

Better benefits.  
Total transparency.

# BENE Rē refreshing

## This changes everything.

As a company with thousands of employees, the insurance game has changed. BeneRē is revolutionizing supplemental benefit programs with better benefits and total transparency, including:

- Accident
- Critical Illness
- Hospital Indemnity



## The Challenge

When it comes to supplemental insurance coverages, many organizations experience:

- **Reduced employee engagement** due to unclear coverage value propositions
- **Low claims ratios** because of high expenses and unaffordable coverage options
- **Little to no transparency** for employers regarding claims and expenses making fiduciary stewardship difficult

40%

of Americans get unexpected medical bills

69%

of Americans do not have enough money to cover a \$1,000 emergency expense

78%

of Americans that filed for personal bankruptcy due to medical bills had health insurance



## BeneRē: The Game-Changing Difference

The BeneRē group captive model offers benefits that include:

- **Better coverage, lower premiums** that allow employees to get greater coverage for less
- **Full transparency** regarding claims and expenses and with clearly identifiable value
- **No risk or extra costs** for employers to participate
- **Potential year-end dividends** to be invested in additional employee benefits programs

15%

average employee cost decrease

100%

of employees receive better plan designs

\$20,000

average annual member distribution per 1,000 employees

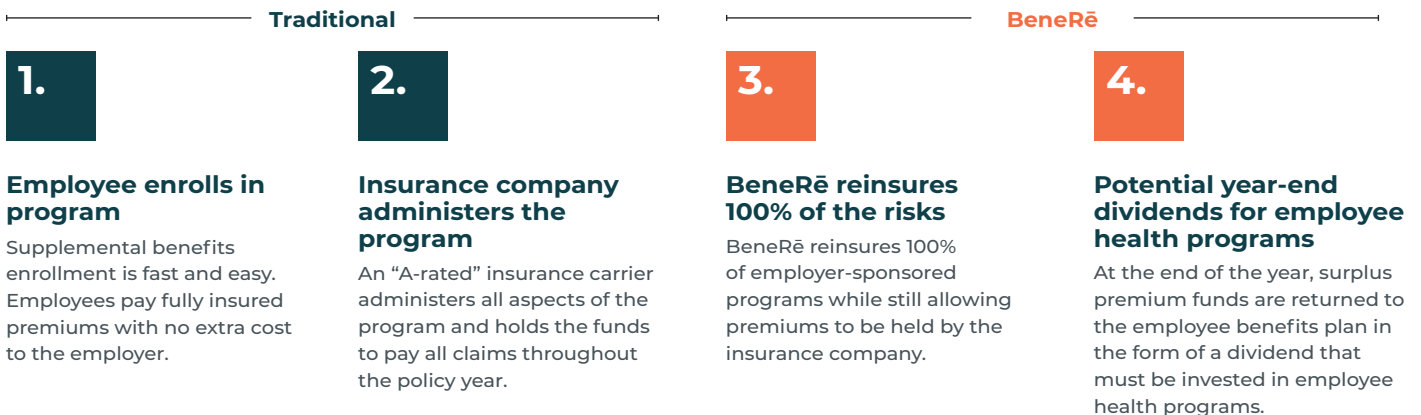


## Participating Member Advantages

As a participating member of the BeneRē captive employers will have access to exclusive supplemental benefits including:

- Proven captive insurance model, only offered after careful consideration
- Unique cost structure that brings even greater value to participating members
- Revolutionary insurance plans, structured favorably for employees
- Highly transparent coverage options that allow employers to see how premiums are allocated

## How BeneRē Works:



## Traditional Model vs. Captive Model

Employees typically receive a 15% cost savings with greatly enhanced protection for Accident, Critical Illness and Hospital Indemnity through a highly respected insurance carrier.

	Traditional		BeneRē		
<b>Premium</b>		\$1,000,000		\$850,000	<b>Lower premium</b>
<b>Carrier</b>	<b>50%</b>	\$500,000	<b>30%</b>	\$255,000	<b>Lower carrier profit</b>
<b>Commission + Fees</b>	<b>25%</b>	\$250,000	<b>10%</b>	\$85,000	<b>Lower overall cost</b>
<b>Claims</b>	<b>25%</b>	\$250,000	<b>60%</b>	\$510,000	<b>More money for employees</b>

*(based on 10,000 employees)*

Any unused claims are returned to employer for employee health programs.



### We're A Captive Audience

Ready to learn more about the BeneRē difference? **Contact us now to schedule a 30-minute one-on-one session.** And discover how BeneRē changes everything.

[lamont.thurston@benere.us](mailto:lamont.thurston@benere.us) | (419) 531-5531