

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. BeneRe 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

60%

of adults with health care debt say they or their household have had to reduce spending on basic necessities to pay down debt

Source: KFF Health Care Debt Survey, June 16, 2022

57%

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

Source: Bankrate Survey, May 19-22, 2023

66%

of bankruptcies are caused by medical expenses, making this the leading cause of bankruptcy

Source: American Journal of Public Health, March, 2019



BeneRē: The Game-Changing Difference

The BeneRe 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

10%

average employee cost decrease

100%

employees receive better plan designs + lower costs*

15%

increase in paid claims

\$20K

average annual member distribution per 1,000 employees

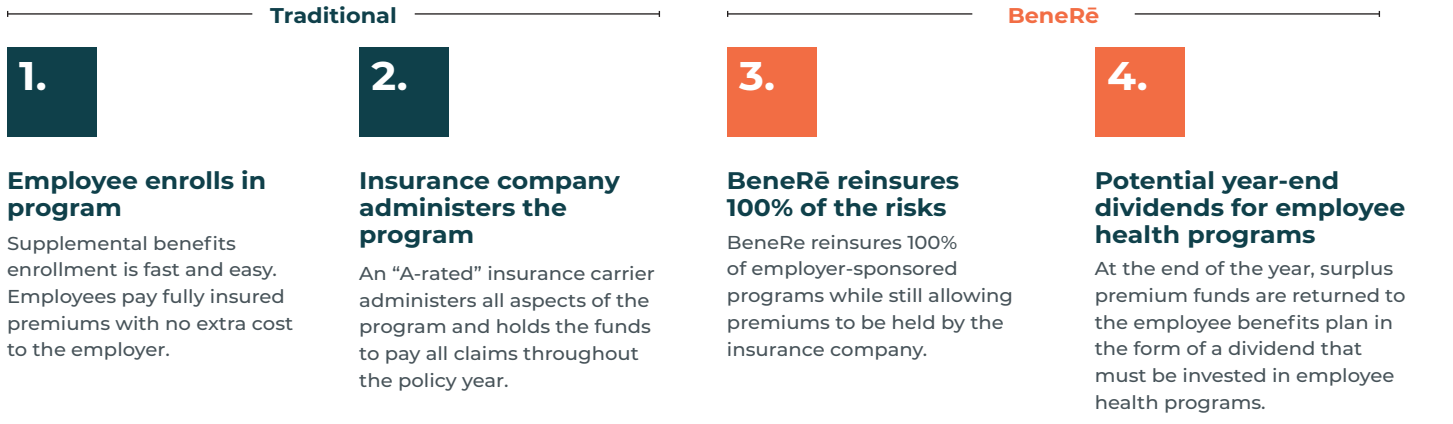


EHIR Membership Advantages

As an EHIR member company, you have access to exclusive BeneRe 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 BeneRe 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 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		
Premium		\$5,000,000		\$4,250,000	Lower premium
Carrier	50%	\$2,500,000	26%	\$1,105,000	Lower insurance overhead
Commission	25%	\$1,250,000	0%	\$0	Lower overall cost
Claims	25%	\$1,250,000	74%	\$3,145,000	More money for claims

(based on 50,000 employees)

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



We're A Captive Audience
 Ready to learn more about the BeneRe difference? **Contact us now to schedule a 30-minute one-on-one session.** And discover how BeneRe changes everything.

stacey.krings@benere.com | (402) 326-4002