



When we created Comfort, we set out to develop a health plan that aligned the interests of everyone involved, and delivered value to members from day one.

The results are in! We are happy to report that Comfort is performing exactly as planned. **Comfort members are getting more healthcare, resulting in improved health outcomes**, and both members and employers are saving money in the process.

Cost Savings

Employers and employees **are both saving money** with Comfort, compared to the national average cost for traditional plans.

Employers save

16%

on average when making the switch to Comfort.

Employees save

\$80

per employee per month on out-of-pocket expenses.

Improved Health Outcomes

Members are prioritizing their health, focusing on maintenance, prevention, and getting diagnosed earlier. When people utilize health care services in healthy ways, they require fewer high-cost services.

6%

more healthcare encounters, including preventive care and other health maintenance services*

5%

fewer emergency room visits*

18%

more urgent care visits (versus the ER or other costly alternatives)*

7%

fewer inpatient hospital encounters*

Industry-leading Customer Retention Rates

Employers and employees love Comfort, and brokers appreciate that their satisfied clients are choosing to stick with Comfort year after year.

93%

of employers renew each year. (industry average is 66 - 75%)

Looking Ahead: Sustainability

Members get more care while both employers and employees pay less – how could this add up to good business sense? The answer: by keeping members healthier through increased care, Comfort reduces the need for expensive catastrophic medical claims.

4.4% average renewal increase (industry average is 8 - 12%)

Comfort's **lower-than-average renewal increase** is a measure of the accuracy of our pricing assumptions. We don't need to significantly raise rates, because Comfort was designed to efficiently control costs while offering a superior product.

With Comfort, Everybody Wins