Metra

CFO / FINANCE

FULLY INSURED | LEVERAGE

KEEP HEALTHCARE VARIANCE FROM TAKING FIRST CLAIM ON EBITDA.

Metra adds an employer-owned forward signal to a healthcare expense already competing with margin, hiring, wages, CapEx and the operating plan.

$37.5M	$375K	$3.0M
annual healthcare economics*	every 1% of that expense	an 8% adverse variance

THE FIRE

Claims tell Finance what has already happened. Forecasts arrive from carriers, actuaries and advisors. What has been missing is an independent answer to whether measured workforce metabolic risk is getting better, worse or staying flat while the year is still underway.

THE RELIEF METRA PROVIDES

Metra gives Finance that signal. Put it beside claims, pharmacy data and actuarial forecasts. Investigate divergence earlier. Scrutinize intervention capital. Build evidence before the next forecast, budget and renewal decision.

THE OUTCOME

FEWER SURPRISES. STRONGER FORECASTS. MORE CONTROL OVER WHERE HEALTHCARE VARIANCE LANDS.

FULLY INSURED | LEVERAGE

The carrier has a view of your future. Bring forward evidence of your own.

DURING THE PLAN YEAR

During the year: build employer-owned evidence while intervention and affordability decisions are still being made.

AT RENEWAL

At renewal: ask how carrier assumptions reconcile with what your workforce evidence shows.

WHY THE ECONOMICS MATTER

On $37.5M, every 1 percentage point represents $375K. Metra does not promise a savings rate; it gives Finance another employer-owned input for governing an expense where small changes are financially material.

ATTESTED METHODOLOGY Metra's Employer-Side Healthcare Forecasting methodology has received independent actuarial attestation.

EMPLOYER-SIDE HEALTHCARE FORECASTING STRATEGY CALL

Put the capability to work before the next healthcare decision arrives.

usemetra.com | care@usemetra.com | 424-536-5812

*Illustrative figures. Metra does not guarantee savings, claims reduction, premium reduction, carrier pricing or stop-loss pricing.