Better benefits.
Total transparency.

The Standard® managed.

BENERē invest



This changes everything.

As the nation's first and largest supplemental group captive solution, BeneRe has revolutionized the benefits model with affordable, transparent options never before available to financially protect employees. With over 2 million eligible employees, we deliver a better way to offer insurance programs, 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

BENERē | TheStandard

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Participating Member Advantages

As a BeneRe member, employers gain access to enhanced coverage options with key advantages:

- A proven group captive insurance model designed for optimal financial protection
- Unique cost structure with maximum value for employees and employers
- Full financial transparency, showing exactly how premiums are allocated
- Zero downside risk, with potential year-end dividends for reinvestment in benefit programs

How BeneRē Works:

Traditional

1.

Employee enrolls in program

Supplemental benefits enrollment is fast and easy. Employees pay fully insured premiums with no extra cost to the employer.

2.

Insurance company administers the program

An "A-rated" insurance carrier administers all aspects of the program and holds the funds to pay all claims throughout the policy year.

BeneRē

3.

BeneRē reinsures 100% of the risks

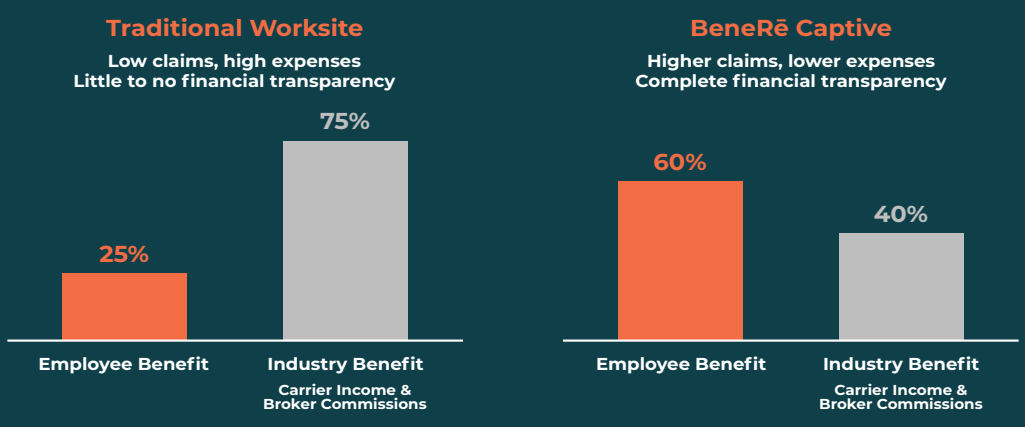
BeneRe reinsures 100% of employer-sponsored programs while still allowing premiums to be held by the insurance company.

4.

Potential year-end dividends for employee health programs

At the end of the year, surplus premium funds are returned to the employee benefits plan in the form of a dividend that must be invested in employee health programs.

Traditional Worksite vs. BeneRē Captive



BENERē Better benefits. Total transparency.

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We're A Captive Audience

Ready to learn more about the BeneRe difference? **Contact us now to schedule a 30-minute one-on-one session.** And discover how BeneRe changes everything.

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