

Better benefits.  
Total transparency.  
EHIR approved.

# BENE Rē refreshing

## This changes everything.

As an EHIR-member 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

57%

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

Source: Bankrate survey, May 19-22, 2023



## BeneRē: The Game-Changing Difference

The BeneRē group captive model offers benefits that include:

- **Better coverage, lower premiums** that allows 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



## EHIR Membership Advantages

As an EHIR member company, you have access to exclusive BeneRē benefits including a:

- Proven EHIR-vetted captive insurance model, only offered after careful consideration
- Preferred pool and an EHIR-negotiated cost structure that brings even greater value to the BeneRē model
- Revolutionary insurance plans, structured favorably for employees
- Highly transparent coverage options that allow employers to see how premiums are allocated

## How BeneRē Works:

### Traditional

### BeneRē

1.

#### Employee enrolls in program

Supplemental benefits enrollment is fast and easy. Employees pay fully insured premiums with no extra cost to the employer.

2.

#### Insurance company administers the program

An "A-rated" insurance carrier administers all aspects of the program and holds the funds to pay all claims throughout the policy year.

3.

#### BeneRē reinsures 100% of the risks

BeneRē reinsures 100% of employer-sponsored programs while still allowing premiums to be held by the insurance company.

4.

#### Potential year-end dividends for employee health programs

At the end of the year, surplus premium funds are returned to the employee benefits plan in the form of a dividend that must be invested in employee health programs.

## 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.

	Fully Insured			BeneRē		
<b>Premium</b>	100%	\$5,000,000	<b>Premium</b>	100%	\$4,250,000	<b>Lower premium/better plan</b>
<b>Carrier</b>	50%	(\$2,500,000)	<b>Carrier</b>	26%	(\$1,105,000)	<b>Lower insurance overhead</b>
<b>Commission</b>	25%	(\$1,250,000)	<b>Commission</b>	10%	(\$425,000)	<b>Market compensation</b>
<b>Claims</b>	25%	\$1,250,000	<b>Claims</b>	64%	\$2,720,000	<b>More money for claims</b>

(based on 50,000 employees)

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

**BENE Rē** Better benefits.  
Total transparency.

### 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.

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