

Kavira

Reduced Rates with Kavira



Roseville Area Schools

Medical | Fully-Insured Renewal | Effective 07/01/2025

UNALIGNED RATES

with Kavira

NETWORK			CURRENT Open Access		RENEWAL Open Access		ALT NETWORK Select		ALT NETWORK Achieve	
Plan Name			\$1,500 Ded Plan	\$35 Copay Plan	\$1,500 Ded Plan	\$35 Copay Plan	\$1,500 Ded Plan	\$35 Copay Plan	\$1,500 Ded Plan	\$35 Copay Plan
COST ANALYSIS										
PEPM Rates	Plan 1	Plan 2	\$1,500 Ded Plan	\$35 Copay Plan	\$1,500 Ded Plan	\$35 Copay Plan	\$1,500 Ded Plan	\$35 Copay Plan	\$1,500 Ded Plan	\$35 Copay Plan
Employee (EE) Only	495	35	\$872.88	\$1,015.36	\$939.83	\$1,093.24	\$798.86	\$931.81	\$883.44	\$1,030.47
EE + Family	392	19	\$2,331.49	\$2,712.04	\$2,510.32	\$2,920.05	\$2,133.77	\$2,488.89	\$2,359.70	\$2,752.41
Total Enrollment	887	54								
Estimated Monthly Premium			\$1,346,020	\$87,066	\$1,449,261	\$93,744	Monthly premium difference from RENEWAL OA		Monthly premium difference from RENEWAL OA	
Estimated Annual Premium			\$16,152,236	\$1,044,796	\$17,391,135	\$1,124,932	(\$140.97)	(\$161.43)	(\$56.39)	(\$62.77)
Dollar Difference from Current					\$1,238,899	\$80,136	(\$376.55)	(\$431.16)	(\$150.62)	(\$167.64)
Percent Change from Current					7.67%	7.67%				
Total Combined Annual Cost										
			CURRENT		RENEWAL					
Estimated Annual Premium			\$17,197,032		\$18,516,068					
Dollar Difference from Current (Open Access Network)					\$1,319,035					
Percent Change from Current (Open Access Network)					7.67%					

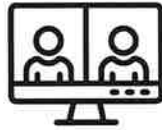
Annual Premium Savings with Kavira: \$572,779

Annual Kavira Cost: \$307,920

Net "Savings" \$264,859



Kavira Membership



Virtual First

On-demand
messaging and video
chats with expert
providers



House Visits

When in-person
care is needed, our
clinicians come to
you – providing in-
home tests,
bloodwork,
x-rays, and exams



Free Care

Employees and
their families
receive *free, on-
demand access

*First dollar coverage
regulations apply for
HSA-eligible
individuals. Some labs
may cost extra.



Rx Refills & Delivery

Prescription
management, free
Rxs, and Rx
delivery

High ROI: HealthPartners will consider up to a 3% reduction on
premiums when a company implements Kavira

kavira.

Services List

Acute Conditions We Treat:

- Asthma
- Athlete's foot
- Bronchitis
- Bug bites
- Cold sores
- Cough, cold & flu
- Diarrhea
- Ear concerns (pain, drainage, wax)
- Gout flare up
- Hand, foot, mouth
- Insomnia
- Muscle or joint pain
- Pink eye
- Rashes, skin conditions, burns
- Sprains and strains
- Sinus infection
- Sore throat
- Stitch removal
- UTI (female)
- Vaginitis (yeast or BV infection)
- Various viral illnesses
- Wart evaluation
- Many more

Chronic Conditions We Treat:

- Acne
- Anemia (mild) evaluation
- Anxiety / Mild-moderate depression
- Asthma
- Constipation
- Diabetes type 2
- Eczema
- Epi-pen refills
- Gout
- Hair Loss
- Heartburn (GERD)
- High cholesterol
- Hypertension
- Hypothyroidism
- Obesity
- Osteoarthritis
- Seasonal allergies

Imaging (non-emergency):

- X-rays
- EKGs

Additional Services:

- 30 free labs
- 300 free Rx's

Preventive:

- Wellness exams
- Contraception
- Sports physicals
- Tobacco / nicotine cessation
- Wellness goals

Behavioral Health Counseling:

- Abuse
- Addiction
- Anxiety
- Depression
- Domestic violence
- Trauma
- Relationship counseling
- Stress
- Workplace challenges

Corporate Benefits:

- DOT physicals
- In-office biometric screens
- Facilitate vaccine clinics

Note: Behavioral Health Counseling services are an additional \$3 PEP. This is not a comprehensive list of treatable conditions. Decisions to treat specific medical conditions will be based on patient medical history, complexity, and provider discretion.



Your All-Inclusive Membership

Kavira Pricing for all Employees Enrolled in the Medical Plan

	# of Employees	PEPM	Monthly Cost	Annual Cost
In-Person Care + Telehealth	950	\$27.00	\$25,650	\$307,800
Telehealth Only	1	\$10.00	\$10	\$120
No Services Available	1	\$0.00	\$0	\$0
Total	952		\$25,660	\$307,920

Note: Monthly billing will fluctuate as employees are added (hired) / removed (fired, or otherwise leave) the company.

Note: Behavioral Health Services would be an additional cost of \$3 PEPM.

Note: Employee in Aitkin, MN would be eligible for telehealth only based on March 2025 service area (www.kavirahealth.com/service-area).

Note: Employee in Florida would not be covered by Kavira services.



Utilization Guarantee

We are so confident that your employees and their families will love and utilize Kavira, that we provide a utilization guarantee.

Kavira guarantees that over the full 12-month term of this Agreement, the Total Value Provided (as defined below) by Kavira to Program Members will be at least equivalent to the Membership Fees paid by the Company. If, at the end of the 12-month term of this Agreement, the Total Value Provided by Kavira to Program Members is not at least equivalent to the Membership Fees paid by the Company, Kavira will provide an invoice credit to the Company equivalent to the difference between the Membership Fees and the actual Total Value Provided, not exceeding the entire Membership Fees paid by the company. This credit will be provided upon renewal of a 12-month Kavira contract.

Total Value Provided is calculated as:

Per Chat Visit, Videochat, or Home Visit: \$340

Per Visit Follow-Up: \$100

Per In-Home X-Ray or EKG: \$150

Per Lab Drawn: \$75

Per Month's Supply of Free Kavira Medication: \$50

Per In-Office Biometric Screen: \$150

Per Care Navigation / Specialty Referral: \$85

Total Value Provided equals: (# of chat, videochat, or home visits x \$340) + (# of follow-ups x \$100) + (# of x-rays or EKGs x \$150) + (# of labs x \$75) + (# of month's supply of free Kavira medications x \$50) + (# of in-office biometric screens x \$150) + (# of care navigation referrals x \$85)