

IncentiCare

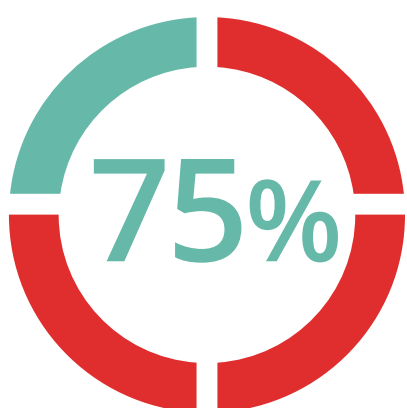
We're more than health insurance.
We're a **health solution.**



Increasing health insurance costs
are **crippling** businesses.

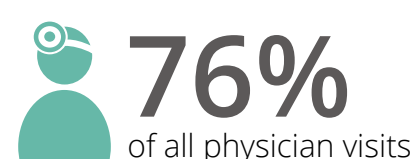
CHRONIC DISEASE COSTS

SPENDING



75% of the total spending on public and private healthcare in the U.S. went toward treatment of chronic diseases.¹

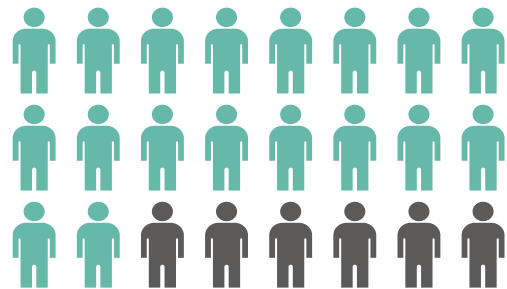
UTILIZATION



Those with chronic diseases are the most frequent users of healthcare in the U.S.²

WELLNESS SERVICES

75%
offer
wellness



75% of companies with over 500 employees offer wellness services as a part of their health benefits.³



20%
actually
participate

20% or less of employees report actual participation.⁴

Why haven't we seen improvements in trend?

Because it's not working!

“The solution is for companies to **stop** treating wellness as an add-on, and **start** making it the core of everything you do.”

-Oliver Wyman

MAINSTREAM WELLNESS



OUR SOLUTION



For more information, visit www.benicomp.com/incenticare

Sources:

1. Centers for Disease Control and Prevention. Chronic Disease Overview page. Available at: <http://www.cdc.gov/nccdphp/overview.htm>. Accessed May 19, 2015.
2. Partnership to Fight Chronic Disease. The Growing Crisis of Chronic Disease in the United States. September 2004 Update. Available at: http://www.fightchronicdisease.org/sites/fighchronicdisease.org/files/docs/GrowingCrisisofChronicDiseaseintheUSfactsheet_81009.pdf. Accessed May 19, 2015.
3. Coyle, John, Daniel Lyons, and Elizabeth Southerlan. "The Business Case for Integrated Wellness." Oliver Wyman. Health & Life Sciences. March 2015.
4. Nyce, 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.