

The future of employee health benefits

Predictable for employers, personal for employees

Instead of selecting group health plans and managing a patchwork of point solutions, employers set a fixed monthly budget—and employees choose the coverage and care that fit their lives.

You Do

- ✓ Set a monthly benefits budget per employee
- ✓ Access one ecosystem of curated health and wellness products & services
- ✓ Manage everything—contributions, coverage, and care—through one unified platform

You Don't

- ✗ Choose insurance plans, or negotiate renewals
- ✗ Manage multiple vendors, contracts, pricing, and support burdens
- ✗ Manually handle enrollment, reimbursements, or support escalations

How it works

- 1 Employers set a flexible benefits budget**
 Allocate funds to your employees instead of prepaying for underutilized benefits.
- 2 Employee enrolls in a health plan**
 Employees get to enroll in a health plan that works best for them.
- 3 Employee selects health products & services from the Marketplace**
 Employees browse the Marketplace and spend their remaining balance on the things that fit their lives.
- 4 Thatch handles everything else**
 Payments, compliance, reporting, and partner management—reducing complexity for HR teams.

