

In a Complex World A Common Vision Is a Powerful Force



Employee Benefits for a
Healthier Population



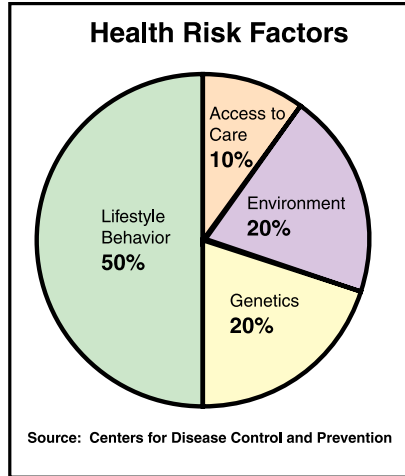
EMPLOYEE BENEFITS TODAY

For all employers, escalating health care costs are a real problem. With health care being the fastest growing business expense, scarce capital resources are being used for health care rather than fuel for a company's growth. Forecasts by both public and private sectors point to ever-increasing health care costs. Employers need help now.

What can be done to stem the tide of rising health care costs? With direct to consumer marketing, new technology and continued facility expansion, employers should not expect relief from the supply side of health care. Current and past research shows that life style behavior is a far more significant driver of health status than environment, genetics or access to health care.

It is clear that many consumers of health care are not managing their health. As consumers of health care, people need more support and must assume more responsibility and accountability for living healthier lifestyles, managing a chronic disease and using health care only when appropriate.

Insurance should be redefined to accomplish its original objective-protection. Employers should also expect support from their employee benefits consultant/broker to coordinate insurance protection with health improvement strategies to reduce costs.

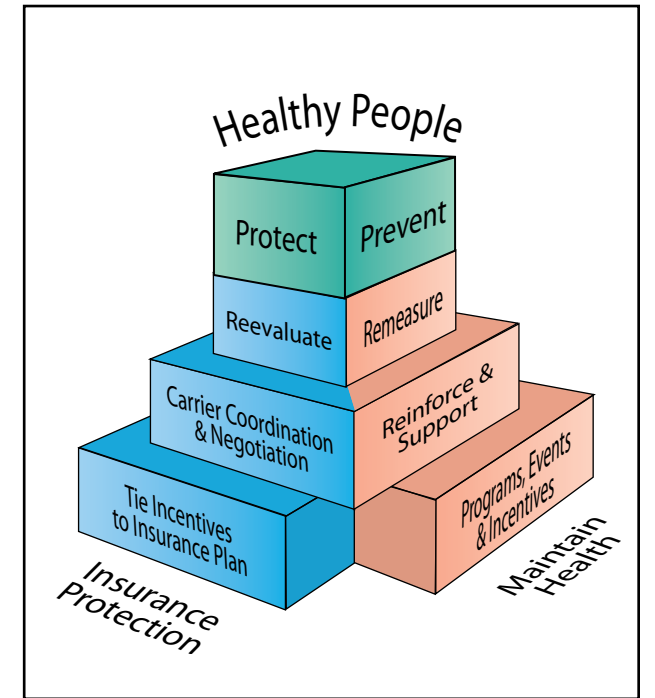


Benefit Concepts reviews and benchmarks your employee benefits to establish your BASELINE. We develop health improvement strategies to help you get the best value from your insurance carrier, wellness vendors and community resources. Strategies should emphasize prevention, physical activity and nutrition along with providing support for people at risk and people with chronic disease or disability. To finance health improvement, insurance plans are reworked to free up dollars typically spent on reactive health care.

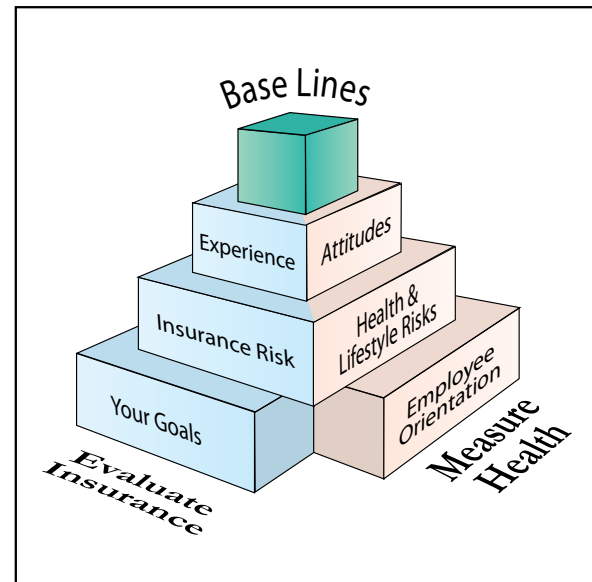
"An ounce of prevention is worth a pound of cure," best describes the financial benefits of an integrated employee benefit and health improvement strategy.

Benefit Concepts, Inc., supports employers by integrating employee benefits with health improvement. This model identifies the key components of an integrated strategy implemented over a several year period.

Solution



To



EVALUATE INSURANCE

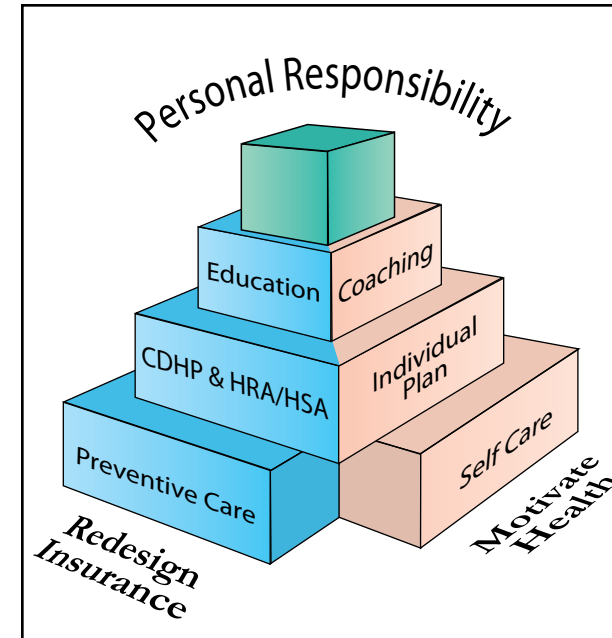
- Employer Survey & Goal Setting
- Review Insurance/Medical Risks
- Claims Experience Evaluation

ESTABLISH INSURANCE BASE LINE

MEASURE HEALTH

- Employee Communication & Orientation
- Health Risk Assessment & Screening
- Lifestyle Attitude Assessment
- ESTABLISH HEALTH BASE LINE

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REDESIGN INSURANCE

Promote Preventive Care Benefit

Consider Consumer Driven Health Plan (CDHP) with Health Reimbursement Arrangement (HRA) or Health Savings Account (HSA)

Educate employees on cost of health care, insurance carrier services and the best use of health insurance

MOTIVATE TO BETTER HEALTH

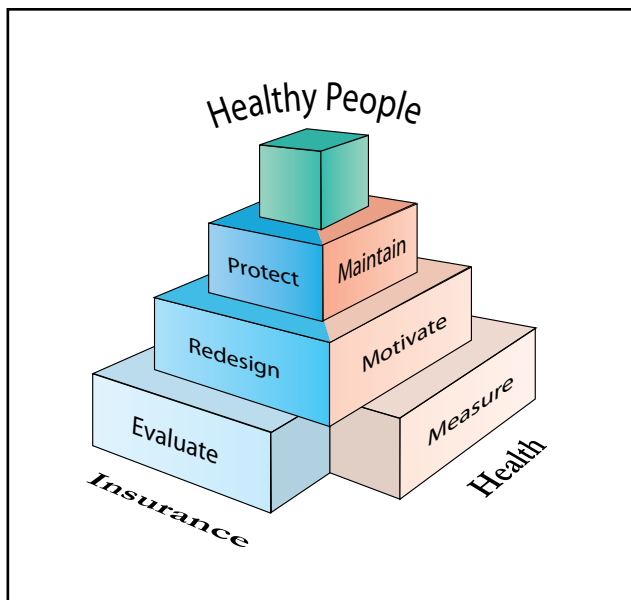
Identify Self Care websites via insurance carriers, health care systems and wellness vendors

Develop an Individual Plan for each participant by offering programs & support for weight loss, smoking cessation, stress management and exercise

Coordinate Coaching opportunities available thru insurance carriers & wellness vendors for higher risk people and healthy lifestyle support

SUPPORT PERSONAL RESPONSIBILITY

Steps



Bringing employee benefits and health improvement into a single, comprehensive approach is the answer to reducing employee benefit costs. We begin by establishing insurance and health base lines.

INSURANCE PROTECTION

Tie Incentives for participation in Health Improvement Plans and Events to Insurance Plan

Negotiate insurance rates based on participation in Health Improvement Plans and Events

Work through Insurance Carrier to get financial support from Health Care System for Healthy Lifestyle Incentives

Reevaluate insurance Plan design for fit to personal responsibility objectives and employer cost constraints

MAINTAIN BETTER HEALTH

Connect people to available Community Events and Resources through Incentives to keep people engaged in living a healthy lifestyle

Confirm that high & medium risk people have appropriate access to insurance and health care system resources

Remeasure people's health. Provide continuous support and reports to employer on participation and improvement

MAINTAIN HEALTH THRU PREVENTION

Employee Benefits for a *Healthier Population*

Benefits of integrating employee benefits with health improvement

A more productive and engaged work force

A more educated, happier and healthier population

A better work environment to attract and retain employees

Lower medical, disability and worker's compensation costs

Delivering integrated
employee benefit and
health improvement

Solutions

Health & Dental Insurance • Disability Insurance
Executive Benefits • Retirement Plans
Life Insurance



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