



Insurance For Students & FutureHealth

*THE NEXT GENERATION OF STUDENT
HEALTH INSURANCE PROGRAMS*

95 Elm St, Suite 200, West Springfield, MA 01089

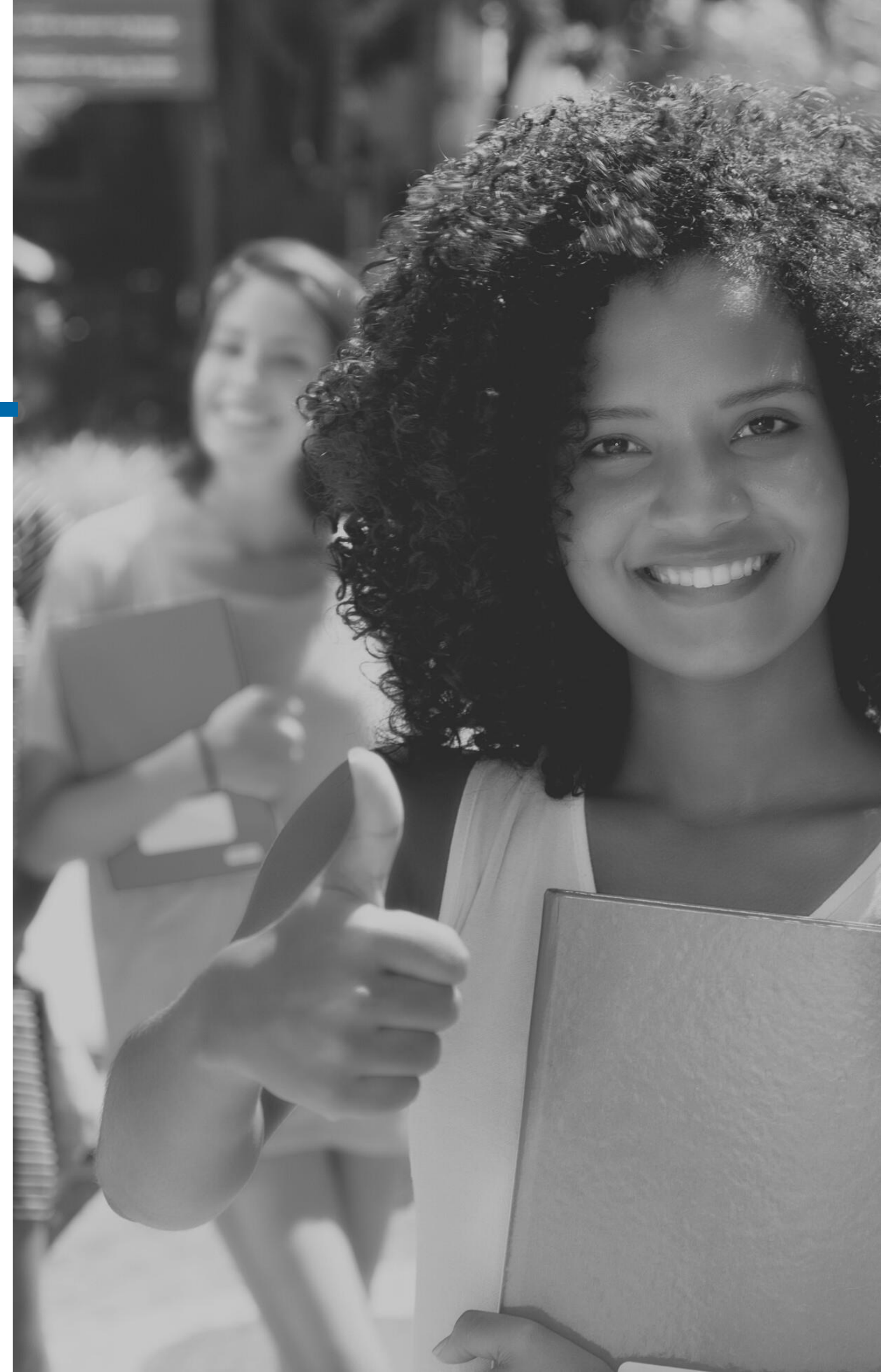
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www.MyFutureHealth.com



PRESENTATION OUTLINE

- Background
- Combined Experience
- Critical Campus Concern
- Next Generation of Student Health Insurance
- Why IFS & Future**Health**
- Benefits of working with IFS & **FutureHealth**



BACKGROUND



- Insurance For Students (IFS) has been servicing the higher education market for over **40 years** providing domestic, international and athletic insurance programs to college and universities across the U.S.
- Future**Health** is an online mental health & wellness company that provides programs aimed at assisting students in dealing with the many critical issues they face daily

Together we are changing the insurance brokerage landscape by delivering proprietary programs included as part of our insurance services that will provide additional mental health and wellness benefits to already established insurance programs.



COMBINED EXPERIENCE



- Pat White, President and founder of Insurance for Students (IFS) agency has been providing student insurance broker services for over 40 years to college and universities.
- In 2020, seeing the impact mental health and wellness issues were having on students, Pat saw the necessity of implementing Mental Health & Wellness programs that addressed this need as part of IFS's services.
- Kevin Saremi, President and founder of Future**Health**, provides programs that focus on addressing the rising need for additional mental health and wellness support on campus.
- Prior to starting Future**Health**, Kevin founded Consolidated Health Plans (now Wellfleet), one of the largest student health insurance companies in the nation.

When you combine the experience as one, we are delivering to you

The Next Generation of Insurance Programs

CRITICAL CAMPUS CONCERNS

- 1 in 3 college freshman struggle with mental health
- 25% of schools do not have enough available resources

The college environment is new for college students and comes with many new stressors. These stressors can lead to risky behaviors such as the misuse of alcohol or abuse of drugs. Stress can also lead to issues with one's mental health.

Our next generation of insurance programs address these concerns

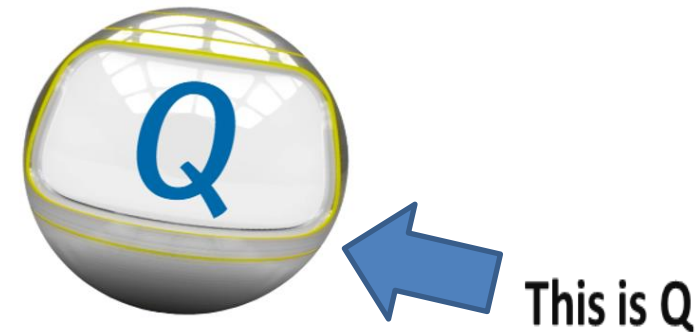


THE NEXT GENERATION



The next generation of student health insurance programs provide students with:

- Online learning modules on 9 different topics (Anxiety, Depression, Stress, Sleep deprivation, Sexual misconduct, Personal Safety, Alcohol, Diabetes, Opioid epidemic, and Eating disorders).
- Interactive daily student outreach that checks in on your student's wellbeing.
- 24/7/365 access to a counseling hotline for all issues big or small.
- Assistance in finding mental health providers that are In Network with your student's insurance policy.
- Three (3) free paid mental health visits through ASAP, not the insurance company.



These benefits are provided by IFS & FutureHealth

WHY IFS & FUTUREHEALTH



- Our mission is to provide students with health insurance programs that provide them with medical security while focusing on their wellbeing.
- We are changing expectations of what you should come to expect from traditional broker/consulting services by including **FutureHealth's** proprietary A Student Assistance Program (ASAP), standard with all of our insurance programs.
- **FutureHealth's** proprietary programs include student outreach, health promotion assistance, prevention education on 9 critical issues that include opioid epidemic, sexual misconduct, sleep deprivation and more...
- Our service first approach coupled with our 40 years of experience in the student health market makes us uniquely qualified to service small, medium and large accounts.

BENEFITS OF WORKING WITH IFS & FUTUREHEALTH



- We deliver an insider's perspective as to how insurance companies operate. Through our combined experience we are adept at negotiating the best rates and plan designs.
- We identify insurance companies that compliment the mental health and wellness resources provided on campus and through IFS and Future**Health**.
- We have established strong relationships with all A rated A.M. Best insurance companies.
- Service first approach - We stay engaged with our clients and provide account management, waiver administration, orientation assistance and more...
- RFP Assistance - Whether you want to have a formal RFP or just a market check, we have you covered.

GET IN TOUCH WITH US

*Let us make a
difference in your
students lives...*

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