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## CieloStar Selects My Health and Money Cost Transparency Solution for Benefits Exchange Customers

CHICAGO, III. – My Health and Money LLC, a unique, cost-saving solution for employees and consumers managing high-deductible health coverage, has been selected as an integral component of CieloStar's new CieloChoice Fully Integrated Health and Benefits System. My Health and Money was created as a customizable, online portal to promote money-saving healthcare decisions that don't compromise quality. CieloChoice is CieloStar's proprietary web-based health and benefits solution that allows employers, affinity groups, brokers, third party administrators, and associations to offer private exchanges and defined contribution benefit solutions to their employees, clients and member organizations.

"As we enter into the era of consumer-directed, defined contribution healthcare, consumers are looking for simple and engaging tools to help them make smart decisions," noted CieloStar CEO John Reynolds. "A key feature of the My Health and Money portal is that by simply typing in your zip code you are provided a set of enabling tools for healthcare cost comparison. This gives consumers an easy way to contrast prices for comparable services, engaging the free market to help individuals make better choices at a lower cost. Instant online access allows consumers to leverage this feature when and where they choose from any device."

"We help employees manage high-deductible coverage by showing them how to reduce their out-of-pocket expenses," said My Health and Money President and CEO Sarah Wilcox. "This is especially important now that out-of-pocket expenses are rising for individuals and families, and everyone is looking to get the most out of their healthcare dollars. We're excited to be part of the CieloChoice value proposition for employers and employees."

My Health and Money is a total support system helping individuals navigate the complexities of healthcare administration to become empowered purchasers of healthcare products and services. Understanding that emotional barriers often keep employees from engaging in healthcare decisions, the portal provides step-by-step instructions on how to select care facilities, understand insurance coverage and speak with doctors about medical choices.

"Most patients are not prepared to tackle both care and cost decisions," said Wilcox. "Bringing transparency and health management tools to the forefront encourages confidence and collaboration with providers. CieloStar and My Health and Money are innovators in how to support and guide

healthcare decision making, saving both employers and employees money."

## **About CieloStar:**

CieloStar has been helping employers and employees navigate the ever-changing world of benefits for 25 years. Now, with the dawn of "Defined Contribution Healthcare," they are on the leading edge once again. Serving nearly 750,000 consumers and facilitates over \$1.2 billion in annual healthcare payments, the company's expanding suite of products and services includes sophisticated decision support technology, private exchanges, enrollment solutions, CDH administration and account processing, multi-purse debit cards, mobile and web-enabled technology, health and wellness tools, health coaching, health risk assessment, bio metric health data, COBRA, bill consolidation and provider payment solutions.

## **About My Health and Money:**

Since 2009, My Health and Money's cost transparency solution has provided employers with a valuable advisory service to help employees navigate the healthcare system and save money. The company's total support system brings together cost transparency, provider services and health management tools showing employees how to take control of both care and cost decisions. Now that financial risk is shifting to employees, education and support are more important than ever as employees try to understand their choices and make better decisions about affordable care that doesn't compromise quality.

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