

KEEP HEALTHCARE GROWTH FROM CROWDING OUT INVESTMENT IN PEOPLE.

When healthcare rises faster than plan, wages, hiring, affordability and workforce investment compete with it.

\$75M

annual healthcare economics*

\$750K

every 1% of that expense

\$3.75M

a 5% adverse variance

THE FIRE

CHROs can sponsor millions in workforce-health programs while still lacking an independent answer to whether measured metabolic risk is getting better, worse or staying flat. Vendor reports can look positive while claims remain volatile and renewal pressure returns.

THE RELIEF METRA PROVIDES

Metra gives People leadership employer-owned evidence of risk movement while investments are being made. Use it to strengthen the Finance conversation, challenge or defend programs, support affordability decisions and build evidence before renewal.

THE OUTCOME

PROTECT WORKFORCE INVESTMENT CAPACITY. GOVERN HEALTHCARE WITH EVIDENCE THE EMPLOYER OWNS.

SELF-FUNDED | CONTROL

You pay the claims. Own the signal.

DURING THE PLAN YEAR

During the year: put risk movement beside claims, pharmacy, reserves and intervention spend.

AT RENEWAL

At renewal: bring employer-owned evidence beside actuarial and stop-loss assumptions before terms harden.

WHY THE ECONOMICS MATTER

On \$75M of annual healthcare economics, every 1 percentage point represents \$750K. Better governance can protect capacity that would otherwise be consumed by healthcare without claiming Metra causes a specific savings rate.

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.

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