

Better benefits.
Total transparency.
World 50 Accelerator approved.



This changes everything.

As a World 50 Accelerator (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:

- 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
- Reduced employee engagement due to unclear coverage value propositions

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

41%

of adults currently have some form of health care debt

Source: KFF Health Care Debt Survey, February 25-March 20, 2022



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

60%

average increase in paid claims

\$20K

average annual member distribution per 1,000 employees

*Past performance is not indicative of future results



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