

# BENE<sup>Re</sup> 100

Better benefits. Total transparency.

## This changes everything.

### The Missing Piece After Medical Coverage

Most employees today are one accident or diagnosis away from financial hardship. Supplemental health coverages offer meaningful protection – but when offered as voluntary add-ons, participation is low and impact is limited.

### BeneRe|100: Smart Benefits Rebuilt

That's why smart employers with 100 or more employees are rethinking how these coverages are offered and funded – and reimagining what 100% protection should look like. By providing them to all employees through BeneRe's proven group captive model, employers can improve protection, unlock transparency, and maximize the value of their benefits investment.

**37% of employers are "Very Likely" to add a new Employer Funded Supplemental Benefit**

2025 Eastbridge MarketVision report

## Why This Matters:

Average out-of-pocket cost after a critical illness – even with health insurance

**\$7,575<sup>1</sup>**

Heart attack: \$14,000 | Stroke: \$17,000

**44%**

of cancer cases are diagnosed before age 65<sup>3</sup>

Out-of-pocket risk is growing: Most Americans don't have

**\$1,000**

saved for an unexpected medical expense<sup>2</sup>

**<1%**

of employees utilize a Basic Life Insurance Benefit<sup>4</sup>

<sup>1</sup>Sun Life via AccuQuote

<sup>2</sup>Bankrate's 2025 Annual Emergency Savings Report

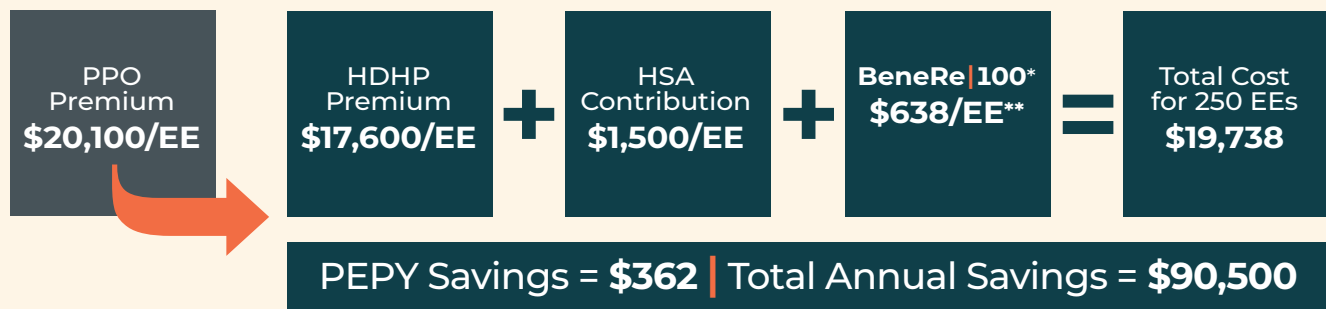
<sup>3</sup>National Cancer Institute's Surveillance Epidemiology and End Results (SEER) Database

<sup>4</sup>Mortality in the United States: Provisional Data, National Institutes for Health (NIH), 2024

## A Strong Case for BeneRe|100

A professional services firm with 250 employees switched from a Preferred Provider Organization (PPO) to a High-Deductible Health Plan (HDHP) and used the savings to provide their employees with enhanced supplemental benefits protection. **BeneRe|100** contributed to reduced costs while improving employee coverage. **This resulted in a net savings of \$362 per employee and total one-year savings of \$90,500.**

Protect your employees with the market's most cost-efficient and financially transparent supplemental program available.



\*Unused claims funds offset next year's premium. \*\*Weighted average single/family enrollment

## How BeneRe|100 Works

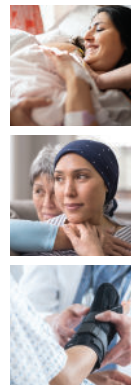
- 1. Enrollment**  
Employer selects coverage levels and enrolls employees in the fully insured BeneRe|100 program
- 2. Administration**  
Fronting carrier administers coverage through BeneRe's group captive
- 3. Reinvestment**  
Unused claims funds offset next year's premiums (estimated 10%)

## Why Employers Choose BeneRe|100

- Lower costs, greater impact
- Full coverage for every employee – a dependable financial safety net when it matters most
- Supports HDHPs with meaningful protection
- Financial transparency on claims and expenses, no hidden fees
- No financial downside for employers

## Simplified Supplemental Coverage

- **Hospital Indemnity Insurance** pays for hospital stays, surgeries, and childbirth.
- **Critical Illness Insurance** provides cash for serious diagnoses like cancer, heart attack, or stroke.
- **Accident Insurance** pays a lump sum for injuries, broken bones, ER visits, and more.



## BeneRe|100: Better Benefits for 100% of Your Employees

Offering our surprisingly affordable employer-funded supplemental health coverage helps close the gap and strengthens your overall benefits strategy providing greater peace of mind for employees.

- 100% better benefits
- 100% coverage for meaningful financial protection
- 100% transparency into claims and expenses