

# INCENTICARE<sup>®</sup>

The future of health insurance  
is a **health solution**.<sup>™</sup>

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Solution created on November 10, 2015 for ABC Company

Proposal valid until February 2, 2016

CONFIDENTIAL



We've developed the future of health insurance.  
And the solution is simple.

Instead of making wellness an add-on, IncentiCare embeds preventive health as the core of the insurance plan.



Employees control their deductible and premiums are reduced. Nearly every employee participates.

**"When participation is at 70% or more, you discover 167% more employees at high risk for health conditions than you would at a 30% participation rate."**

*-Quest Diagnostics*

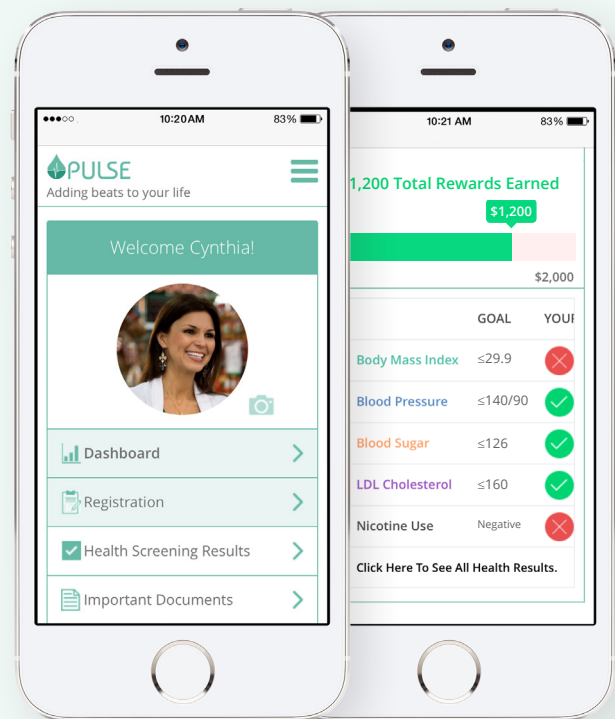
**BeniComp® participation is over 95%.**

# Preventive Health Management (PHM)

## Prediction. Intervention. Prevention.

PHM provides participants with actionable health information and the tools necessary to encourage healthy lifestyle choices.

- Annual blood screening results can identify risks for many conditions at their earliest, most treatable stages.
- Our clinical team reviews every screening report and personally reaches out to each high-risk participant to encourage action.
- Employees receive one-on-one, ongoing health coaching.
- Extensive dashboard results give participants an intuitive picture of their general health, nutritional status, and metabolic function.
- Actionable notifications drive timely health improvement, resulting in lower healthcare costs.
- Outcome-based incentives are customized to address company goals and achieve optimal results.

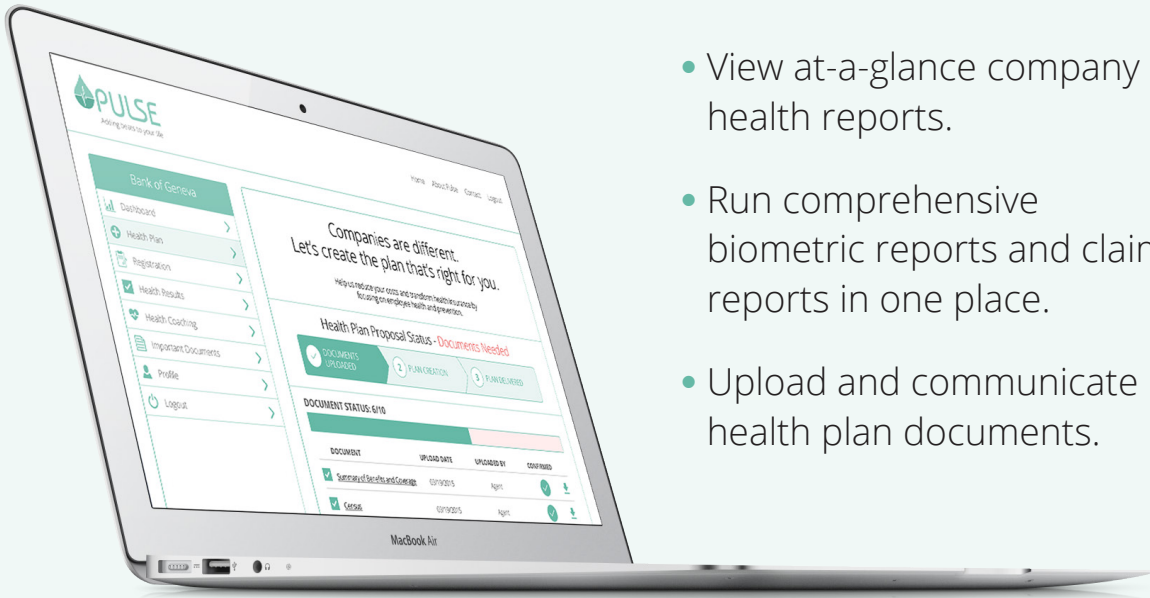


**“More than 1 in 3 participants have laboratory evidence of at least one newly identified common medical condition.”<sup>1</sup>**

1. Kaufman, H., et al. Value of Laboratory Tests in Employer-Sponsored Health Risk Assessments for Newly Identifying Health Conditions: Analysis of 52,270 Participants. Plos One December 2011 Volume 6 Issue 12.

# Corporate Health Dashboard

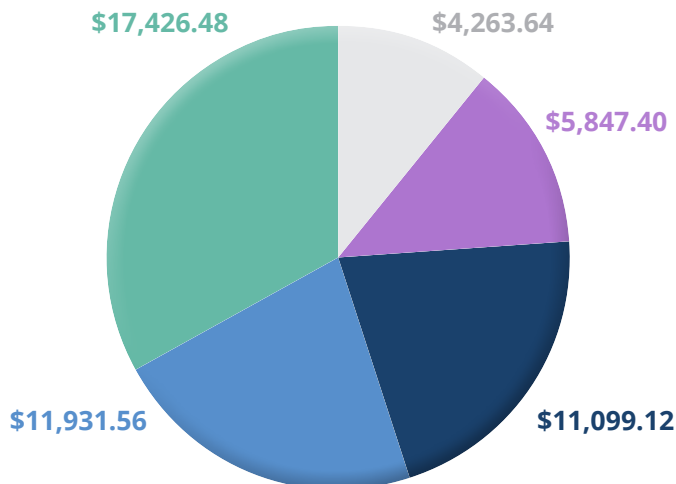
Take control of your company's health.



- View at-a-glance company health reports.
- Run comprehensive biometric reports and claims reports in one place.
- Upload and communicate health plan documents.

## Access current financial health reports in seconds.

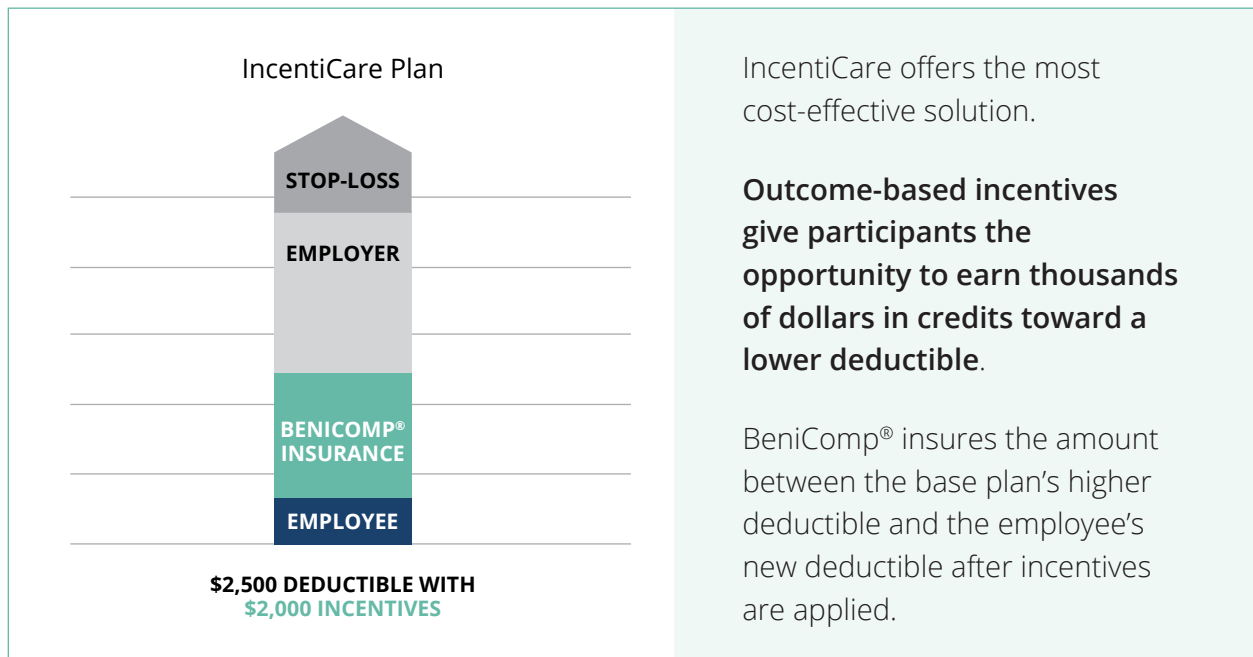
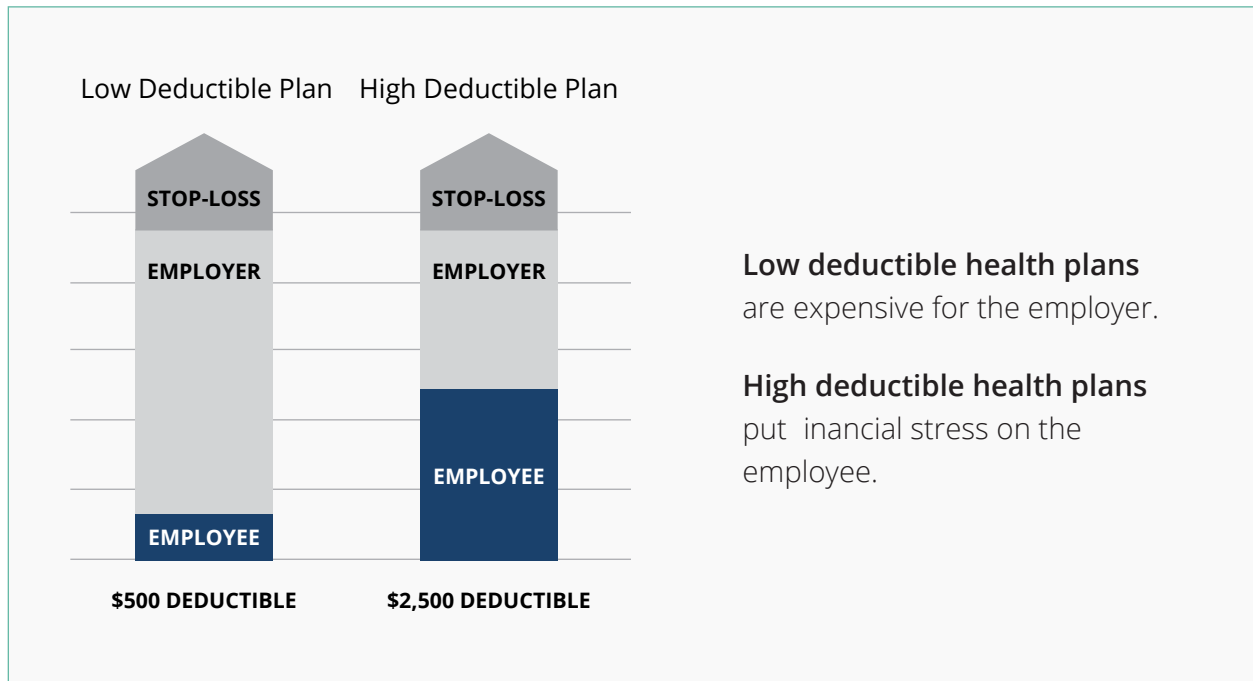
Data analysis is used to customize incentives, address company goals and achieve optimal results.



DIAGNOSIS CODE	CLAIM TOTAL
Cardiovascular diseases	\$17,426.48
Respiratory system diseases	\$11,931.56
Symptoms & signs (diagnosis not determined)	\$11,099.12
Musculoskeletal system diseases	\$5,847.40
Injury and poisoning	\$4,263.64

# How IncentiCare Works

Deductible outcome-based incentives (OBIs) enable employers to offer greater financial rewards than any other wellness program.



# BeniComp® Quote

Your custom outcome-based incentives plan.

ABC COMPANY BIOMARKER TARGETS			
BIOMARKER	BIOMARKER TARGETS	DEDUCTIBLE CREDIT VALUE	
		Single	Family
Body Mass Index	≤29.9	\$400	\$800
Blood Pressure	≤120/80	\$400	\$800
Blood Sugar	≤100	\$400	\$800
LDL Cholesterol	≤159	\$400	\$800
Nicotine Use	Negative	\$400	\$800
TOTAL DEDUCTIBLE CREDIT VALUE		\$2,000	\$4,000

Employees have the ability to earn deductible credits in 5 biometric areas.

ABC COMPANY DEDUCTIBLE CREDITS			
ENROLLMENT		DEDUCTIBLE CREDITS AVAILABLE PER PARTICIPANT	TOTAL DEDUCTIBLE CREDITS AVAILABLE
Single	441	\$2,000	\$882,000
Family	600	\$4,000	\$2,400,000
			\$3,282,000

BeniComp® will insure \$3,282,000 in employee deductibles, filling the gap in coverage between the base plan's higher deductible and the employee's new deductible after incentives are applied.

BENICOMP® PREMIUM	
Annual Premium with <u>Standard</u> Targets	\$1,339,665
Implementation/Setup	\$1,500
On-site Biometric Screening*	\$67,665
BENICOMP® PREMIUM INCLUDES:	
<ul style="list-style-type: none"> <li>Coverage of up to <b>\$3,282,000</b> in employee deductible space</li> <li>Administration and management of incentives including appeals and alternatives</li> <li>Comprehensive annual health screening</li> <li>Personal ongoing health coaching</li> <li>PULSE online participant portal</li> <li>PULSE Corporate Health Dashboard</li> </ul>	

Implementation of IncentiCare results in first year savings greater than the BeniComp® premium (see page 7). Subsequent trend control and early detection often result in millions of dollars saved in avoided claims.

\*On-site Biometric Screening rates may vary based on number of participants at each screening event.

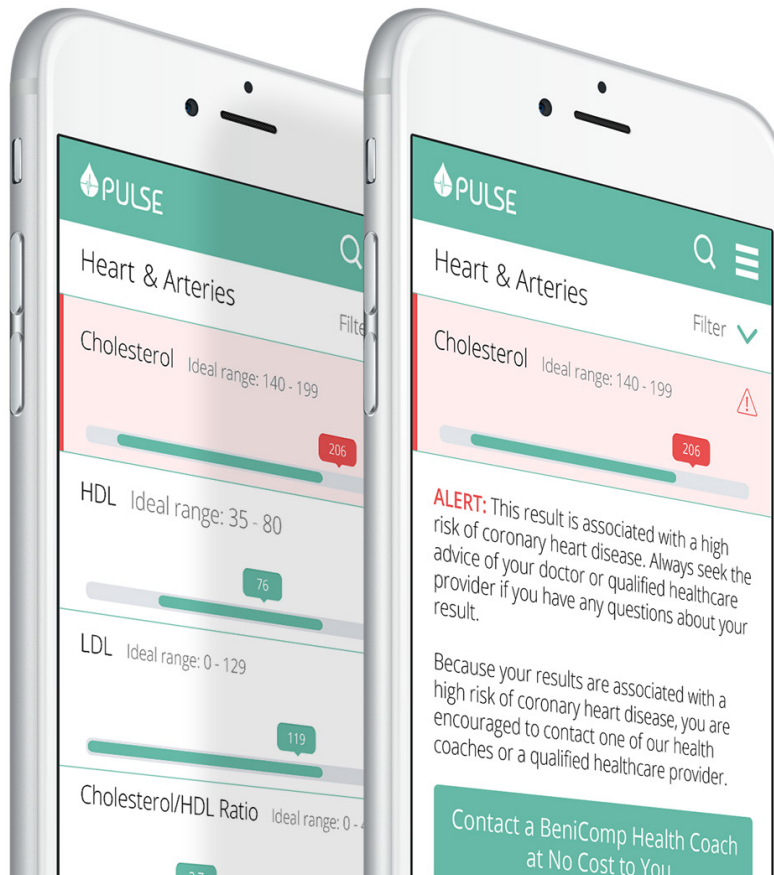
# Stop Loss Quotes

ABC Company

STOP-LOSS QUOTE BASED ON \$300,000 SPECIFIC DEDUCTIBLE			
		STOP LOSS QUOTE	INCENTICARE TARGETS
Specific Rate	Single: 441	\$11.23	\$11.02
	Family: 600	\$35.19	\$34.55
Specific Estimated Annual Premium		\$312,785	\$307,065
Aggregate Estimated Annual Premium		\$18,988	\$18,788
Minimum Attachment Point		\$15,598,908	\$12,993,940
BeniComp® Premium		N/A	\$1,339,665
MINIMUM FIRST YEAR SAVINGS			\$1,271,223

STOP-LOSS QUOTE BASED ON \$325,000 SPECIFIC DEDUCTIBLE			
		STOP LOSS QUOTE	INCENTICARE TARGETS
Specific Rate	Single: 441	\$9.71	\$9.54
	Family: 600	\$30.41	\$29.86
Specific Estimated Annual Premium		\$270,378	\$265,518
Aggregate Estimated Annual Premium		\$18,988	\$18,788
Minimum Attachment Point		\$15,629,236	\$13,019,144
BeniComp® Premium		N/A	\$1,339,665
MINIMUM FIRST YEAR SAVINGS			\$1,275,487

STOP-LOSS QUOTE BASED ON \$350,000 SPECIFIC DEDUCTIBLE			
		STOP LOSS QUOTE	INCENTICARE TARGETS
Specific Rate	Single: 441	\$8.47	\$8.30
	Family: 600	\$26.51	\$26.00
Specific Estimated Annual Premium		\$235,717	\$231,145
Aggregate Estimated Annual Premium		\$18,988	\$18,788
Minimum Attachment Point		\$15,654,440	\$13,040,300
BeniComp® Premium		N/A	\$1,339,665
MINIMUM FIRST YEAR SAVINGS			\$1,279,247



## Next Steps

BeniComp® embeds preventive health into the plan design to create the most powerful, affordable health insurance solution. It's easy to implement and provides a seamless experience for employers and employees alike.

Take the next step to make BeniComp® an integral part of your company's healthcare solution.

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