and costs away from your organization by offering a new choice, the Fenyx Health Group MSA, to your Medicare-eligibles.

**You can reduce cost and risk...without transferring the burden to your beneficiaries. It's a win-win you can feel good about.**

## An MSA Is Better for You



\$0 cost to offer and no ongoing costs tied to medical risk/utilization



Not subject to ERISA, and no-effort enrollment and renewals



Same plans available in all states, great for geodiverse populations



Can be offered alongside current benefits (does not have to replace)



Options available for groups wanting to contribute toward member costs

## Your Next Step

**We make it easy.**

Scan or click on the QR code below to learn more and enroll your company.



[www.AdvantageMSA.com](http://www.AdvantageMSA.com)

**Advantage MSA Solutions, LLC**

Joe Lunich  
Cary, NC  
919-801-1155  
Joe.Lunich@AdvantageMSA.com

## An MSA Is Better for Your Medicare-eligibles

	Medicare Advantage Group MSA	Company Plan	Other Medicare Advantage	Medicare Supplement
\$0 premium	✓	✗	✓	✗
Annual deposit of money from Medicare	✓	✗	✗	✗
Access to any Medicare-participating provider	✓	✗	✗	✓
No additional prior authorization or referrals	✓	✗	✗	✓
Financial support programs and tax advantages	✓	✗	✗	✗

## Enrollees Choose Their Best Fenyx Health Group MSA Plan

MSA 100	MSA 200	MSA 300
<b>\$0</b> premium	<b>\$0</b> premium	<b>\$0</b> premium
<b>\$4,000</b> deductible	<b>\$6,000</b> deductible	<b>\$7,800</b> deductible
<b>\$1,200</b> deposit	<b>\$2,400</b> deposit	<b>\$3,600</b> deposit
<hr/>	<hr/>	<hr/>
<b>\$2,800</b> difference	<b>\$3,600</b> difference	<b>\$4,200</b> difference

Full-year amounts shown; deposit and deductible are prorated for partial year enrollments.



**We educate your Medicare-eligibles on *all* of their options, so they can choose what's best for them — the MSA, another Medicare option or your commercial plan.**

Fenyx Health Group MSA is an MSA plan with a Medicare contract. Enrollment in the Plan depends on contract renewal.