



## ENABLE PREDICTABLE PLATFORM ACCESS REVENUE

HELPING EMPLOYERS ADDRESS THE RISING COST OF HEALTH INSURANCE

TMH Group, a game changing platform, provides access to licensed entities that independently perform enrollment and premium administration while brokers receive platform access revenue, without enrollment or premium administration responsibility.



### BROKER ADVANTAGES

- ✔ Predictable recurring monthly platform access revenue per participating employee
- ✔ No enrollment responsibility
- ✔ No servicing responsibility
- ✔ No premium handling responsibility
- ✔ No compliance or administrative burden added to the broker
- ✔ Existing commissions and carrier relationships remain unchanged



### EMPLOYER ADVANTAGES

- ✔ Helps employers reduce overall health insurance spend exposure
- ✔ Provides employees access to ACA Marketplace coverage options
- ✔ Employees may qualify for federal premium subsidies
- ✔ Employees select and own their individual coverage voluntarily
- ✔ Enrollment and premium administration are performed exclusively by licensed entities, independent of the TMH Group platform
- ✔ Optional payroll deduction facilitation where permitted



### NET PLATFORM ACCESS FEE

**\$28 Per Participating Employee Per Month**

Paid as platform access program revenue based on employer platform participation.

## HOW IT WORKS

1. Employer activates access to the TMH Group platform
2. Employees connect directly with licensed enrollment entities
3. Employees voluntarily select individual employee owned coverage
4. Licensed entities independently perform enrollment and premium administration

Activate TMH Group Platform Access and Generate Predictable Monthly Platform Revenue

*TMH Group is a platform access provider only. TMH Group does not offer, sell, sponsor, administer, or endorse insurance coverage. Enrollment and premium administration are performed exclusively by licensed entities. Employers do not sponsor or administer insurance coverage through the TMH Group platform.*

