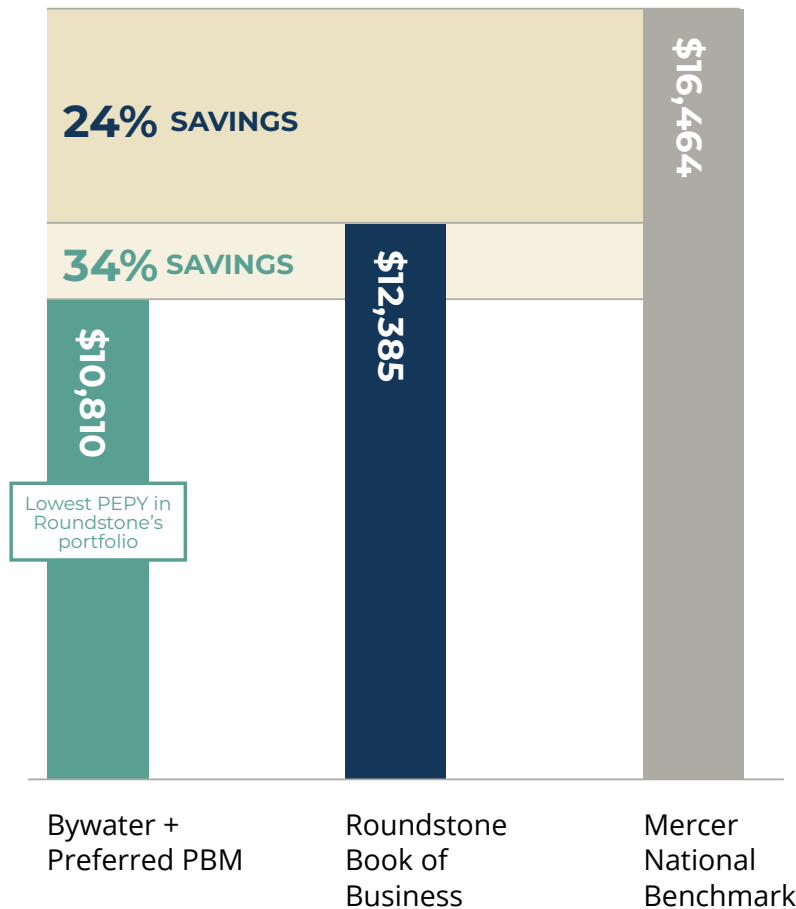


How Bywater Drives Lower Healthcare Costs: Roundstone's PEPY Advantage Explained

Bywater, Roundstone's in-house TPA, delivers the lowest cost performance in our PEPY analysis.

Employers using Bywater with a preferred PBM bundle average just **\$10,810 per employee per year**—that's **34% below the national benchmark**.

MAIN COMPARISON




QUALITY ASSURANCE

ACTUARIAL VALUE
=
GOLD-LEVEL PLAN QUALITY

WHAT POWERS THE LOWEST PEPY?

Employers using Roundstone's preferred configuration—Bywater + Cigna + TrueRx/ServeYouRx—save an additional **\$1,700 per employee** over non-preferred options.



Bywater
as TPA



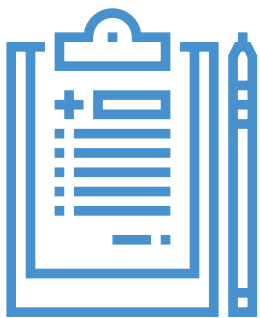
TrueRx, ServeYouRx,
or Cigna as PBM



Proactive Cost
Containment
Strategies



WHAT IS A TPA?



A Third-Party Administrator (TPA) manages claims, plan documents, and day-to-day plan operations.

Choosing the right TPA is crucial for self-funding success. **Bywater is purpose-built for Roundstone's captive model**, delivering accurate, timely claims processing, data transparent reporting, and real savings.