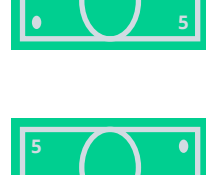
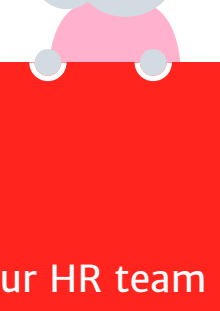
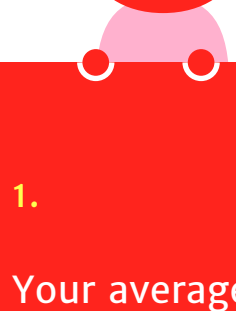


BREAK THE RISING-COST CYCLE



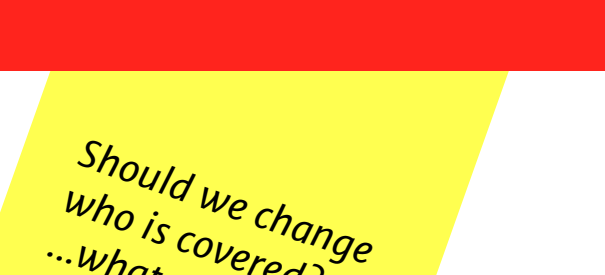
When navigating open enrollment and seemingly inevitable cost increases, there are three king-sized challenges many companies encounter.



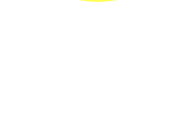
1. Your average employees feel frustrated because they either have to pay more or settle for a reduction in benefits. ...and they feel powerless to do anything about it.

2. Your kale-eating workers are even more frustrated because they are doing things right and still getting penalized.

3. Your HR team is frustrated because they feel like they can't control the issue and feel helpless to stop the same thing happening next year.



WHAT CAN WE DO?



Should we change who is covered? ...what procedures are covered?

Should we raise deductibles to keep coverage in place?

Should we raise deductibles on the items driving most of our claims?

What luxuries can we eliminate?

How much of the premium increase can we share with employees?

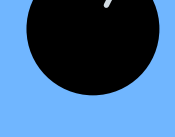


Somehow we're back where we started...

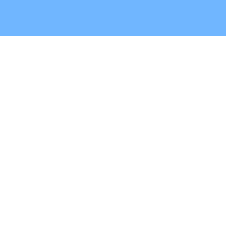
Now what?



From hourly smoke breaks to powdered doughnuts in the break room, unhealthy habits come with a hefty price tag.



Not helping employees kick these habits can be even more expensive.



Knowing that unhealthy lifestyles contribute to rising rates, why wait to address the problem?

CAN A WEARABLE FIX THIS?

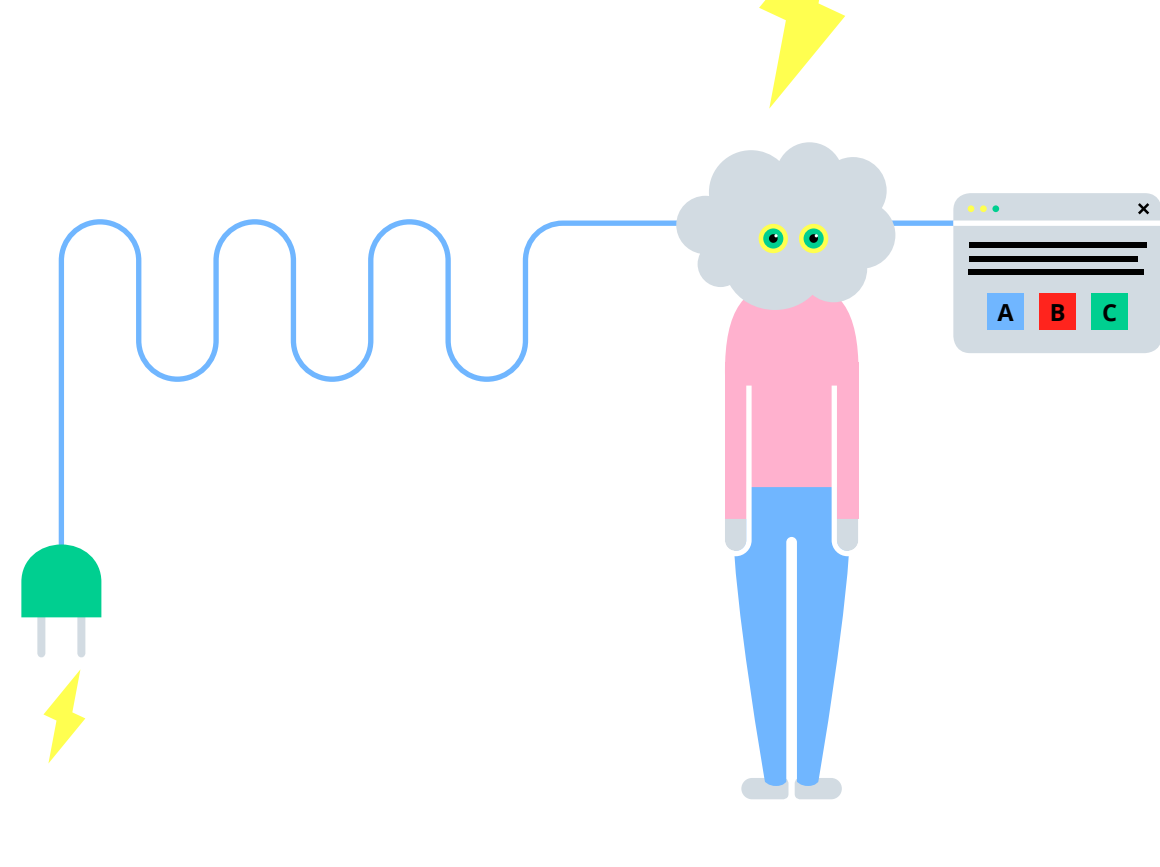
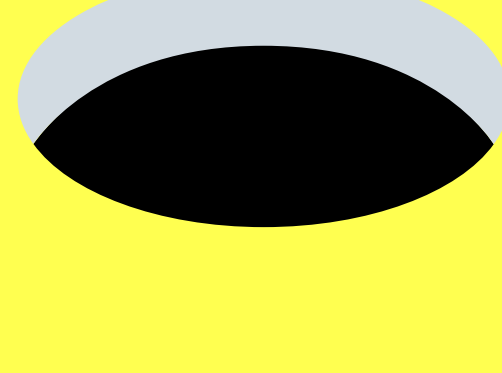
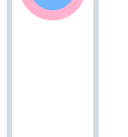
Not exactly. But a comprehensive approach to wellness can.



THE NEW BENEFITS PLAYBOOK:

The sooner a company can implement a wellness program that is tied to meaningful incentives, the sooner that company can stay on top of rising health care costs.

Here's how to get it done:

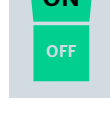


SMART COMPANIES

will see wellness as more than another expense to evaluate. Wellness, in fact, can act as a solution to these tough questions if...



The company leverages the 30% cost-sharing capability built into the Affordable Care Act.



And they use it to provide meaningful financial incentives large enough to drive participation rates between 75 and 95%.



Psst! Don't only provide incentives for those meeting healthy benchmarks — also reward individuals making measurable progress and those working with their doctor.

NEW RESULTS

All employees are given a path to eliminate the increase in benefits costs for themselves and their loved ones. As a result, the staff feels like they have the power to better manage their money moving forward.



The HR team feels empowered because their solution pays for itself, offers accessible wellness tools, gives each employee control over their benefits costs, and controls rising health risks ...and the costs associated with them.

