

# Moving Group Health Beyond the Spreadsheet!



Executive Summary

Today's employer benefit plan spreadsheet presentation as we now know it is about to change, dramatically so; moving beyond the context of "*what does it cover, how much does it cost, and are my doctors in the network*". The mounting costs of health care requires an approach and movement toward health management that recognizes the difference between the cost of the solution and its value.

## **A solution and value that is available today!**

**HealthChoices** offers innovative new employer health plans emphasizing preventive care, wellness, chronic disease management and cost transparency. We're pleased to offer these plans in association with **Mayo Clinic Health Solutions**, an industry leader in wellness and population health management.

**HealthChoices** has created unique and affordable programs for employer groups with 26 or more covered employees.

**HealthChoices** has designed a variety of plans, giving employers the ability to offer up to four plan options to their employees. This gives employees real choices and enables them to choose the right benefit plan to meet their personal needs.

**HealthChoices** uses **SmartFunding**<sup>TM</sup>, a simple variation of self-funding, which enables employers to determine precisely how their health care dollars are being spent, creating the potential for significant savings.

At the foundation of the **HealthChoices** plan designs are the wellness programs provided by **Mayo Clinic Health Solutions**. They include:

- *Ask Mayo Clinic nurse line*
- *Mayo Clinic EmbodyHealth portal*
- *Mayo Clinic EmbodyHealth coaching*
- *Mayo Clinic EmbodyHealth newsletters*
- *Mayo Clinic Guide to Self-Care*

The *Mayo Clinic EmbodyHealth online portal* is a key component to the overall empowerment of the consumer. Through the *online portal*, participants can access reliable health information developed by experts from Mayo Clinic, one of the most trusted names in health care. The *online portal* also includes a variety of engagement tools and programs that can help motivate participants to adopt healthy habits and behaviors while supporting their compliance and follow-through for medical care.

These wellness programs use an integrated approach that not only helps identify and reduce health risks, but also helps engage employees as health care consumers. Employees who participate in these programs will gain valuable skills that will help them to be:

- *More knowledgeable about managing their healthcare*
- *Better informed regarding medical costs and alternatives for treatment*
- *More engaged in decision-making with their medical providers*

Backed by the stability and resources of Mayo Clinic, **HealthChoices'** participants will have access to reliable health information and tools to help them make more informed health care decisions. Supported by the depth of knowledge, experience and expertise from more than 100 years of premier group practice, Mayo Clinic occupies an unparalleled position as a health management resource. Programs and products from **Mayo Clinic Health Solutions** are all developed by Mayo Clinic, providing an unmatched combination of quality and consistency. This seamless continuity eliminates the potentially confusing discrepancies we see so often today through Mayo's trusted, physician-reviewed information. An extraordinary level of expert input from both Mayo research and Mayo review of worldwide scientific and behavioral data guides content and tool development.

**HealthChoices** is thinking beyond the spreadsheet to bring you tools that have been designed to address the real causes of escalating medical costs – programs that can help create healthy habits, help reduce waste in the health care system, improve the overall quality of care and provide the resources necessary to make good medical care decisions.

## **HealthChoices. What other choice is there?**

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Excess Loss Insurance for self-funded employers is underwritten by **Western Reserve Life Assurance Co. of Ohio\***, an **AEGON** Company.

\* In FL Excess Loss Coverage for self-funded employers with 26-50 employees is underwritten by Stonebridge Life Insurance Company. Both companies are rated A (Excellent) by A.M. Best. The A rating is the third highest of 16 ratings awarded by A.M. Best. The rating is based on Best's measurement of each company's current financial strength and operating performance as of March, 2010. Western Reserve Life Assurance Co. of Ohio and Stonebridge Life Insurance Company are AEGON Companies. AEGON is one of the world's leading insurance organizations.

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