

Spending Accounts Communication and Participation Improvement



Helping employees - and employers - make the most of benefits

When employees understand how spending accounts and related programs work to their benefit, they are more likely to participate and value them. BCI's engagement and education solutions drive spending account participation and help employees become more efficient benefit consumers.

Customer Value

- The premium of HSA-based consumer-driven health plans are up to 20 percent lower, on average, than the cost of coverage in a more traditional Preferred Provider Organization (PPO) plan. ¹
- On average, high performing companies with highly engaged employees will spend 12 percent less per employee on health care costs than low performing companies. ²
- Demonstrates employers support of providing options to lower employee costs and provide long-term saving vehicles.

Advantages

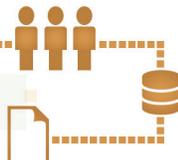
- Shows employees how they can pay for expenses on a tax-free basis
- Helps lower employee premiums
- Increases participation and engagement to drive better consumer health care behavior
- Provides employers and employees with a tax-advantaged tool making benefits more affordable
- Offers a vehicle for employers to offer long-term savings for future medical costs
- Helps employees connect the dots between their benefits package and their paycheck and how it affects the company's long-term viability

Delivery Options

- On-site, one-on-one meetings with trained Benefit Counselors
- Call center one-on-one with trained Benefit Counselors
- Self-serve through BCI's wholly-owned enrollment system with video overlays
- Self-serve through third party enrollment systems with video overlays
- Online savings calculator

¹ Mercer, "In a tough year, employers hold the line on health benefit cost increases," Nov. 18, 2009.

² Towers Watson, "2009 Health Care Cost Survey - The Health Dividend: Capturing the Value of Employee Health," 2009.



Contact BCI's Marketing Department to custom design your benefits enrollment and communications plan.

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