



Group Medicare Coverage Comparison

Our Group MSA is one of the best value propositions available



2024 Group Medicare Options

Unbeatable value for groups *and* beneficiaries

	Fenyx Health Group MSA	Other Group Medicare Advantage	Group Medicare Supplement
Annual Deposit to Beneficiary	\$600 - \$2,400 (standard plans) \$4,800 - \$6,000 (enhanced plans)	None	None
Beneficiary Plan Premium	\$0 by law	High	High
Group Fee per Member/Month	\$0 (standard plans) \$200 - \$300 (enhanced plans)	High	High
Cost Sharing for Covered Services	Member 100% < deductible Fenyx Health 100% > deductible	\$0 to high	\$0 to low
Out-of-pocket Plan Costs	<i>Deductible minus Deposit</i> \$2,200 - \$3,600 (standard plans) \$6,200 - \$8,000 (enhanced plans)	Individual ranges from \$3,000 to \$8,300 (regulatory max)	Typically Part B deductible plus annual premium
Drug Coverage	Not integrated by law; choose best PDP for your needs	Varies from integrated to standalone	Not integrated
Network Access	Broad – all Medicare-participating providers	Varies from limited/gated to broad	Broad



Pronounced *fee · nix*, as in our Standard Group MSA plans eliminate, or nix, the traditionally expensive fees for group-sponsored Medicare Advantage coverage.

It is also a nod to the mythical Phoenix rising from its ashes. We believe our Group MSA plans are the best version since the MSA's full-market inception in 2008.

Fenyx Health changes the way consumers evaluate and use health insurance by offering products that motivate and empower both health and financial accountability.

We offer no-fee and low-fee MSA plans to groups of any size across the U.S., with membership starting January 1, 2024.

Fenyx Health Insurance Company

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