



**THE ALTERNATIVE**  
**to the High Cost/Low Benefits**  
**Group Health Insurance Plans**  
**for Employers & Employees**

<https://excelsiorhc.com>



## Problem

**700K Employers / 96M Employees**

**Overpay by \$120B on Health Insurance Premiums**

**Because Health Insurers Inflate Costs**

**Without Incentives to Control Spending**



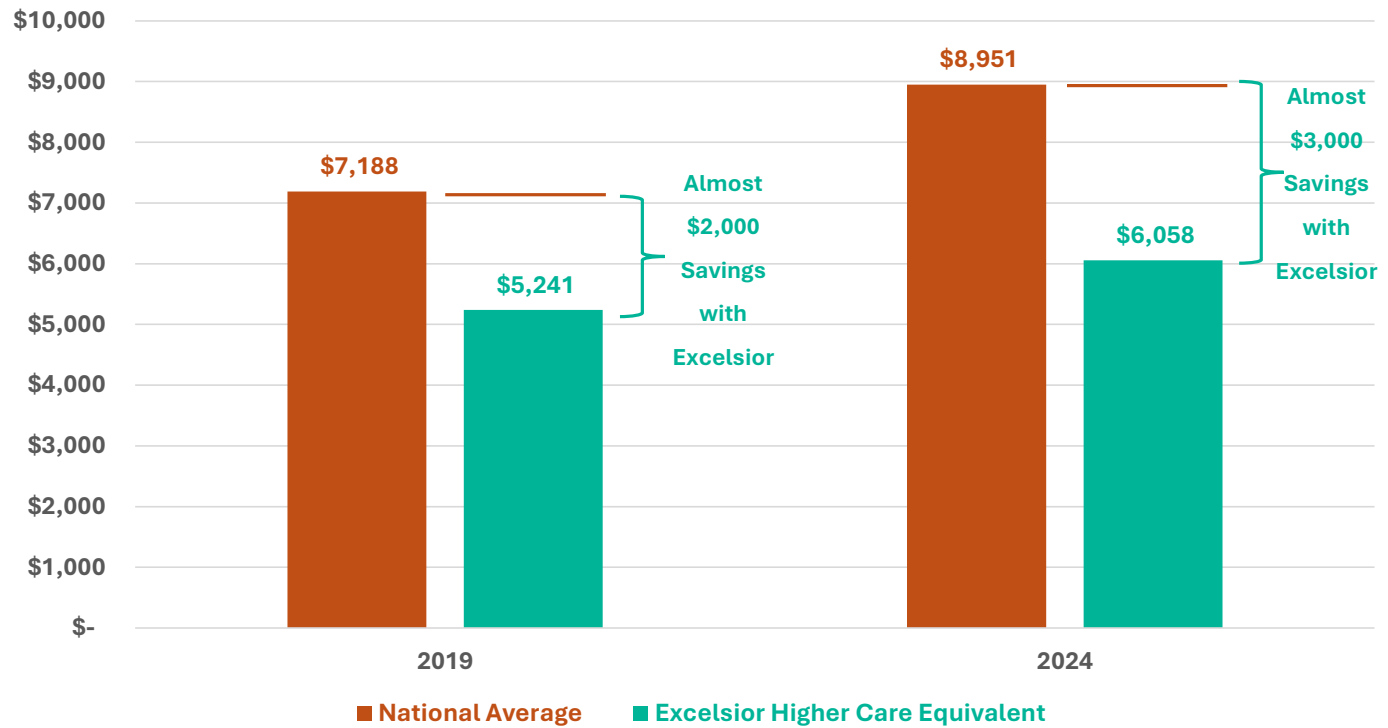
## Solution

**Excelsior HIGHER CARE is a**  
**Comprehensive Health Insurance Plan**  
**For Employers and Their Employees**  
**that Offers Better Benefits**  
**at up to 40% Lower Premiums**  
**than Other Plans**



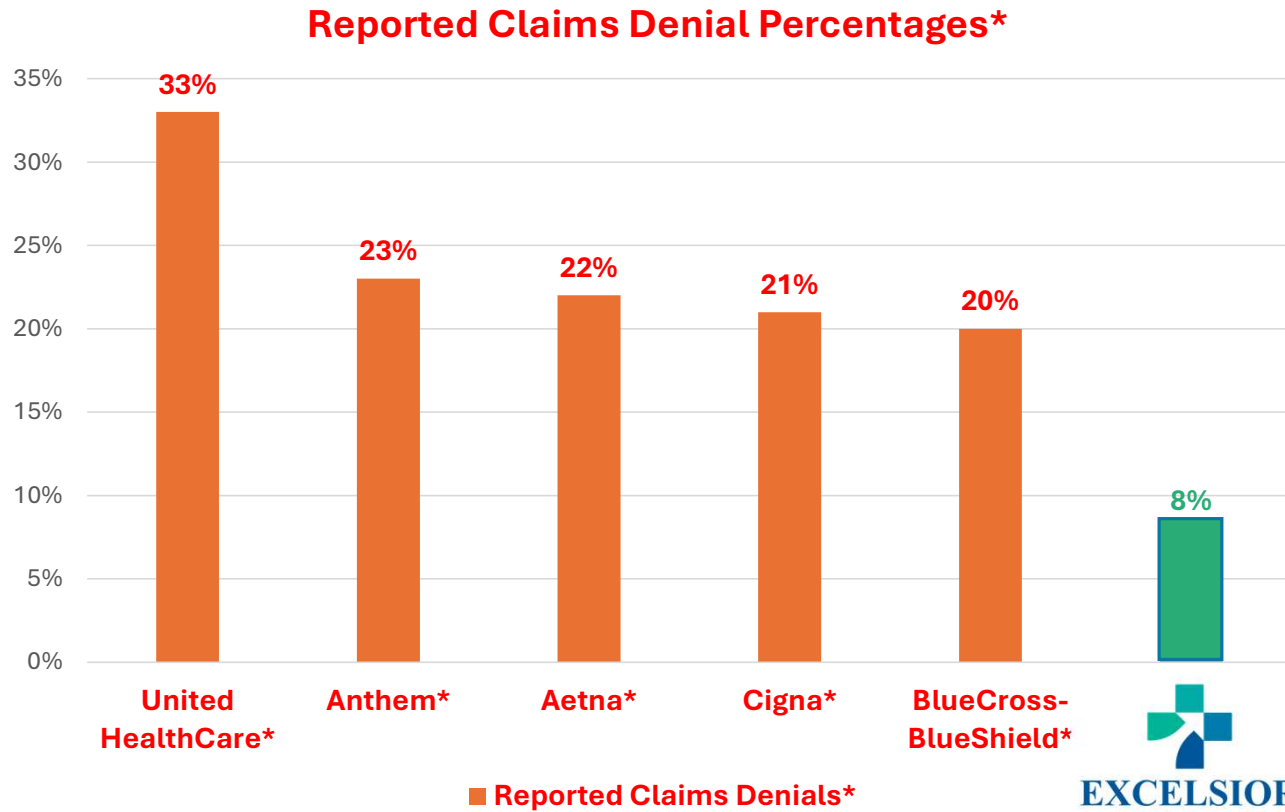
# How It Compares – Lower Costs

## Average Group Health Insurance Premiums – 2019 & 2024



Above Rates are for 'Employee-Only.' Sources: KFF's "2019 Employer Health Benefits Survey" [Summary of Findings - 9335 | KFF](#) and "2024 Employer Health Benefits Survey" [Summary of Findings - 10480 | KFF](#). Excelsior Higher Care Equivalents are for Houston, Texas.

# How It Compares – Better Benefits



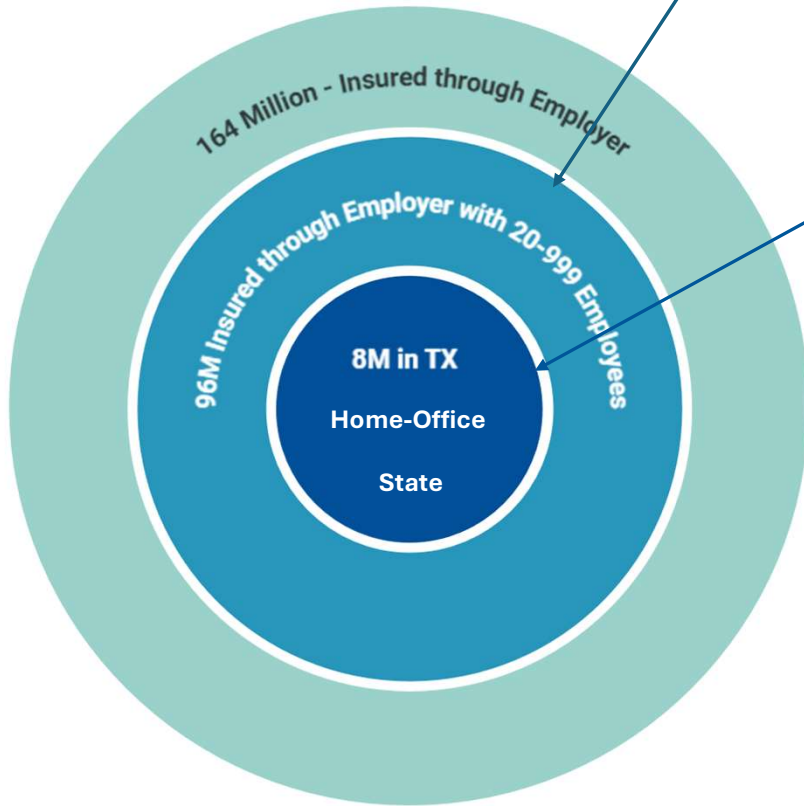
\* SOURCE: [ValuePenguin Staff](#) Updated Dec 18, 2024  
[Insurance Claim Denials: Worst Companies and How to Appeal - ValuePenguin](#)

## Market

**“Small/Medium” Employers  
who Provide Health Insurance  
for 96M People**

## Business Model

**“Subscription Model” – \$40  
monthly per Employee  
enrolled in Plan**



**POTENTIAL REVENUE:  
\$46 B (TAM)**

**POTENTIAL REVENUE:  
\$3.8 B (SAM)**

**POTENTIAL REVENUE:  
\$120M (SOM)**



## Go To Market

- ➔ **Market to Insurance Brokerages/Agencies**
- ✓ **Fully-developed, Highly-Effective Distribution Channel**
- ✓ **NEED a New/Better Health Insurance Plan for their Employer-Clients**
- ✓ **Founders have relationships with 12 Brokerages that place Health Insurance for 500,000+ Enrollees**





# Competition

## “Big 4” Carriers Dominate Market



**All Vulnerable due to  
inefficient infrastructure and business model,  
requiring over-charging Members  
for the same Health Insurance Plan/Features  
that EXCELSIOR Higher Care offers**

## Highly- Experienced Founder Team



- 30+ Years Sales & Leadership with Health Insurance Carriers and Brokers
- Created Billion-Dollar Health Insurance Product for Big-4 Carrier



- 30+ Years Sales & Leadership with Insurance Brokers
- Founded Atomic X Energy Drink, “bought out”/killed by Red Bull
- U. Penn., Wharton School of Finance



- CEO , Ovation Health
- Senior Master Sergeant, Air Force, Retired
- Ed.D in Leadership & Mgmt





## Update: January 14, 2025

- ✓ In negotiations to acquire \$840K ARR by Q3-2025
- ✓ Meeting with Top 50 National Broker scheduled. (\$10M+ ARR Potential)
- ✓ Meeting with Large Employer scheduled. (\$300K ARR Potential)
- ✓ Website & Social Media will 'Go Live' February 1. Health Plan will 'Go Live' March 1.



**Raising**  
**\$1.6M to produce**  
**\$9M ARR / \$3M Cash Flow**  
**in 24 months**

➔ **Use of Funds (2025):**

- ✓ **Hire 4 Sales Staff (2 Sales Rep. + 2 Sales Support)**
- ✓ **Start/Acquire a Third Party Administrator**
- ✓ **Hire 3 Service/Administrative Staff**

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