



*Moving Group Health
Beyond the Spreadsheet.*



Health  Choices

*It's Time to Think Differently
About How You Buy Company Health Coverage.*

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 rapidly escalating costs of health care require an approach and movement toward health management that recognizes the difference between the cost of the solution and its value.

Throw out your preconceived notions of health coverage.

HealthChoices is something different.

It's not just a card your employees carry around in their wallets.

It's not just a passive thing that no one thinks about until they need it.

...Because passive just isn't going to work anymore.

The status quo is unsustainable.

Health has changed.

People are overstressed, overweight and overextended.

The health care system is overburdened, overflowing with people who are overusing its resources.

The result? Companies and employees are overdrawn, figuratively and financially.

That's why we need to change the conversation around health coverage and access to health care. Taking it beyond the spreadsheet, outside the old model of health.

The questions are no longer:

"What does it cover?"

"How much does it cost?"

"Who's in the network?"

They have become:

"How can I stop my company's plan costs from rising year after year?"

"How do I motivate my employees to make better choices in their lives?"

"How can I help them be more knowledgeable about managing their health care, and their health?"

It's time to think differently about how you buy health coverage for your company.

Our plan for health gives you a choice-

Between an unhealthy workforce, and a healthier, more productive one.

Between ever-rising costs and premiums, and a pricing model that puts a premium on health.

Between the status quo - where large corporations are the only ones with the financial ability and resources to affect the health of their employees - and a world where all businesses have the power to do the same.

Employers can 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 includes health management programs provided by Mayo Clinic Health Solutions including:

- **Ask Mayo Clinic 24-hour nurse line**
- **Mayo Clinic EmbodyHealth portal**
- **Mayo Clinic Health Assessment**
- **Mayo Clinic Guide to Self-Care**

Employees who participate in these programs will gain valuable tools and resources that will help them to be:

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

HealthChoices members will have access to reliable health information and tools from the health experts at Mayo Clinic. The health management programs provide **HealthChoices** members access to reliable tools to help them make more informed health care decisions. Medical and health information that is supported by the depth of knowledge, experience and expertise from more than 100 years of premier group practice.

Evolving Insurance

When it comes down to it, health coverage is about economics. But **HealthChoices is an evolution of the old numbers game.**

With an innovative pricing model built around **SmartFunding™** - a modified self-funding approach - our Health Plan empowers small- and mid-sized businesses and their employees to know exactly how their health care dollars are being spent. More than that, it gives them the opportunity to recapture significant financial resources spent on premiums and the other rising costs of care - giving companies and employees the financial incentive to promote and achieve wellness.

Empowering Access

The majority of American workers are employed at small- to mid-sized companies. But, until now, companies like these weren't able to give their employees access to the tools and resources that empower them to better manage their health. Together with Mayo Clinic Health Solutions we're working to change that - one company, one employee, at a time.

Health Choices offers access to an innovative new plan design that incorporates preventive care, lifestyle resources and chronic disease management tools to promote better health. Plus, there's something for everyone with plan levels and choices that fit the unique needs of each individual.

Ensuring Health

Other plans offer health insurance. We're offering you a way to ensure the health of your people and your company. **Health Choices** brings a health focus to group health coverage. So, while the cost transparencies and incentives make economic sense for your business, the benefits you receive aren't only financial.

Health Choices delivers innovative employer group health plans emphasizing preventive care, wellness, chronic disease management, and cost transparency.

Health Choices. What other choice is there?

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+ (Superior) by A.M. Best. The A+ rating is the second 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.

To request a custom demonstration...

To request a discovery workshop...

To talk to a live person...

To learn more...

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