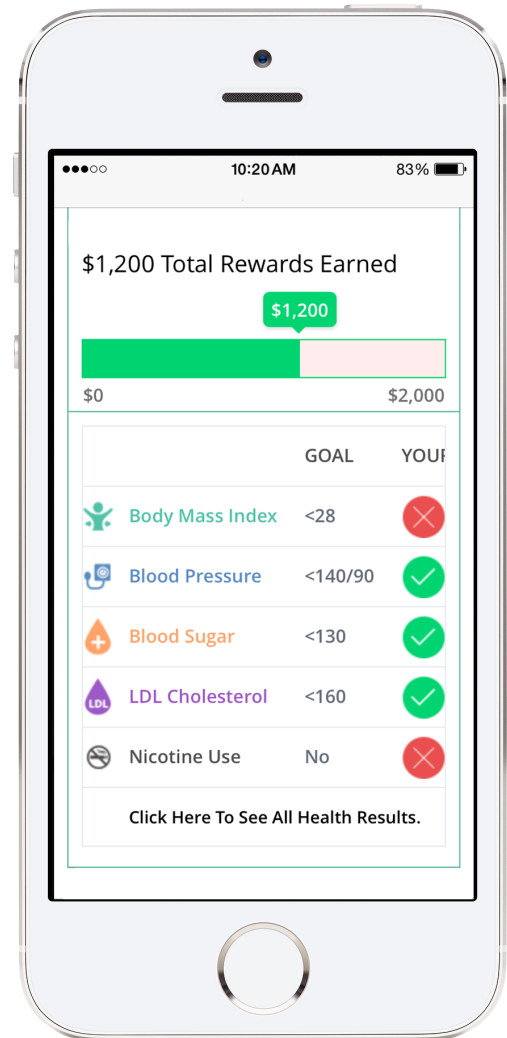


# BeniComp® Advantage

The future of health insurance is a **health solution.**™

- **Chronic conditions account for at least 75% of total healthcare spending in the US.**<sup>1</sup> BeniComp® Advantage targets 5 biomarkers linked to these chronic conditions.
- **Outcome-based deductible incentives are the most effective, affordable way for an employer to offer monetary incentives to employees.**
- **Deductible incentives allow for substantial incentives that would not be possible through any other means.**
- **Meaningful incentives result in an average participation rate of 96%** compared to other wellness programs at 20% or less.<sup>2</sup>
- **BeniComp® Advantage cultivates participation of the total population, gathering annual screening data for everyone.** Other wellness programs tend to attract the already healthy employees, accomplishing very little. BeniComp® Advantage targets those at the greatest risk of incurring major claims who are in need of support.
- **Healthcare costs are redistributed.** Participants with greater health risks carry higher deductibles, but the program doesn't stop there! They are motivated and supported to decrease their health risk and earn incentives the following year.
- **Predictive Health Management and wellness are built right into BeniComp® Advantage's plan design** making it a cost effective insurance plan that promotes better health at the same time.



Sources:

- Centers for Disease Control and Prevention. Chronic Disease Overview page. Available at: <http://www.cdc.gov/hccddphp/overview.htm>. Accessed May 19, 2015.
- Nyco, S., Boosting Wellness Participation Without Breaking the Bank. Towers Watson Insider. July 2010; pp. 1-9. As of July 15, 2012:<http://www.towerswatson.com/united-states/newsletters/insider/2395>. Accessed May 19, 2015.

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