



# Sequoia

## *So Much More Than Just A Reinsurance Agreement*

*Sequoia: Strong, Stable, Long Standing, Deep Rooted, Robust*

### **Best in Class Underwriting and Actuarial Services**

- Over 200 years of collective experience
- Superior risk evaluation and actuarial analytics
- Client driven protection and plan design
- Comprehensive insight into key risk drivers and efficient pricing
- Stability, transparency and year-to-year continuity in our rating

### **The Branch Program**

- Unrivaled cost containment and management program providing outstanding service and support
- Data analysis and reporting technology platform proactively analyzes member utilization and claims to identify the key cost drivers and trends
- Concierge and creative risk solutions thoughtfully designed to mitigate complex financial exposure
- Clinical expertise with a superior quality work product delivering exceptional savings

### **Claims Services Advantage**

- Market leading responsive and transparent claims service ensuring payment accuracy every time, on every claim
- Client customized and streamlined adjudication process within 30 days from receipt of the claim
- An exclusive Sequoia Claims Digest summary is provided for every claimant which allows for easy tracking of current and annual submissions, payments and pended claims

### **Reinsurance Solutions**

- HMO Reinsurance
- Provider Excess Loss
- Medical Reinsurance
- Employer Stop Loss
- Client Captive Programs

### **The Sequoia Difference**

- Unmatched expertise and undivided attention—clients are the priority.
- Innovative and thoughtful risk solutions that are always customer focused.
- Responsible and accountable for our quality results—making business personal.



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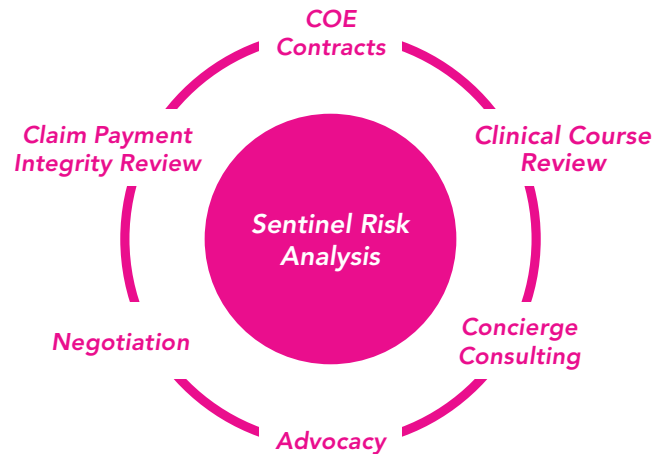
### Branch Focus

To contain costs it's important we understand the hotspots that significantly affect utilization and claims. Below are some areas we've recently identified for our clients:

- Transplant
- Specialty Pharmacy
- Complex Neonates
- Oncology
- Gene Therapy
- Hemophilia
- Rare Diseases
- Adverse Events

### Our Analysis Platform

We apply client data to our Sentinel Risk Analysis to identify the optimal solution to manage risk and cost.



#### Branch Claim Review

Average Savings:

**24%**

#### Branch Transplant & Complex Conditions

Average Savings:

**56%**

Let us calculate the potential savings of your reinsurance premium realized from accessing the Branch Program Services.

#### Branch Specialty Pharmacy Solutions

Hemolytic Factor Product Negotiation

Client Contracted Annual Payable Charges:

**\$1,246,044**

Branch Negotiated Annual Payable Charges:

**\$797,004**

Annual Client Savings:

**\$449,040 (36.04%)**

Contact the Sequoia team today to see how we can assist with your reinsurance needs and solutions:

[info@SequoiaRIS.com](mailto:info@SequoiaRIS.com) or [www.SequoiaRIS.com](http://www.SequoiaRIS.com)

