

Why Wait for Renewal?

First Stop Health Works Anytime,
with Any Carrier



THE CHALLENGE

Employers often delay benefits decisions until their medical renewals arrive. But this wait creates challenges:

- Compressed decision-making windows
- Limited time to evaluate options
- Rushed implementations that frustrate HR and employees

THE RISK OF WAITING

- Renewal surprises (like 10–20%+ increases) leave little room to react
- Last-minute changes limit leverage with brokers and carriers
- Employees go another year without a high-impact benefit

THE SOLUTION: FIRST STOP HEALTH IS RENEWAL-PROOF

Unlike medical or pharmacy benefits, First Stop Health fits seamlessly regardless of renewal timing or carrier.

- **Carrier-agnostic:** Works with any plan
- **Fast to implement:** Go live in weeks, not months
- **Low lift for HR:** Turnkey launch, minimal resources required
- **Immediate ROI:** Real cost savings and employee satisfaction — before renewal hits

PROOF IN ACTION

Last September and just in time for flu season, a mid-sized employer implemented First Stop Health before renewal and saved more than \$200k in year one from 95% of visits being diverted. That's a 405% Return on Investment or \$5.05 saved for every \$1 spent on our virtual care. No disruption, just results.

WHY DECIDE NOW?

- Deliver an immediate win to your employees
- Protect against renewal surprises
- Make one less decision in renewal season chaos

NEXT STEP

Let's talk about how you can lock in First Stop Health today — no need to wait for your renewal.

