AURORA PRIMARY CARE

Direct Access. Real Relationships.

AURORA TOGETHERCARE FOR EMPLOYERS

AN EMPLOYEE HEALTH BENEFIT GUIDE

Rockville, Maryland · auroraprimarycare.com

AURORA PRIMARY CARE

A Direct Primary Care Benefit for Your Team

Simple to offer. Easy for your employees to use. No changes to the coverage you already have.

WHY THIS MATTERS TO YOUR BUSINESS

Fewer Missed Workdays. Same-or next-day scheduling means an employee sees a doctor instead of losing a full day to a routine issue.

Lower Total Healthcare Cost. Pairing Aurora with a high-deductible plan has saved employees $360–$1,250 a year versus employer coverage alone — and $1,800–$5,800 for those with no employer plan.[1]

A Benefit People Actually Use. Unlimited visits and real access to a doctor are the kind of benefit employees notice and value.

HOW THIS SUPPORTS YOUR TEAM

Same- or Next-Day Access. Appointments booked in seconds, most often the same day.

No Co-Pays, No Surprise Bills. Unlimited visits are included in one flat monthly membership; employees keep their current insurance.

You Never See Health Information. Care and records stay strictly between Aurora and the patient.

WHEN THIS IS A GOOD FIT

Your team includes part-time, contract, or 1099 workers who don't qualify for your group plan but would value the ease of access to Primary Care that Aurora provides.

Your current plan has a high deductible your employees rarely clear before year-end.

You want a simple, one-rate benefit — no open enrollment, no underwriting, easy to administer.

OUR COMMITMENT TO YOU

Aurora Primary Care gives every enrolled employee direct, unhurried access to Dr. Mudita Malhotra — same-or next-day scheduling, unlimited visits, and a doctor who has time to listen. No claims to file, no co-pays to track, and no clinical information ever routed back through your business.

9707 Medical Center Drive, Suite 230, Rockville, MD 20850 (240) 744-7400 | hello@auroraprimarycare.com | auroraprimarycare.com

1. Aurora Primary Care internal analysis, "The Real Cost Gap" (Sept. 2026), using 2026 Maryland marketplace and employer premium data. Illustrative examples; individual results vary. Read the full analysis.

Same-Day Access to Your Own Doctor.

Aurora Primary Care is a direct primary care (DPC) practice in Rockville, MD, founded by Dr. Mudita Malhotra, MD, FAAFP. Employees enrolled through their employer get unlimited visits, same-or next-day scheduling, and direct access to their own doctor — not whoever is available, not a rushed ten-minute slot.

OUR SERVICES

Primary Care

- Chronic disease management
- Preventive care & annual exams
- Cancer screenings
- Acute illness & doctor's notes

In-Office Procedures

- 12-lead EKG, results in minutes
- Rapid strep, flu & COVID-19 tests
- Point-of-care lab tests
- Ear care & B12 injections

Labs & Telehealth

- 60–85% savings on labs
- LabCorp & Quest at member rates
- Phone & video visits
- Follow-ups from anywhere

Digital Tools

- Secure patient portal, 24/7
- Direct messaging with Dr. Malhotra
- Online scheduling
- Health records in one place

SPECIALTY FOCUS Mental well-being support · Weight management & nutrition

30–60 minute visits · Same-or next-day appointments · $0 copays · Employees & family members ages 12+

Dr. Mudita Malhotra, MD, FAAFP

Founder, Aurora Primary Care

Board-certified in family medicine, Dr. Malhotra built Aurora around one idea: patients deserve a doctor who has time for them. She works directly with employers to bring that same access to their teams.

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AURORA PRIMARY CARE

The Real Cost Gap

What adding Aurora can save your team — whether you offer benefits today or not.

$360–$1,250

saved per year, per employee or family — pairing Aurora with a high-deductible plan vs. your standard employer coverage alone.[1]

$1,800–$5,800

what employees with *no* employer-sponsored plan today can save annually by pairing Aurora with the right individual coverage.[2]

These figures come from a real cost analysis Aurora built using live 2026 Maryland marketplace rates — not industry estimates. The gap is driven by one thing: a flat, unlimited-visit membership replaces the per-visit costs that pile up on a high-deductible plan before the deductible is met.

> **DPC membership fees became HSA-eligible on January 1, 2026, under IRS Notice 2026-05 — up to $150/month for individual coverage, $300/month for family.**

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1–2. Aurora Primary Care internal analysis, “The Real Cost Gap” (Sept. 2026), from 2026 Maryland Health Connection quotes and Maryland Insurance Administration rate filings. Illustrative examples, not personalized quotes; results vary. Read the full analysis.

AURORA PRIMARY CARE

How It Works

Answers to the questions we hear most from business owners.

How does billing work?

Your business pays Aurora one flat monthly amount per enrolled employee. No claims, no per-visit invoices, no reconciliation.

Does this replace our health insurance?

No. Aurora is not insurance and isn't a substitute for it — it's primary care layered on top of whatever coverage your team already has, or doesn't have.

Is there a long-term contract?

No multi-year lock-in. A one-year agreement that either side can end with 90 days' notice.

Does this change how we run our other benefits?

No. Aurora isn't part of your health plan, so there's no open enrollment, underwriting, or plan redesign required on your end.

Does it work with HMO plans?

Best with PPO, high-deductible, or no plan. HMOs usually require referrals from an in-network primary care doctor, so we'll review your plan with you first.

Who's eligible?

Any employee — and their family members — age 12 and up, regardless of hours worked. A natural fit for part-time, contract, and 1099 workers your group plan may not cover.

Do we see our employees' medical information?

Never. Care stays strictly between Aurora and the patient — your business never has access to what's discussed or treated.

How do we get started?

A short, no-obligation conversation with Dr. Malhotra. Once the agreement is signed and you send your roster, your team is enrolled.