



## **The ful. Story**

**Authored by ful. founder, Dr. Bernie Saks**

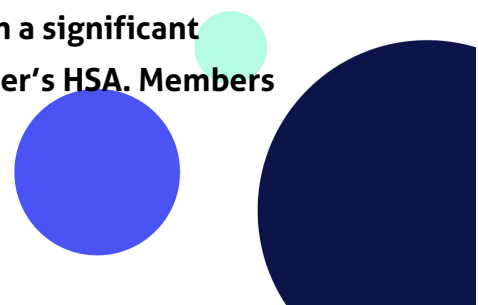
**ful. is the culmination of 40 years of analysis from the perspective of an engineer, medical doctor, and educator. Constructed from the ground up and centered around the needs of policyholders and their premium financial commitment, ful. turns premium dollars it into an investment vehicle—rather than just an annual insurance policy.**

**If you were going to propose a solution to fix skyrocketing healthcare costs, where would you start? I decided to start with the members.**

**Traditional health insurance allows you to pay a premium and receive an insurance policy. But at the end of the year, your policy has no value. The insurance company keeps your money, and you pay another premium for the upcoming year. That makes no sense! On top of that, traditional health insurance has no price transparency, onerous administration (with significant inherent administrative costs), and does not effectively control utilization. This leads to the obvious premium increases, year over year.**

**ful. works differently. A fully integrated high-deductible health plan paired with a prefunded health savings account (HSA), ful. more effectively orchestrates the flow of members' hard-earned healthcare dollars while providing the same service and access to care as a traditional policy. Additionally, ful. delivers the added benefits of price transparency, less onerous and less costly administration, and finally, with well-aligned dollars, a level playing field conducive to controlling utilization.**

**By performing rigorous underwriting, ful. is able to maintain only the appropriate capital reserves for catastrophic events, thus allowing us to return a significant portion of the premium dollars back to each individual policyholder's HSA. Members**





**also earn additional HSA contributions throughout the year by completing fun and engaging educational exercises. We believe that by aligning the premium dollars with the individual, there is greater likelihood to both create and reward members for being savvy, educated healthcare consumers.**

**ful.'s integrated financial model and education platform assists our wiser and financially motivated members to spend their healthcare dollars, when needed, and conserve and preserve those dollars when that's more appropriate. The result is a more informed, financially sound membership that is incentivized to take an active role in their own healthcare and collectively work to control costs long-term and put an end to year-over-year premium increases.**

**I created ful. to shake up the status quo. The modern healthcare industry needs forward-thinking, scalable solutions that can meet the needs of a diverse population for years to come. ful. is that solution—and I would love to tell you more about what it can do for you.**

