



## Performance Report

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.



### Improved health outcomes

Employees 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.



### 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.



### Looking ahead: sustainability

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

With Comfort, **Everybody Wins**



### Comfort by the numbers:

**\$98** saved per employee per month on out-of-pocket expenses

**38%** more outpatient visits shows Comfort is driving members to lower cost of care

**21%** more prescription fills means Comfort members have more access — and 87% of fills are for generics, which reduces cost

**20%** higher utilization of common health services (on average) compared to traditional plans

**2.5x** more mental health visits through in-person and virtual care

**93%** of employers renew each year (industry average is 66 - 75%). Also, a renewal rate of **99%** for groups of 100+

**6.8%** historical 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.