



## Advisor Meetings

June 2-4<sup>th</sup> | Madison, Waukesha, Green Bay



# Meeting Agenda

- **Trilogy Overview + Market Context**  
*Setting the Foundation*  
Pete Plamann
- **Rethinking Primary Care**  
*Role of Direct Primary Care ( DPC )*  
Dr. Timothy Murray
- **The Trilogy Direct Model**  
*Access, Pricing, and Employer Experience*  
Natalie Burton
- **Extending Value with CollabriCare**  
*Specialty Care and Referral Optimization*  
Pete Plamann
- **Network Solutions**  
*THN, EverPointe, and UpWard*  
Pete Plamann
- **Putting It All Together**  
*How to Identify the Right Fit*  
Pete Plamann

# Innovative market solutions for **GROUP HEALTH & WORKERS' COMPENSATION**



**GROUP HEALTH**



**DIRECT PRIMARY CARE**



**WORKERS COMPENSATION**



**BUNDLES**



# Rethinking Primary Care





# SOLSTICE HEALTH

**A Direct, Transparent Alternative to  
Traditional Healthcare**

**Direct Primary Care. Direct Surgical Care.  
Lower Costs. Better Access.**



# The Problem: Employers Pay More, But Employees Don't Get More

## Healthcare costs keep rising.

The U.S. spends far more than other countries, without consistently better outcomes.

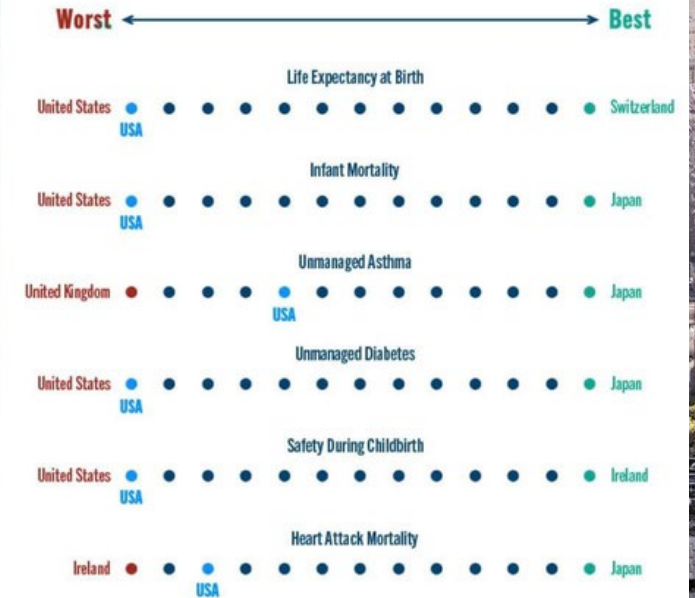
## Administrative complexity drives waste.

Billing, insurance administration, system overhead, and middlemen add cost without improving care.

## Employers are left absorbing the impact.

Higher premiums, higher deductibles, delayed care, and frustrated employees.

America's health outcomes are generally no better than those of our peers, and in many cases are worse.



Driving This Problem: Most healthcare costs are not tied directly to patient care!



# Why Hospital-Based Care Gets So Expensive

Traditional systems often turn one primary care visit into a chain of facility-based services & separate bills.



## Traditional System:

Referral-driven. Facility-driven. Insurance-driven.

The more care that moves through the hospital ecosystem, the more expensive it becomes.

Diverting patients away from  
high-cost care requires  
interruption!



# The Direct Care Strategy

## Keep Care Outside the Hospital System When Possible



**For employers, the value is simple: better access for employees, fewer unnecessary claims, and more control over healthcare spend.**

# Healthcare *Reimagined* Around Access, Transparency, & Value

Solstice Health gives patients and employers a different path: direct access to care, transparent pricing, and a model designed to reduce unnecessary healthcare spending.

We offer TRANSPARENT, CONVENIENT & QUALITY CARE at prices you can afford. Cut out the middleman and gain access to doctors who know you by name and really listen! Solstice Health provides a triple-aim benefits approach for employees and employers through our near-site clinic direct primary care offerings.



# About Solstice Health

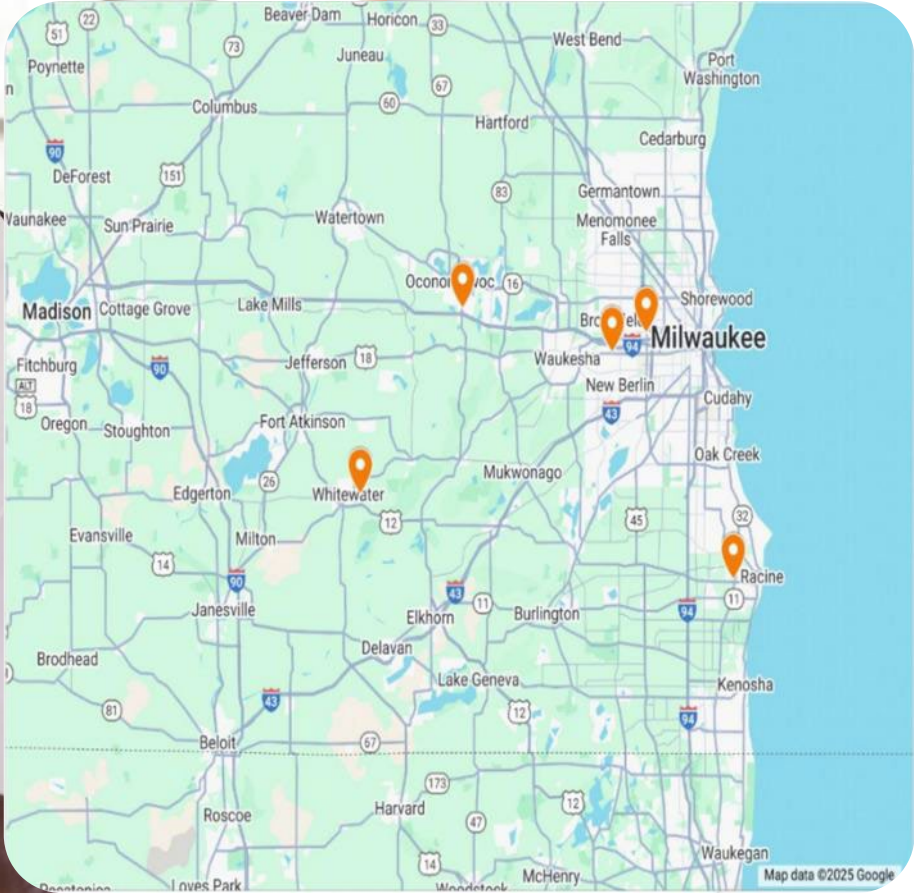
Founded in 2012, Solstice Health is a privately owned, insurance-free medical practice built around transparent, direct care, with multi-locations across southeast Wisconsin.

We offer a unique integrated model that includes (but not limited to):

- Direct Primary Care
- Ambulatory Surgery Center
- Hyperbaric Oxygen Therapy
- Wholesale labs, imaging, and medications
- IV infusion therapy
- Medically supervised weight loss
- SoftWave Therapy
- Telemedicine
- Chronic Condition Management
- Acute/Urgent Care

Our model is designed to help patients receive high-quality care without the inflated pricing and administrative friction of traditional hospital systems.





# Serving Employers and Patients Across Southeast Wisconsin

**SOLSTICE HEALTH OCONOMOWOC**

1370 Pabst Farms Circle Suite 340  
Oconomowoc, WI 53066

**SOLSTICE HEALTH MILWAUKEE  
MULTI-SPECIALTY AMBULATORY SURGERY CENTER**

959 N Mayfair Rd  
Milwaukee, WI 53226

**SOLSTICE HEALTH BROOKFIELD  
HYPERBARIC OXYGEN THERAPY**

17110 W Greenfield Ave, Suite 1  
Brookfield, WI 53005

**SOLSTICE HEALTH RACINE**

5658 Washington Ave,  
Racine, WI 53406

**SOLSTICE HEALTH WHITEWATER**

1208 Bluff Rd  
Whitewater, WI 53190



# What Is Direct Primary Care (DPC)?

Direct Primary Care is a membership-based healthcare model that gives patients direct access to their provider without copays, deductibles, or insurance billing.

- ✓ Unlimited primary care visits
- ✓ Same-day or next-day appointments
- ✓ Phone, email, and virtual access
- ✓ Wholesale labs, imaging, and medications

*Example:*

*\$11 for a lipid panel test and \$315 for an MRI compared to traditional costs at \$100 and \$2,800 respectively*

**For employers, DPC creates a lower-cost front door to healthcare, helping employees get care earlier and avoid unnecessary downstream spending.**



# THE SAVINGS ARE IMMEDIATE

Say Goodbye to Monthly Insurance Premiums.

SOLSTICE IMAGING SERVICES		
SERVICE		PRICE
 X-Ray		\$55
 MRI		\$315
 Ultrasound OB		\$430
 CT Chest	w/o contrast	\$275
	w/ contrast	\$385

VS

LOCAL HEALTHCARE IMAGING SERVICES		
SERVICE		PRICE
 X-Ray		\$495
 MRI		\$3,000
 Ultrasound OB		\$955
 CT Chest	w/o contrast	\$3,275
	w/ contrast	

SOLSTICE LAB TESTING		
TEST		PRICE
 CBC		\$6
 Comprehensive Metabolic Panel		\$8
 TSH		\$10
 Vitamin D		\$41

VS

LOCAL HEALTHCARE LAB TESTING		
TEST		PRICE
 CBC		\$150
 Comprehensive Metabolic Panel		\$165
 TSH		\$180
 Vitamin D		\$145

\*1000s of labs available

## PRESCRIPTION PRICE COMPARISON

Pill#	Generic	Brand	Solstice Wholesale Price	Average Wholesale Price
90	Amlodipine 10mg	Norvasc	\$2.21	\$214.75
100	Bupropion 150mg SR	Wellbutrin	\$19.61	\$193.30
100	Cetirizine 10mg	Zyrtec	\$4.10	\$250.00
100	Citalopram HCL 20mg	Celexa	\$3.50	\$269.08



# Direct Primary Care Services We Offer



- ✓ Diabetes
- ✓ Allergies
- ✓ Bronchitis
- ✓ Ear Infections
- ✓ Fevers
- ✓ Hypertension
- ✓ Cold/Flu Symptoms



- ✓ Nausea
- ✓ Rashes
- ✓ Sinus Infection
- ✓ STD Testing/Treatment
- ✓ Abdominal Pain
- ✓ GI Disorders
- ✓ Wholesale Labs & Imaging



- ✓ Wound Infection
- ✓ Urinary Tract Infection
- ✓ Wholesale Medications
- ✓ Smoking Cessation
- ✓ Wellness Checks
- ✓ Health Coaching
- ✓ Specialist Referral Coordination



# Acute Care Services We Offer



## Acute Care Services Provided By Solstice Health



Burns from heat or chemical exposure



Splints



Strains



Flu/COVID testing



Simple Fractures and Lacerations



Sprains



Wound Infection



Upper Respiratory Infections



Removal of Superficial Objects



Stitches/Stapling



Strep Testing



Migraines



# Chronic Condition Management Services



## Chronic Condition Management Services Provided By Solstice Health



Asthma



Arthritis



Migraines



Diabetes Mellitus



Cholesterol Management



Crohn's Disease



Lymes Disease



Fibromyalgia



Hypertension



Back Pain



Thyroid Disease



Obesity



# Direct Surgical Care

## Transparent, Affordable Bundled Pricing

Solstice Health offers cash-pay surgical procedures at transparent bundled rates, **often 70–80% lower than traditional hospital systems.**

**ENT. Orthopedics. General Surgery.  
Urology. Dermatology. Gynecology.  
Ophthalmology. Pain Procedures.**



Bundled pricing includes:

- ✓ [Board-Certified ] Surgeon fees
- ✓ [Board-Certified ] Anesthesia
- ✓ Facility fees
- ✓ ALL Supplies

*No surprise bills.  
No insurance runaround.  
No inflated facility pricing.*




# QUESTIONS?



# Thank You!



**Connect With Us:**

 262-354-3100

 [solsticewi.com](http://solsticewi.com)



# The Trilogy Direct Model





Trilogy Direct is a **DPC NETWORK** including brick & mortar, virtual, and at home options



Trilogy Direct is **NOT INSURANCE** and can be started at any time



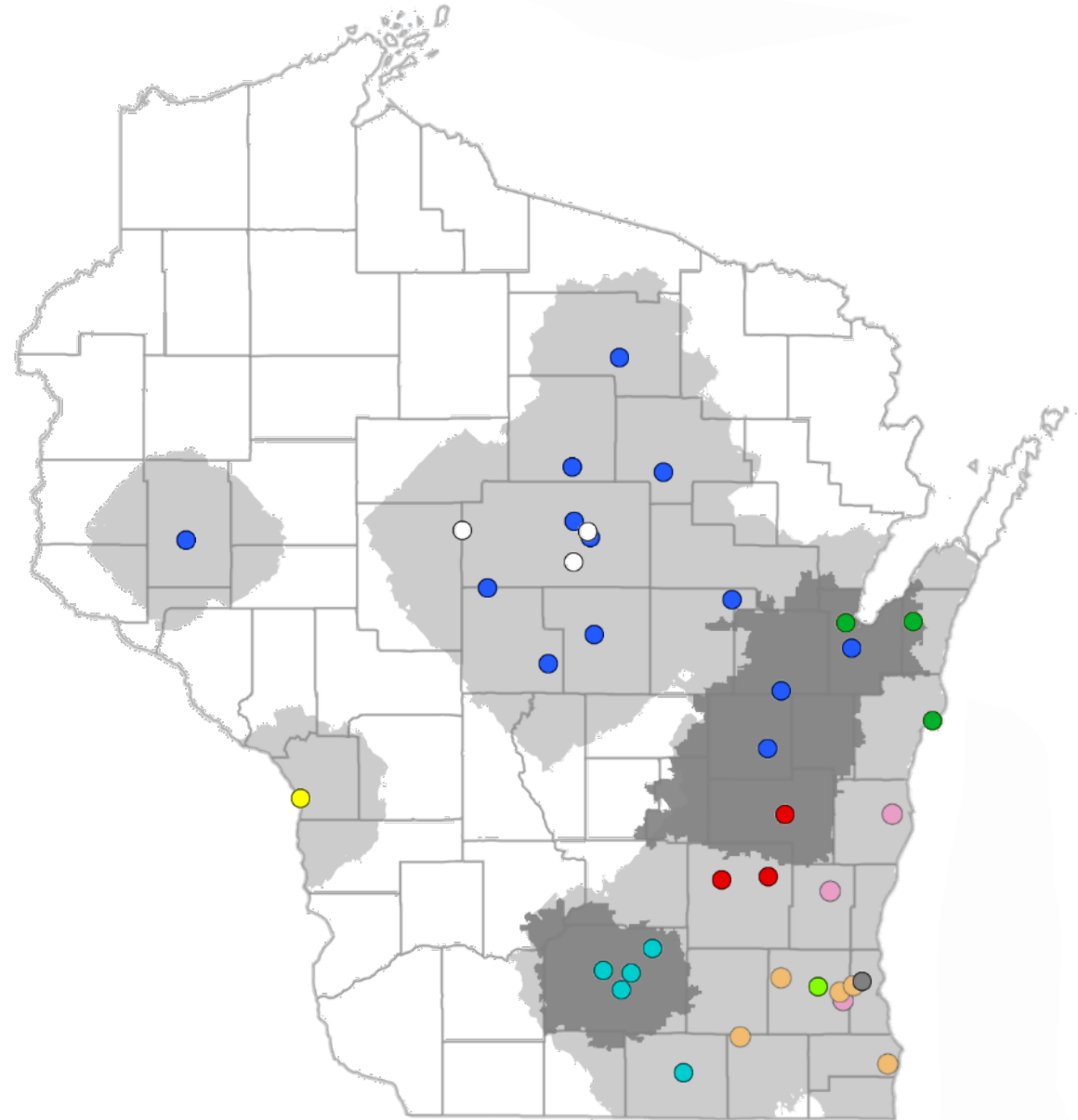
Trilogy Direct has a **PRICING MODEL** that offers significant cost savings



# Wisconsin Trilogy Direct Footprint

May 2026

-  Advocate MD
-  Anovia Health
-  Customized Health Services
-  Firefly Health
-  Legacy Medical Services
-  LINK Healthcare
-  Marathon Health
-  Solstice
-  Thrive
-  Viaro Health
-  Pivotal In-home coverage
-  30 mi radius



\*Full state coverage with virtual DPC



# Broad DPC Access



Employees can select an **option that fits their needs**, including traditional in-person clinics, virtual DPC, and home-visit models.



Designed for employers with **geographically dispersed teams**, including organizations with employees across Wisconsin and beyond.

CLINIC

VIRTUAL

IN-HOME





# Administrative Simplicity

THE EASY BUTTON EMPLOYER EXPERIENCE



We manage the **administration** of the DPC benefit so you don't have to.

- ✓ Provider Contracting
- ✓ Ongoing Provider Coordination
- ✓ DPC Payment Invoicing and Management



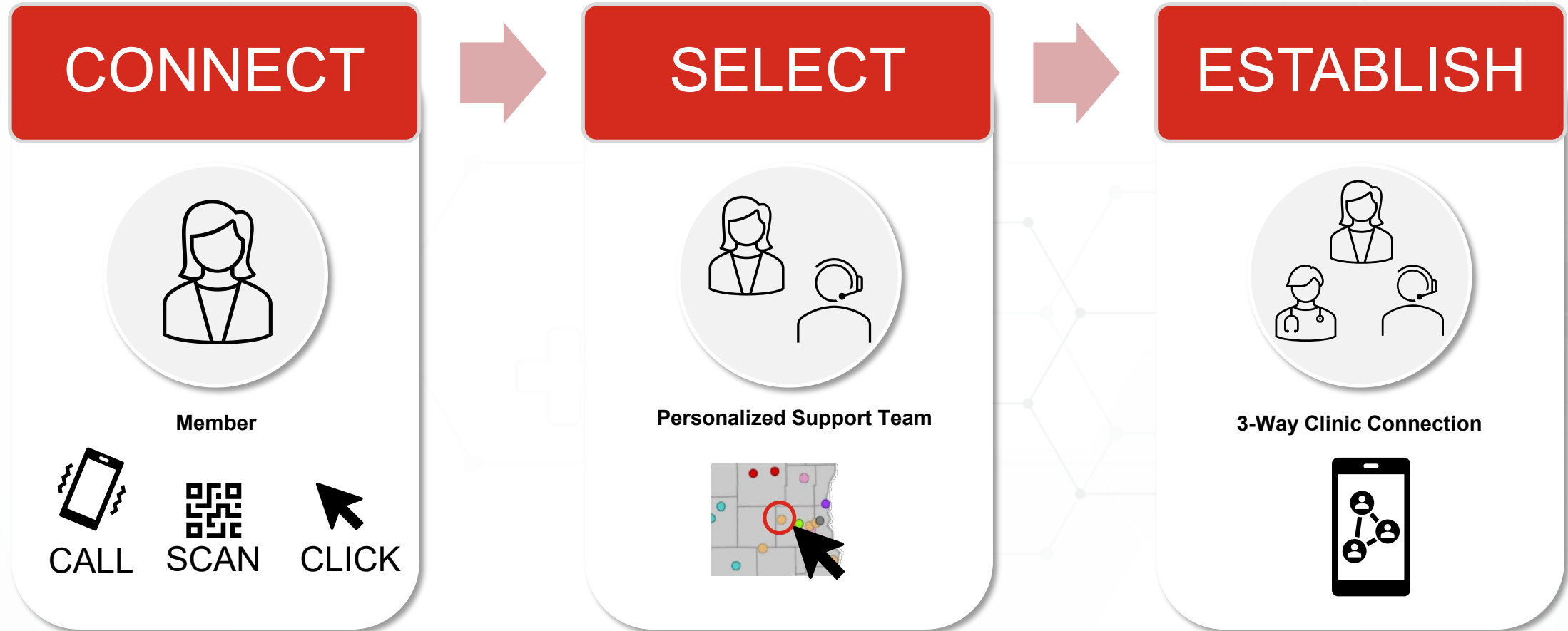
We provide ongoing **tailored support** when and where you need it.

- ✓ On-Site and Virtual Benefit Meetings
- ✓ Educational Materials & Videos
- ✓ Concierge-Level Employee Assistance
- ✓ Ongoing Employee Engagement & Outreach



# Concierge-Level Service

THE EASY BUTTON EMPLOYEE EXPERIENCE





# Trilogy Direct Pricing

Employers Never Pay Full DPC Rates For Non-Users

<b>Network Access Fee</b>	<b>\$3</b> EVERYONE	<p>Low monthly fee for <b><u>all eligible individuals (PMPM)</u></b> on the eligibility file to access the Trilogy Direct network</p> <p>Monthly administrative fee for <b><u>individuals who enroll</u></b> with a Trilogy Direct DPC – includes the monthly DPC subscription cost</p> <p><small>*average cost across the Trilogy Direct network – actual cost will vary based on the clinic selected by the covered individual</small></p>
<b>Trilogy Direct Clinic Fee</b>	+ <b>\$67*</b> ONLY ENROLLED	

## SEE THE TRILOGY DIRECT PRICE DIFFERENCE

(Monthly cost for 100 members at various % active with a DPC)

% Active with a DPC	0%	10%	30%	50%	70%	90%
Trilogy Direct	\$300	\$970	\$2,310	\$3,650	\$4,990	\$6,330
1:1 Employer to DPC	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000



# Trilogy Direct ROI Calculator

- Deliver instant, clear comparisons that highlight cost advantages
- Drive informed decisions

[roi.trilogycares.com](http://roi.trilogycares.com)



## Trilogy Direct ROI Calculator

Find out how much your business could save with Direct Primary Care services.

### Number of Members

200

### Expected Engagement Rate

30%

NET ANNUAL SAVINGS

**\$122,400**

Total savings minus annual program cost

MONTHLY COST

**\$5,400**

\$90 per engaged employee

ANNUAL SAVINGS

**\$187,200**

\$3,120 per engaged employee

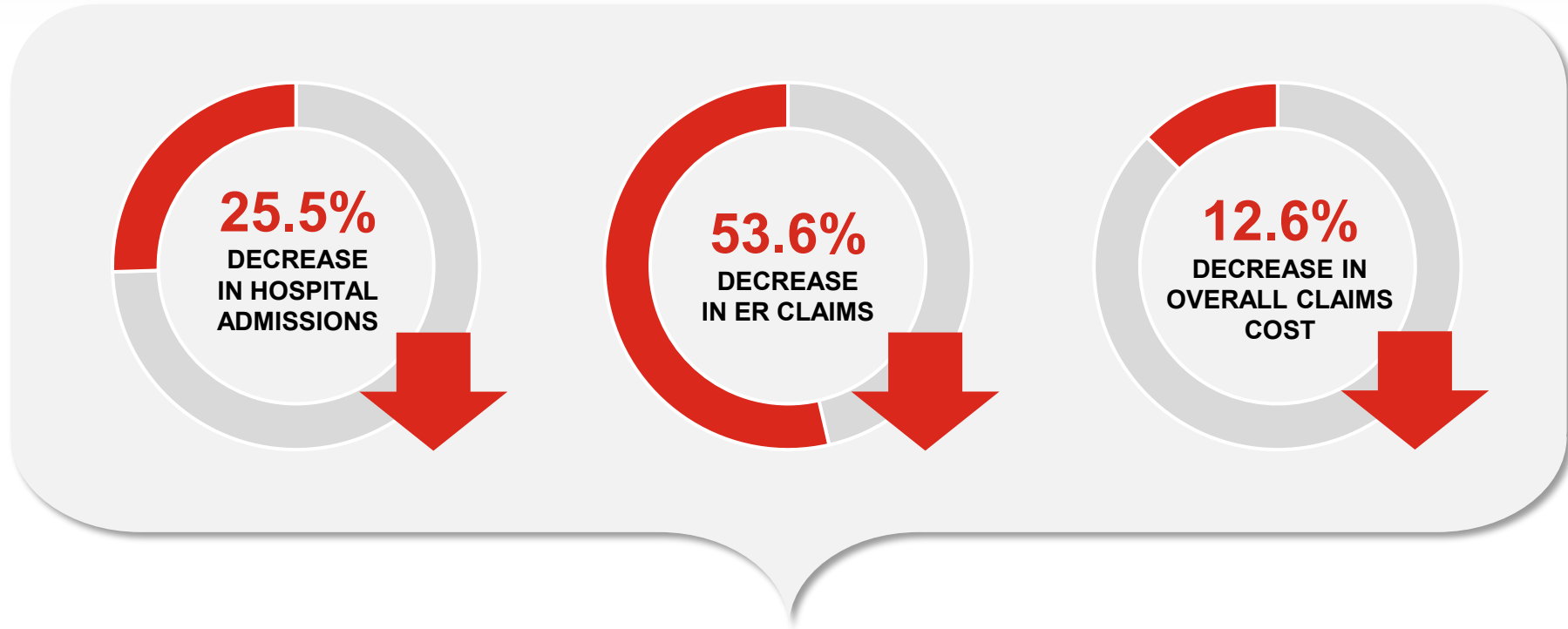
ROI

**1.9x**

Expected return: 1.9x



# Milliman Study on DPC



## KEY FINDINGS

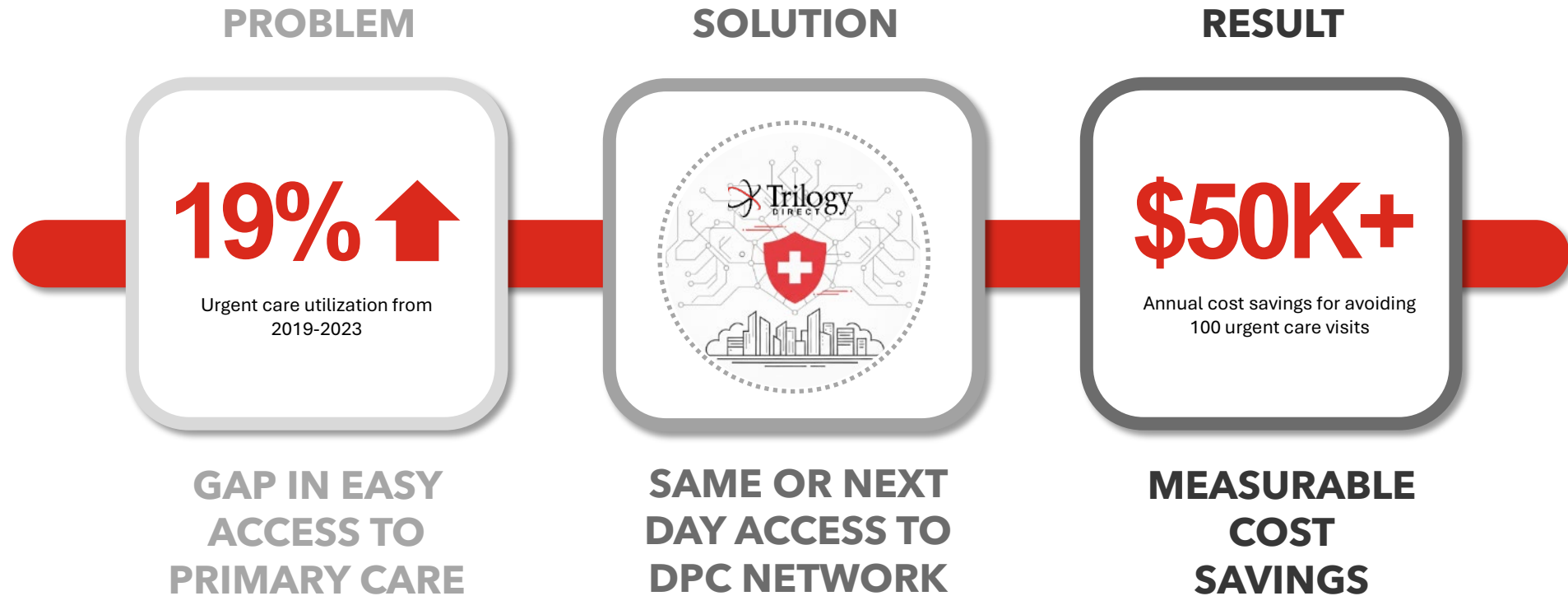
**1** Reduced Total Cost of Care

**2** Improved Healthcare Utilization

**3** Enhanced Patient Access



# Urgent Care Diversion

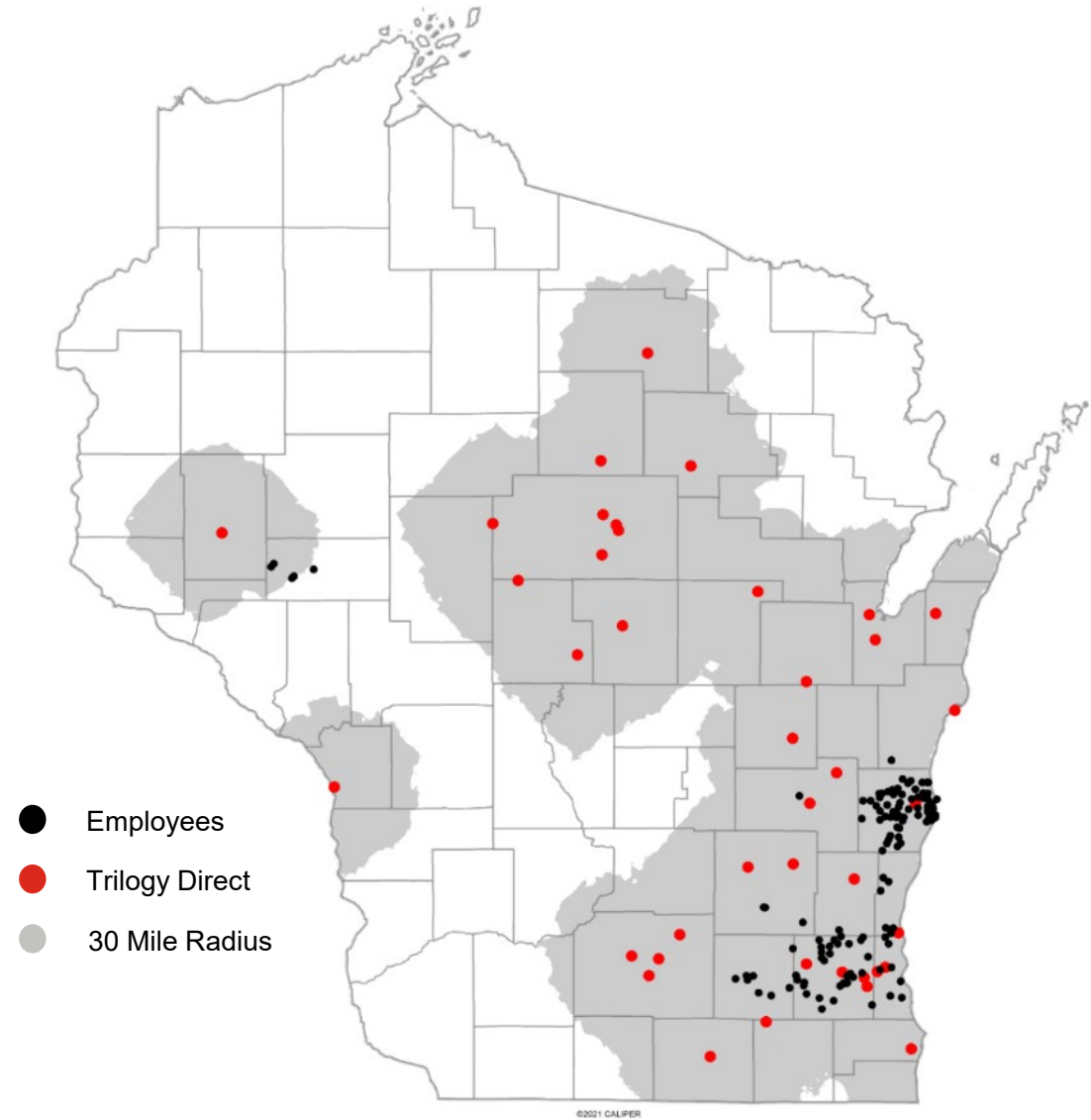




# Network Adequacy Report

## Trilogy Direct Network Adequacy

	WI Qualified Lives	Percent Qualified
10 miles	78	59%
15 miles	118	90%
20 miles	131	97%
25 miles	135	98%
30 miles	136	98%





# The Trilogy Direct Difference

Simple, Predictable, and Employee-Friendly



CHOICE OF  
CLINIC TYPE  
AND LOCATION



ADMINISTRATIVE  
SIMPLICITY



ONBOARDING  
AND  
ONGOING  
SUPPORT



CONCIERGE-  
LEVEL SERVICE



LOWER-COST  
PRICING  
MODEL



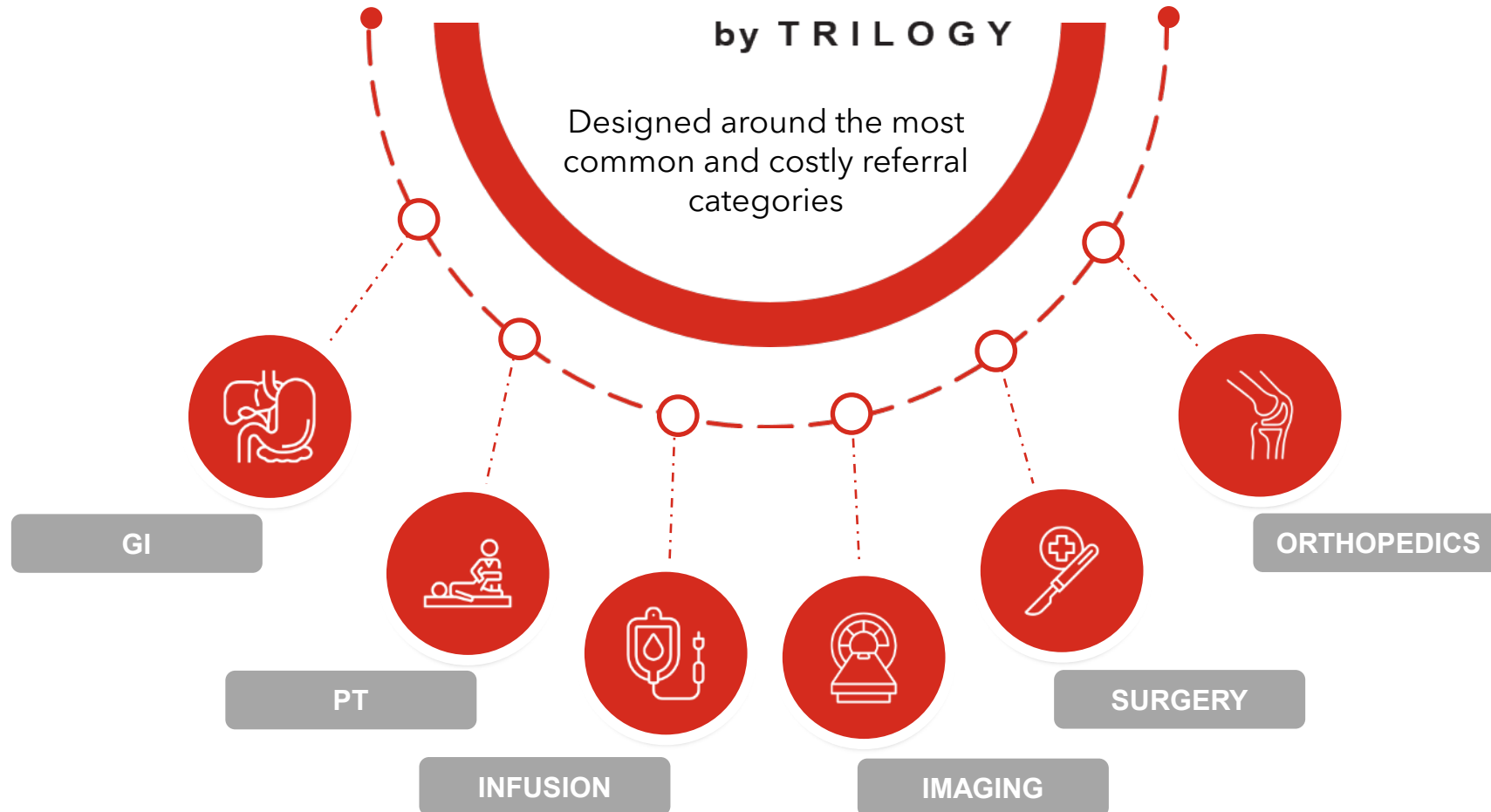
# Extending Value with CollabriCare



# CollabriCare

by TRILOGY

Designed around the most common and costly referral categories






# CollabriCare

by TRILOGY

With CollabriCare, the DPC remains the front door to care, while ensuring referrals leaving the clinic stay aligned with the employer's cost and quality goals.

- Physician-led referral decisions remain intact
- No disruption to the patient-doctor relationship
- Clear, consistent specialty pathways employees can trust
- Available for employers to start anytime, including off-cycle start dates



Built to maximize the value of DPC services, CollabriCare helps employers turn DPC into a complete cost-management strategy—guiding specialty care with the same intent as primary care.

# CollabriCare Value



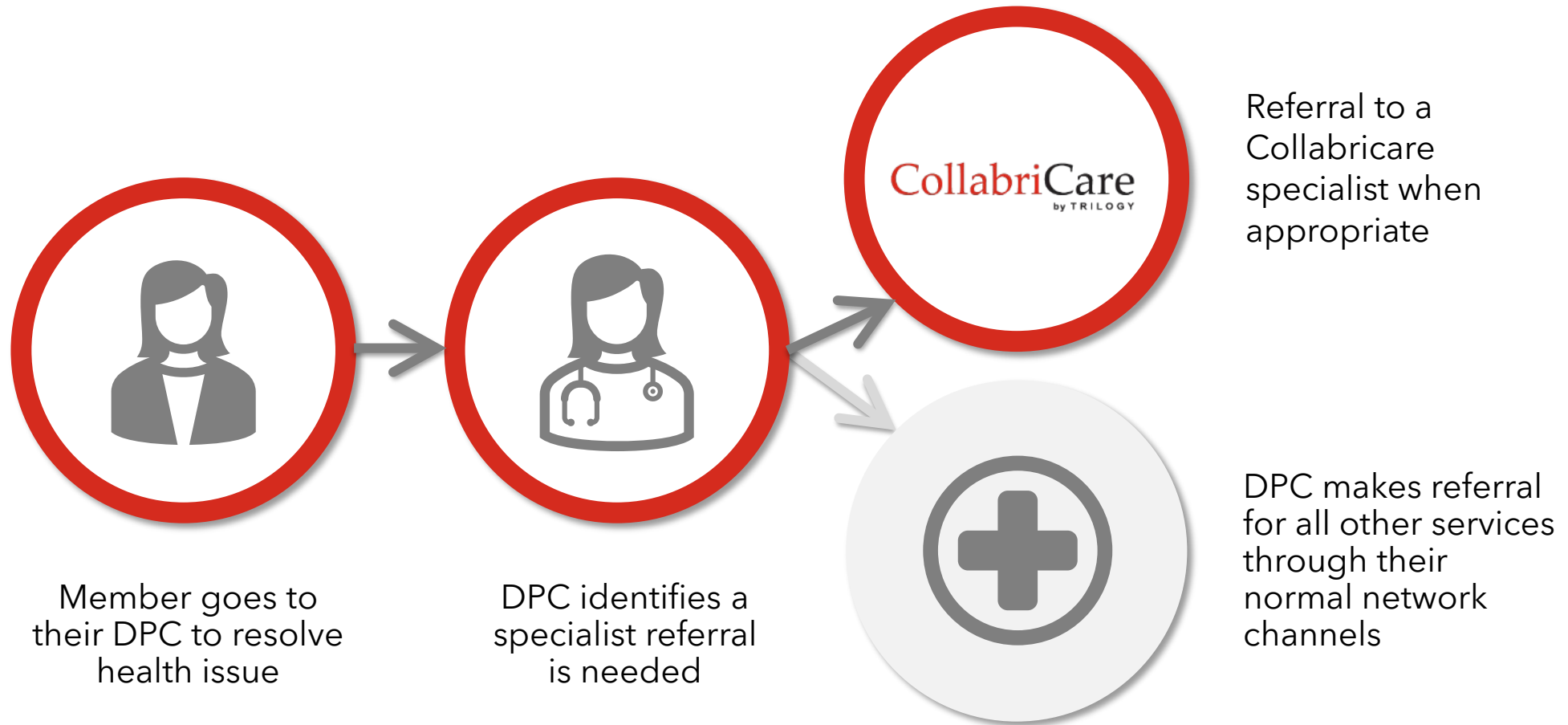
## Smarter referrals | Lower-cost specialty care

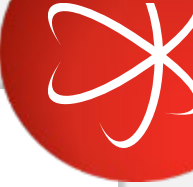
- Extends the value of Direct Primary Care through smarter downstream utilization
- Directs patients to high-quality, lower-cost, non-hospital settings
- Capture the savings often missed after the DPC visit
- Improves access, experience, and outcomes through more coordinated referrals
- Strengthens the ROI of existing DPC relationships
- Cost control without adding friction for employees
- Supports smart utilization without adding administrative burden or complexity





# CollabriCare Patient Journey





# CollabriCare Pricing

**\$2.50**

PMPM

- CollabriCare Only
- Employer does not use THN as primary network

**STAND-ALONE**

**\$0**

PMPM

- Groups using THN as primary network
- or---
- Groups using Trilogy Direct

**INTEGRATED ACCESS**

# Network Solutions





## Group Health Network Products



- Comprehensive PPO network for group health
- Multiple health systems and independent providers.



- High performance network for self-funded employers in eastern WI and northern IL.
- Powered by Aurora and Advocate Health.



- High performance network for self-funded employers in south central WI and northern IL.
- Powered by UW Health.



**40,530+**

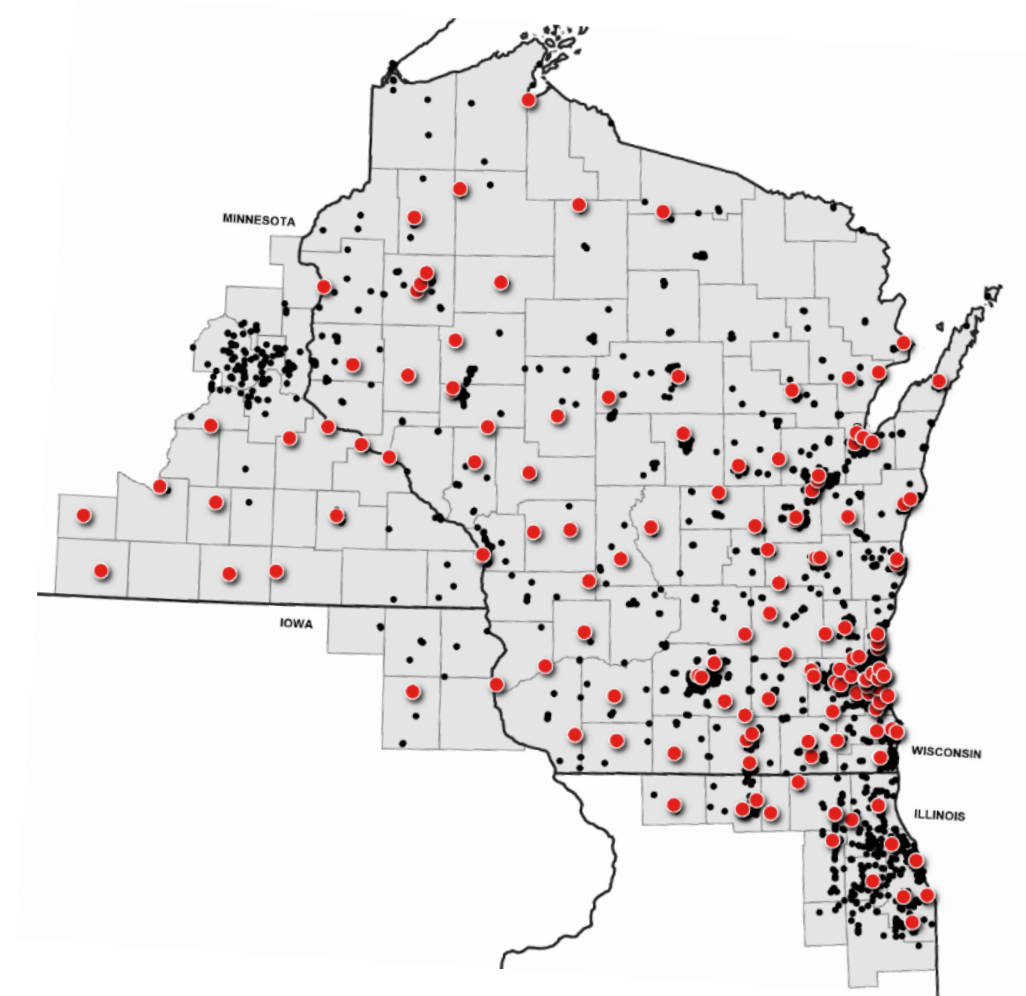
**TOTAL  
PROVIDERS**

**431**

**SELF-FUNDED  
EMPLOYERS  
SERVED**

**154**

**TOTAL  
HOSPITALS**



# Where THN Fits

Predictable coverage | Confident Recommendations

## CONFIDENCE IN COVERAGE

- Broad, stable access across Wisconsin
- Direct contracts with nearly all major WI health systems
- Designed to reduce disruption and referral friction
- Can be paired with Trilogy Direct DPC for added value and access

## BEST FIT EMPLOYERS

- Ideal for large or risk-conscious employers who value stability & simplicity
- Strong entry point for first-time self-funded groups
- Works well for multi-location or distributed workforces
- Supports clients who want predictability over experimentation





**12,220+**

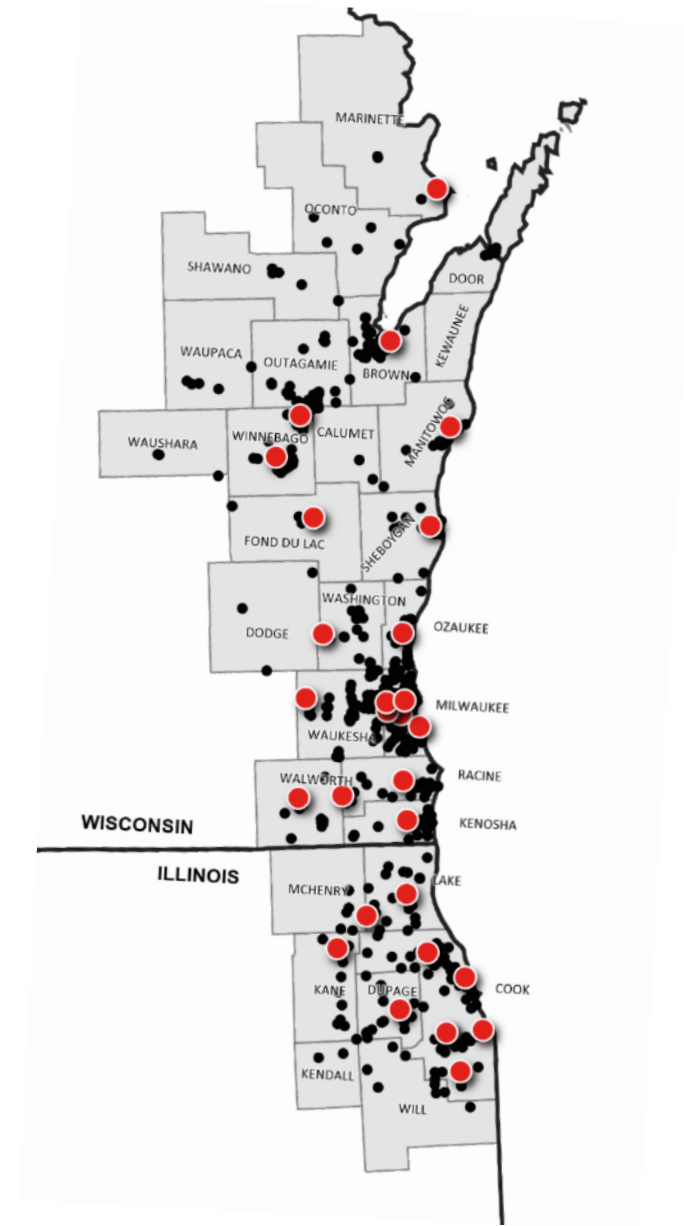
**TOTAL PROVIDERS**

High - performance network  
powered by aligned local  
providers



**29**

**TOTAL HOSPITALS**



# Where EverPointe Fits

Curated access and performance-driven pricing

## BEST-IN-CLASS DISCOUNTS

- Aurora Health
- Advocate Health
- Children's Wisconsin
- Several other high-value, low-cost ancillary providers

## BEST FIT EMPLOYERS

- Stable geography in eastern WI and northern IL
- Engagement-ready workforce





**UpWard**  
by TRILOGY

**6,000+**

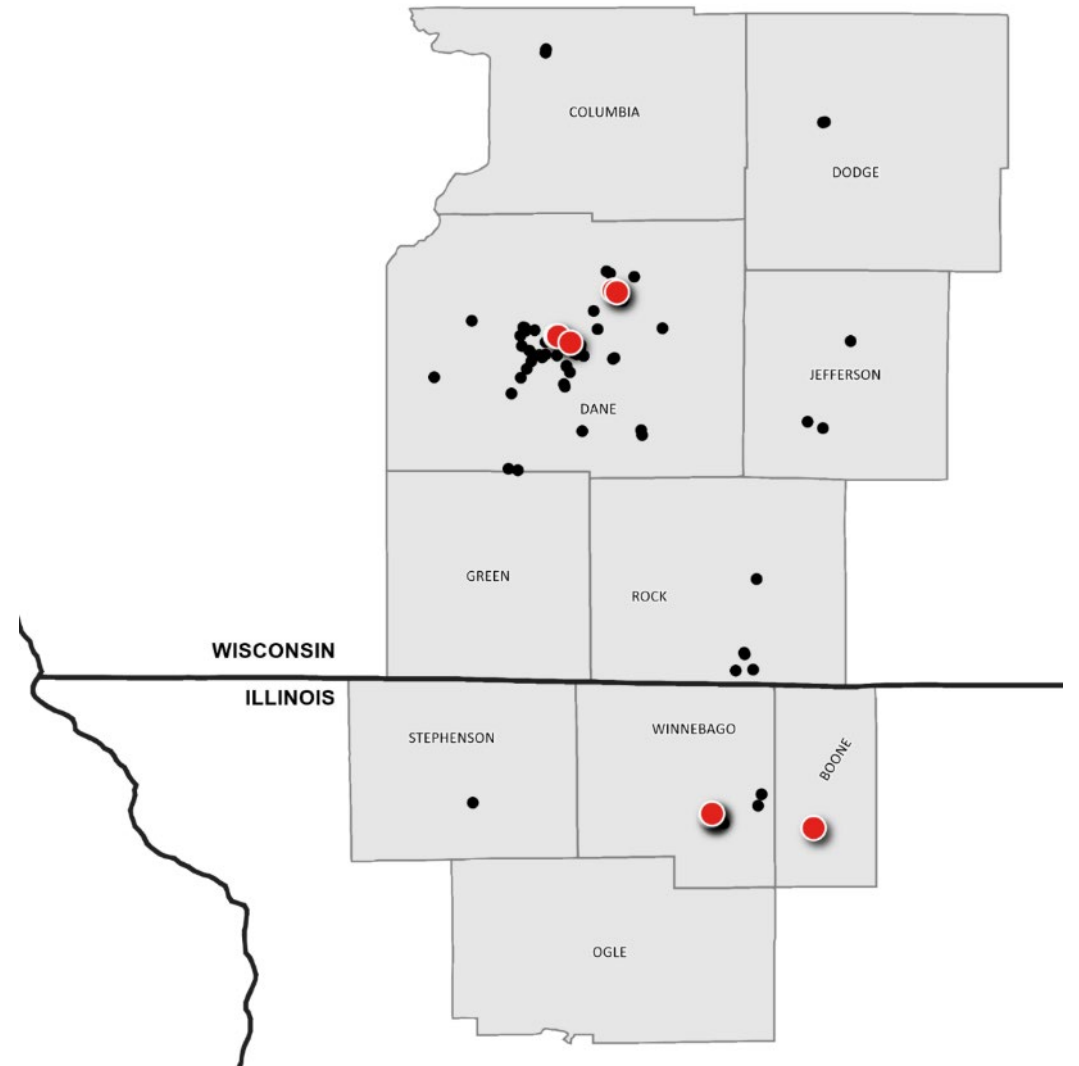
**TOTAL PROVIDERS**

High - performance network  
powered by aligned local  
providers

**9**

**TOTAL HOSPITALS**

**UWHealth**



# Where UpWard Fits

Efficient access | simplified administrative requirements

## BEST-IN-CLASS DISCOUNTS

- UW Health
- UW Health Swedish American Hospital
- Unity Point Health - Meriter Hospital

## BEST FIT EMPLOYERS

- Stable geography located in south central WI and northern IL
- Engagement-ready workforce



# UpWard

Operational | Administrative Requirements



## > No pre-cert/pre-auth on select services/procedures

- Diagnostic X-rays
- Diagnostic Laboratory tests
- Complex Diagnostic Imaging (MRI, CT, PET, MRA, etc.)
- Physical Therapy, Occupational Therapy, Speech Therapy
- Ambulatory Surgery Center Services
- Hospital Outpatient Surgery Services
- Hospital or Clinic based procedures
- Durable Medical Equipment/Orthotics/Prosthetics
- Inpatient services/admissions (excluding Transplants)

## > Services Requiring Pre-Cert/Pre-auth

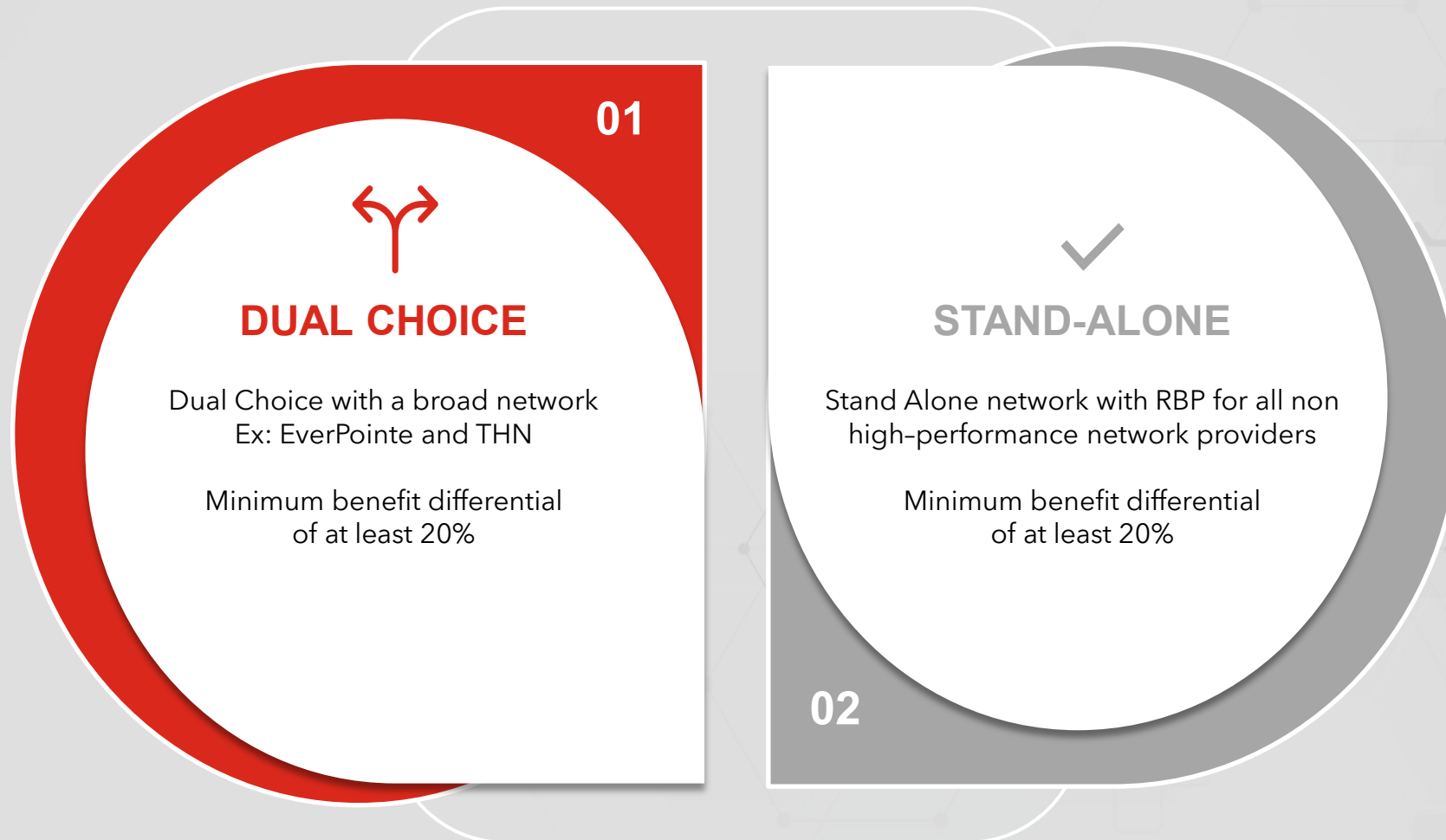
- Radiation Therapy
- High-cost drugs
- Transplants





# Trilogy Networks Usage Information

High-Performance networks may be offered as:



01



## DUAL CHOICE

Dual Choice with a broad network  
Ex: EverPointe and THN

Minimum benefit differential  
of at least 20%



## STAND-ALONE

Stand Alone network with RBP for all non  
high-performance network providers

Minimum benefit differential  
of at least 20%

02

# Trilogy Networks Usage Information

High-Performance networks may **NOT** be offered with:



Limited benefit plan offerings



Trilogy Direct or other DPC



TPAs administering high-performance networks must adhere to Medicare Correct Coding Initiative rules for bill review and coding



# Third Party Administrators

TPAs we currently work with:

The image displays a grid of logos for various Third Party Administrators (TPAs). The logos are arranged in five rows and four columns, with the last cell in the bottom row containing a single logo. The logos include:

- 90 DEGREE BENEFITS**: A Turn For The Better
- aither health**
- Allegiance™**: by Cigna Healthcare
- ALLIED**
- American Plan ADMINISTRATORS**
- amps**
- Auxiant™**: Independent Solutions > Real Results
- BLACKHAWK CLAIMS SERVICE**
- CAS**: A POINT C COMPANY
- EDISON EHS HEALTH SOLUTIONS**
- EXEMPLAR**: HEALTH BENEFITS ADMINISTRATOR
- healthEZ**
- imagine360**
- Lucent Health**
- MARPAI**
- NORTHERN ILLINOIS HEALTH PLAN**
- PBA**: Professional Benefit Administrators
- point.c**
- PRAIRIESTATES**
- SELF HEALTH FUND.**
- SisCo**

# Stability | Simplicity | Choice



## STRONG MARKET & CONTRACTING

- Deep Wisconsin relationships backed by stable, direct agreements
- Competitive, market-relevant discounts
- Ongoing contract management and optimization



## TRANSPARENT PREDICTABLE PRICING

**\$10.50**

Per Employee/Per Month

- Straightforward and easy to model, **no percentage of claims**
- Supports clear financial conversations with employer groups
- Aligns incentives around stability and predictability



## ADVISOR FRIENDLY PPO DESIGN

- Streamlined implementation with reliable timelines
- Compatible with a wide range of TPAs w/dedicated collaboration for hands-on support
- Ability to offer multiple solutions
- Complete DPC network solution to expand strategic options



# YOUR TOOL TO FIND THE MOST CURRENT TRILOGY INFORMATION

[resources.trilogycares.com](https://resources.trilogycares.com)

## Tools to help you *navigate* your healthcare journey

Access guides, videos, and materials designed to help employers and members get the most from Trilogy's innovative healthcare solutions.

GROUP HEALTH

### Trilogy Health



#### Trilogy Health Network

Your comprehensive network offering the broadest access to care in Wisconsin.

DOWNLOAD



#### EverPointe Network

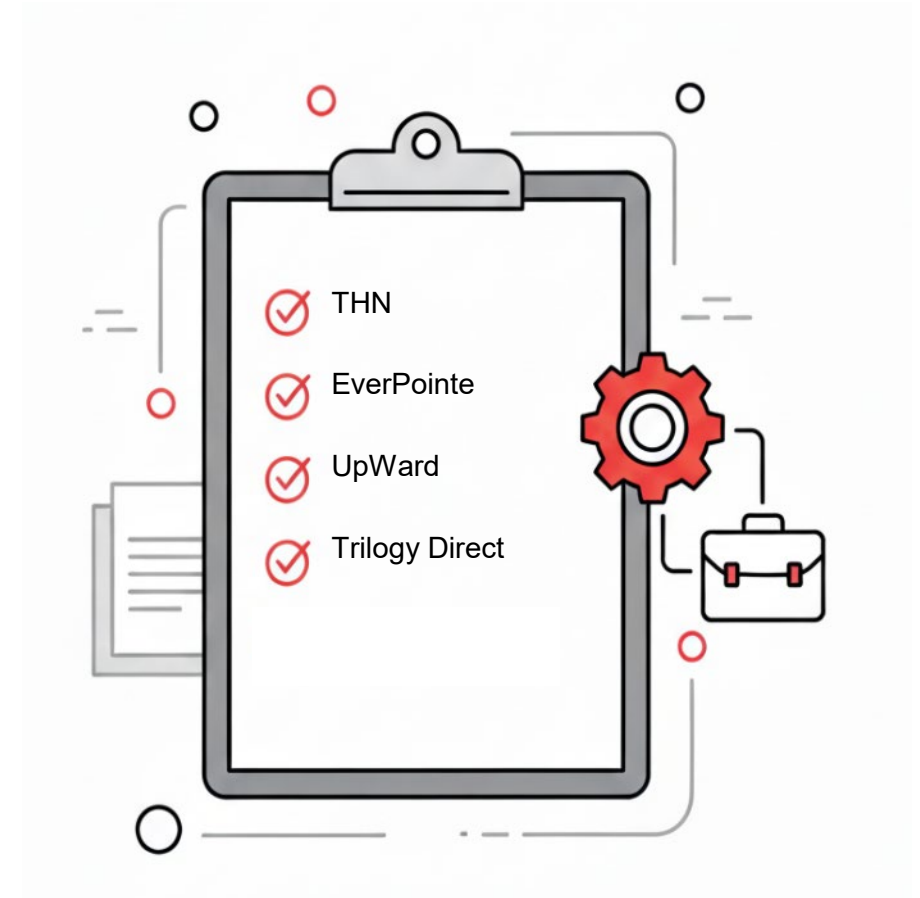
Your high-performance network for employers in eastern Wisconsin.

DOWNLOAD



# Quote Submission Process

1. Send an email to [sales@trilogycares.com](mailto:sales@trilogycares.com)
2. Identify networks you want quoted
3. Share data requested by Trilogy
  - **NETWORK ADEQUACY:**  
De-identified zip or address census file
  - **NETWORK DISRUPTION REPORT:**  
Claims data file



# Thank you for your time!



**Pete Plamann**



Vice President of Sales



In the next few days, we will send a follow up email with presentation and opportunity to send feedback via a simple survey.



**Ready to send a quote or set up a  
personal meeting to learn more?**

[sales@trilogycares.com](mailto:sales@trilogycares.com)