



THE ELAP SOLUTION

At ELAP, we give our clients the opportunity to treat their medical costs in the same manner they would any other business cost.

PLAN DESIGN:

ELAP assists in developing plan language that contains clearly stated and rational limit of reimbursement based on the provider's actual cost of service.

DIRECT CONTRACT:

ELAP structures direct contracts between employer groups and healthcare providers to maximize employees' use of the health system in exchange for economic and wellness incentives.

DESIGNATED DECISION MAKING:

ELAP acts as the decision maker and consistently upholds all terms and conditions written in the plan.

CLAIMS AUDIT:

ELAP audits each medical bill and pays it based on the provider's actual cost to deliver the service and allows a fair margin above that cost.

ANALYTICS:

ELAP provides comprehensive analytics on claims data to detect trends and identify opportunities.

MEMBER ADVOCACY AND DEFENSE:

ELAP will defend the plan and member to assure plan assets are protected against unfair billing and collection practices.

WHAT OUR CLIENTS ARE SAYING:

"We saved over \$500,000 in just the first 6 months. I'm not sure what would have happened without ELAP."

**Barbara Newman,
CFO, Bill Miller BBQ**

"I really don't know what we would have done without ELAP Services. Sending them all the emergency room bills and receiving their response within 24 hours completely lifted so much worry and stress from our lives."

**Jodi,
current member**

Daniel Ruscitti, CLU
Ruscitti Associates
info@ra401k.com | 312-321-4895 x229

Martin Ruscitti
Ruscitti Associates
info@ra401k.com | 312-321-4895 x221



THE RESULTS

For 10 years, ELAP has delivered unparalleled cost savings for self-funded health plans.

THE ELAP DIFFERENCE

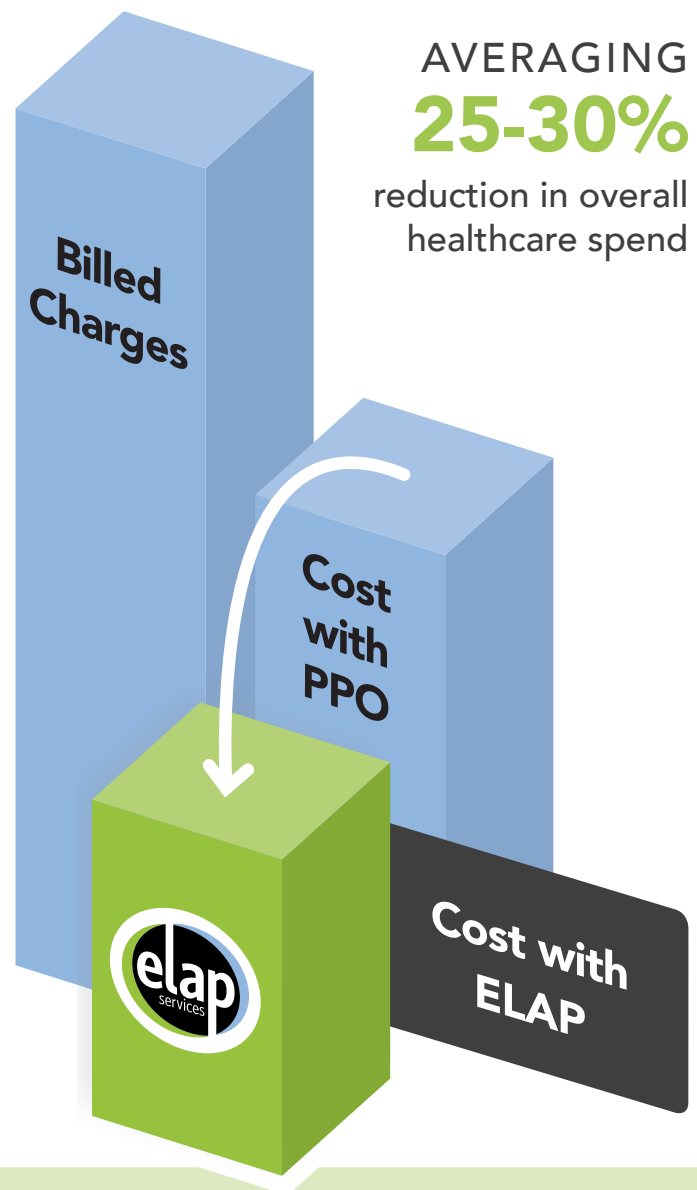
ELAP has differentiated itself in the market with a unique service offering that includes:

- Plan design that puts you in control of your plan funds
- Co-fiduciary services to help with difficult plan decisions
- Strong member defense – from start to finish
- Detailed analytics that inform and optimize
- Robust client services and balance bill support team



\$150,000

Average Savings Per 100 Employee Lives in Year 1



Daniel Ruscitti, CLU
Ruscitti Associates

info@ra401k.com | 312-321-4895x229

Martin Ruscitti
Ruscitti Associates

info@ra401k.com | 312-321-4895x221