

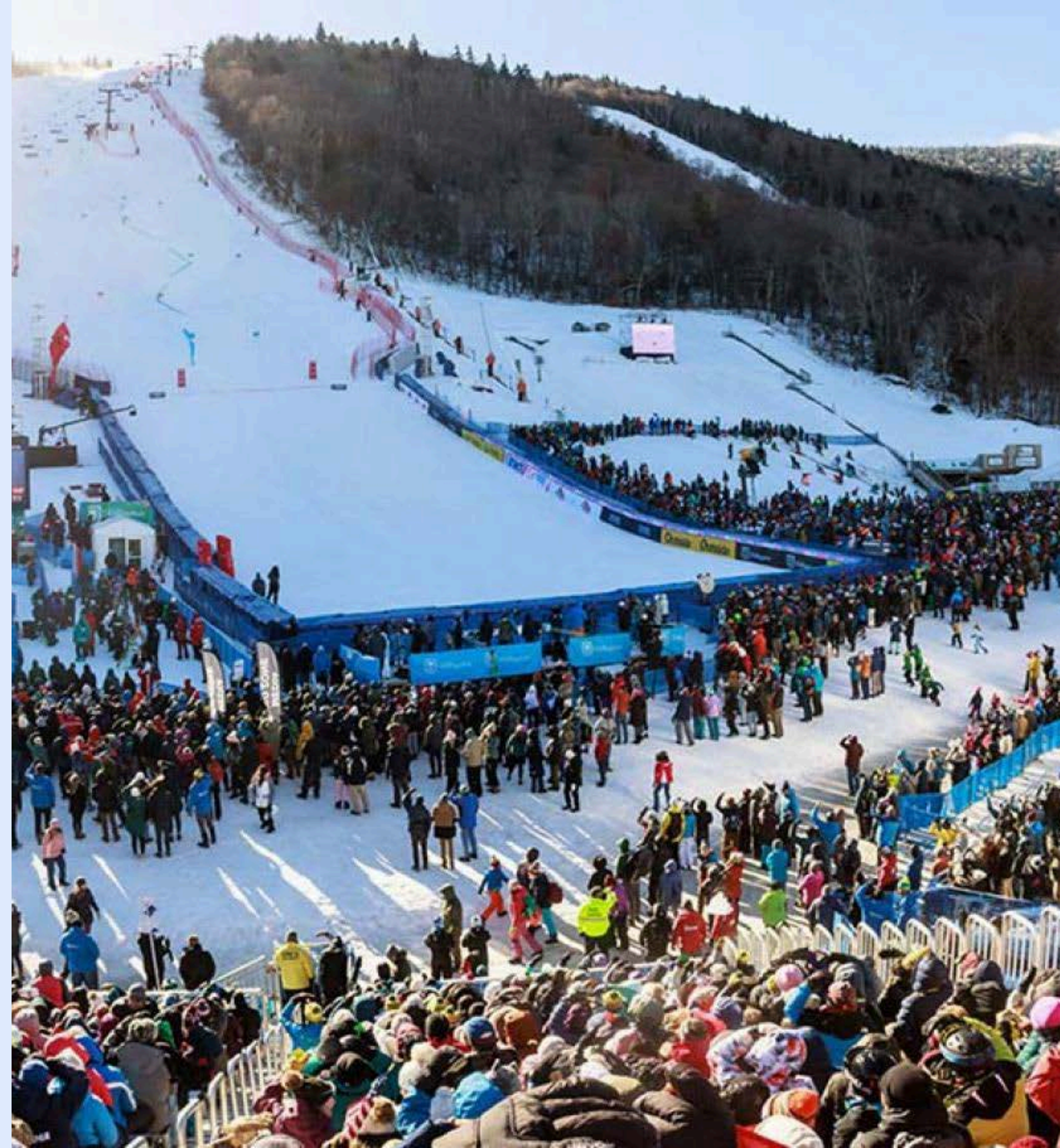
river health

Affordable, Fast Healthcare for Team

POWDR

1526 W Ute Blvd #101

Park City UT 84098

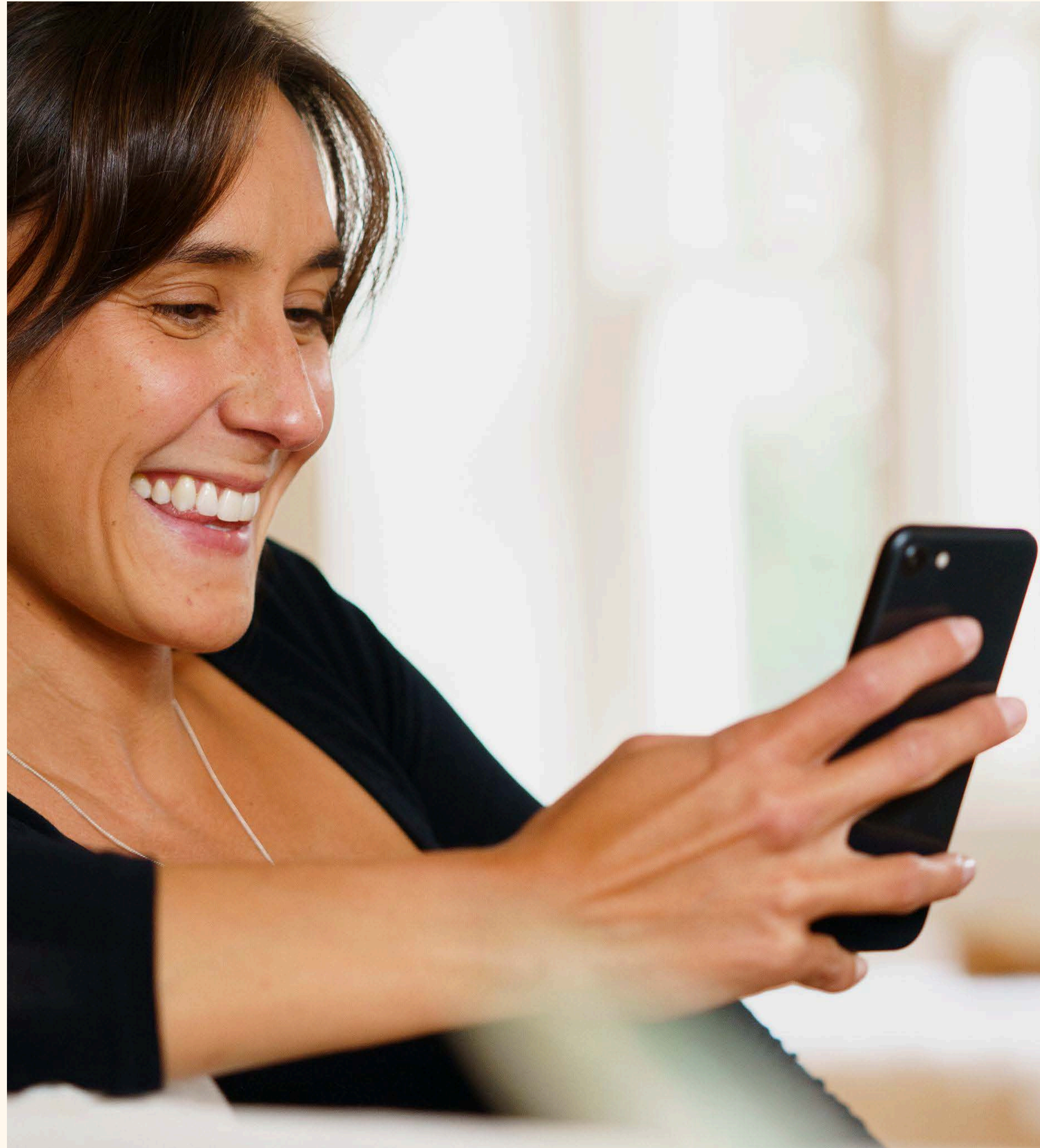


WHY RIVER HEALTH

Affordable pricing for fast, essential care.

Covered Members	Complete Plan Cost
Individual	\$115
Individual + Partner	\$170
Individual + Children	\$220
Individual + Family	\$340



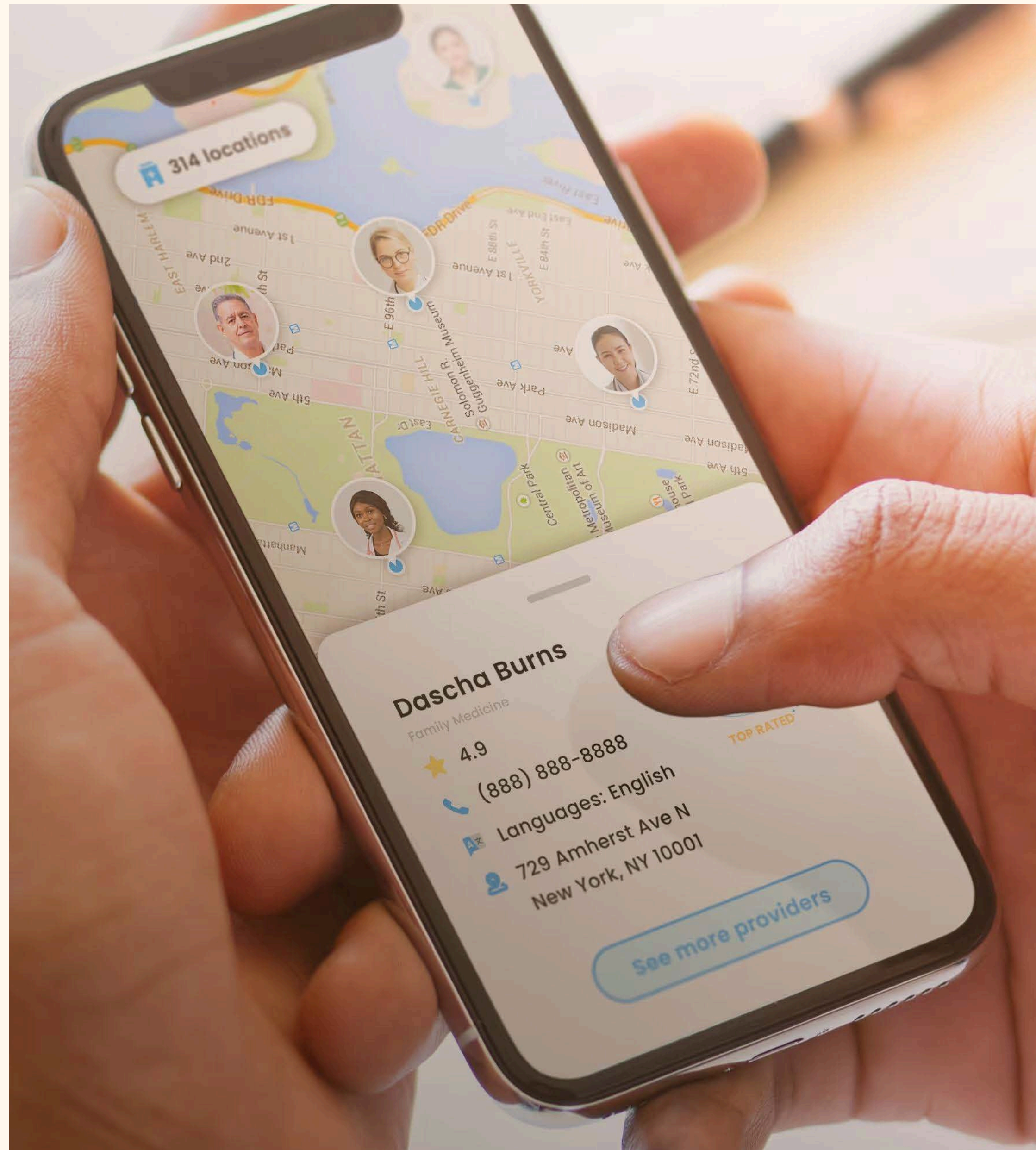


\$0 cost to employees

Unlimited Virtual Care

River Health puts a dedicated primary care provider at the fingertips of your employees. Whether it's a quick consult, a referral, or managing a long-term condition, our physicians are available to help.

-  Board-certified primary care physicians
-  Members see the same provider to promote continuity of care
-  Unlimited care at no additional cost



\$0 cost to employees

In-Person Clinic Visits

Whether you're seeking late-night care or choosing the right OB-GYN or primary care doc, River Health gives you a trusted network designed for fast and high-quality care.

- ⬆ A network of 25,000 clinics and providers
- ⛶ Urgent care, retail clinics, obstetrics & gynecology, and primary care
- 📁 Up to 3 visits per year with no copays or deductibles



\$0 cost to employees

Diagnostic Labs & Imaging

Your employees can access routine diagnostics like blood work, mammograms, and X-rays through a nationwide network, including major labs like Quest Diagnostics.

- ⤴ Convenient lab testing from Quest Diagnostics
- ⛶ X-rays and mammograms included
- 📁 No out-of-pocket cost to employees for covered diagnostics



\$0 cost to employees

Prescription Coverage

River Health offers no-cost prescriptions with free home delivery from a formulary of 7000+ medications.

- ⬆ Improved formulary with 7000 medications and growing
- ⛶ Free home delivery (including with Amazon Pharmacy) or local pharmacy pick up.
- 📁 No copays or caps on formulary medications



\$0 cost to employees

Therapy & Behavioral Health

Your employees enjoy mental health services and therapy from certified behavioral health professionals. If needed, we can deliver medications to your doorstep.

- ⤴ Unlimited Therapy sessions
- 🛡️ Mental health professionals include LCSW, LC, Psych. NPs
- 📁 Up to 1 hour per session at no cost



Complete Plan Only

Specialty Care

River Health's specialty care benefit (included in the Complete Plan) provides members with up to five specialty office visits per year, giving access to cardiologists, dermatologists, orthopedists, and more.

-  Up to 5 in-person specialty visits per year included in the Complete Plan.
-  Expanded access beyond primary care.
-  \$0 surprise fees - members know exactly what's covered.



Complete Plan Only

Catastrophic Coverage

River Health's catastrophic benefit (exclusive to the Complete Plan) provides up to \$10,000 in annual coverage for hospitalization, emergency room visits, and facility fees. This added protection gives employees peace of mind knowing they're supported in the event of a serious medical event.

-  \$10,000 annual coverage for hospital stays, ER visits, and facility fees.
-  Financial safety net for unexpected, high-cost medical needs.



~~\$600/yr~~ \$0 For POWDR Employees

Diabetes Management Program

No-cost home monitoring systems: Home Blood Pressure Monitoring Kits, Lancets, Strips, and Glucometers.

Oral medications: Biguanides (Metformin), Sulfonylureas (Glipizide), TZDs (Pioglitazone), Meglitinides (Repaglinde), Alpha-Glucosidase (Acarbose) and more.

Insulin from 5 classes: Rapid Acting (Lispro), Short Acting (Novolin), Intermediate Acting (Novolin), Long Acting (Glargine), and Mixed (Novolin 70/30)

Screening and diagnostic testing: Glucose and Hemoglobin A1C, Kidney and Liver Function Tests, Cholesterol testing, Urinalysis, Comprehensive Metabolic Panel.



~~\$600/yr~~ \$0 For POWDR Employees

Substance Use Disorder Program (SUD)

1 in 12 U.S. workers — about 8% of the workforce — struggles with a diagnosable substance use disorder.

Employers spend an average of \$8,817 more per year for each worker with an untreated SUD due to higher healthcare costs, absenteeism, and turnover.

The Program offers care for employees facing substance use challenges. Members get talk therapy, medications, tobacco cessation resources and access to key treatments like Naltrexone and Naloxone.

Service Level Agreements

Employer Service Level Agreement

Customer Service Resolution Time: River Health will resolve all product-related customer complaints and issues within two business days.

Incident Reporting: River Health will share a detailed incident report with the client in case of service outages

Enrollment Reports: River Health will deliver enrollment reports within a week of the closing of the previous month.

Utilization Reports: River Health will share a utilization of services report with the client twice a year.

Resolution & Penalties

Failure to meet service level agreements (SLAs) will result in a 10% premium reduction per occurrence. A second occurrence may lead to contract termination.

Employee Service Resolution Time

Employee Service Resolution Time: River Health will respond to all medical inquiries within the same business day. Enrollment support inquiries will be addressed within two business days.

Care Delivery: River Health will provide all services outlined in this proposal and ensure timely payment of all qualifying claims.

Network Density: River Health will maintain the provider network density specified in this proposal to ensure accessible care for members.

Prescription Delivery: River Health’s mail-order pharmacy service will uphold advertised delivery time frames for all prescriptions.

OUR IMPACT

The River Health Advantage for Employers

22% higher retention

Workers stay when they feel supported

40% fewer missed shifts

Fast, proactive care prevents prolonged absences

90%+ satisfaction

Employees love how easy and accessible it is

\$1,500 saved

Average annual savings per worker in missed shift costs



COST COMPARISON

The Real Cost to Workers

Here’s what an employee might pay for common healthcare needs:

Service	Other Plans	River Health
Office Visit	\$150–\$300	\$0
Lab Work (e.g. STI)	\$100–\$400	\$0
X-Ray	\$500+	\$0
Therapy	\$100+/session	\$0



Up to

\$2700

Total Annual Savings
with River Health

Better care starts here.

river health



river.health



team@helloriver.com