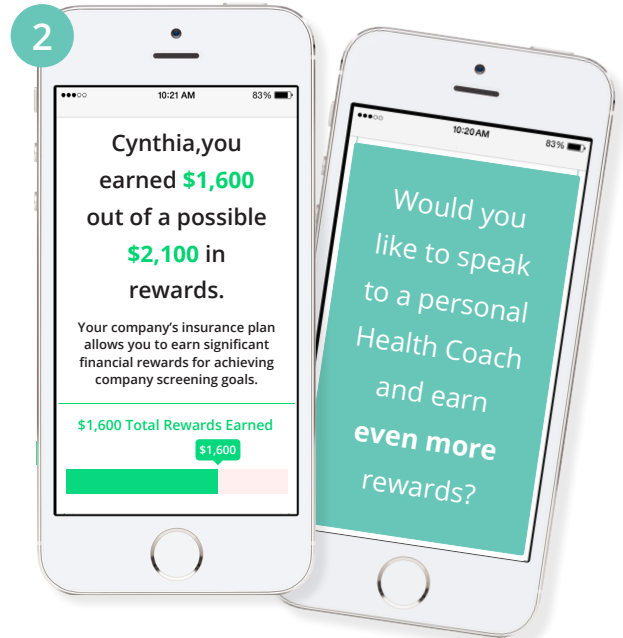


BeniComp® Advantage

Healthy living has its rewards.

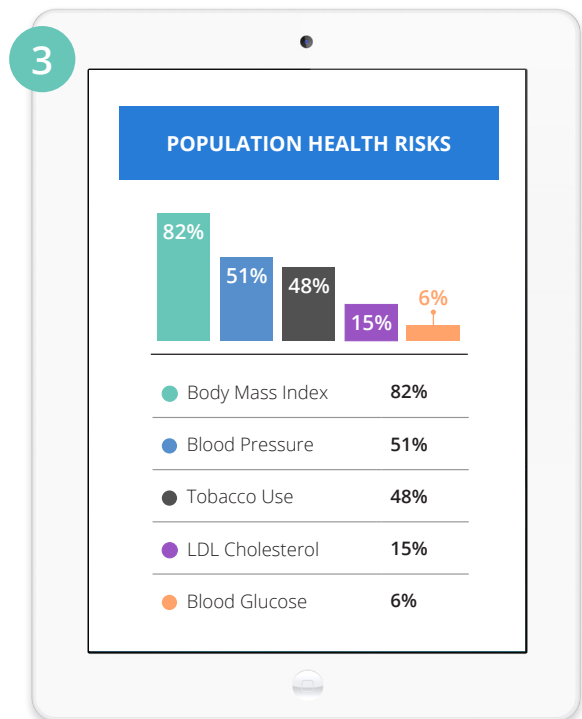
1

OUTCOME-BASED INCENTIVES		
CREDIT CATEGORY	COMPANY GOAL	DEDUCTIBLE CREDIT
● Body Mass Index	≤ 29.9	\$400
● Blood Pressure	≤ 130/85	\$400
● Blood Glucose	≤ 100	\$400
● LDL Cholesterol	≤ 145	\$400
● Tobacco Use	Negative	\$400
● Outreach Participation	Complete	\$100
TOTAL REWARDS AVAILABLE: \$2,100		



How It Works

- 1 **A BeniComp® Advantage representative works with you to develop a customized, supplemental plan design.** Supplemental health plans give participants the opportunity to earn thousands of dollars in credits toward a lower deductible or premium rate.
- 2 **Employees earn rewards by participating in an onsite health screening and achieving company-wide goals.** Confidential screening results are delivered to participants via PULSE, our secure online portal. Those with high risk results are contacted by a Registered Nurse and provided with free and convenient one-on-one telephonic health coaching.
- 3 **Employers receive reports through the PULSE Corporate Dashboard.** This aggregate data is utilized to create company goals for the following year, as well as other annual wellness initiatives.



For more information call (844) 489-9519
or visit www.benicomp.com.

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BeniComp® Advantage

FREQUENTLY ASKED QUESTIONS

↳ What is BeniComp® Advantage?

BeniComp® Advantage (BCA) is a supplemental benefit plan that saves employees money on high deductible healthcare plans while promoting positive health outcomes.

↳ Why use BeniComp® Advantage?

BCA is the most affordable way to decrease healthcare costs for employers and employees alike.

BCA offers employers:

- Savings – lower monthly premiums associated with high deductible health plans and healthier employees;
- Aggregate health data – to tailor programs that fit their employee needs;
- Increased ROI in additional areas such as workers compensation, dental, vision, absenteeism and presenteeism.

BCA offers participants:

- Incentives – resulting in substantially lower annual deductibles or monthly premiums;
- Personal health-risk information through convenient on-site screenings;
- Tools and resources to make healthy lifestyle changes and improve health outcomes.

↳ What type of incentives should be utilized?

Incentives can be placed on monthly premium rates or annual deductible amounts. Deductible incentives are the most cost effective. In addition, employers can use both participation and outcome-based incentives. Participation incentives are easy to earn and increase engagement. Outcome-based incentives, while harder to earn, encourage continued engagement.

↳ How are incentives determined?

Employers choose how many incentives to include in their plan design, and how much to make each one worth. Employees may earn any and all of those incentives. In subsequent years, employers are armed with aggregate health reports that help pinpoint risks their employees are facing and are then able to tailor future incentives to employee needs.

↳ What happens when a participant fails a credit?

BeniComp® proactively reaches out to all employees with a moderate, high or critical health risk. PULSE notifies all participants of moderate risk factors while providing personalized recommendations. Health Coaches make outbound phone calls to notify participants of high risk factors. If participants want additional resources and continued support, coaches will work with them on an individual basis. BeniComp's® clinical director makes outbound calls to notify participants of critical risk factors and will refer participants to their primary care physician when needed.

↳ Is this plan compliant?

Launching a wellness program is more complicated than it may appear. Today's programs must comply with multiple governing agencies, each with their own set of regulations. Failing to meet any of these guidelines can have major consequences, reversing the outcome of your efforts. As a supplemental benefit plan, BeniComp® Advantage is not only fully compliant with all pertinent laws, it is excepted from many regulations that apply to primary benefit plans. Let BeniComp® navigate the web of compliance regulations so that you can focus on the business you do best.

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