



# INCENTICARE

*an innovative health solution for TPA's and Producers*



East Coast Underwriters has partnered with BeniComp Insurance Company to provide an innovative solution for employer groups who want to take control of their healthcare spend through implementing an outcome-based deductible incentive program and identifying health risks on the entire population.

## HOW IT WORKS

The employer group implements an IncentiCare plan design by increasing the individual deductible, and selecting deductible credits for the employees to earn.

ECU underwrites the Stop Loss plan using the higher deductible, which offers immediate cost savings to the employer group's aggregate factors.

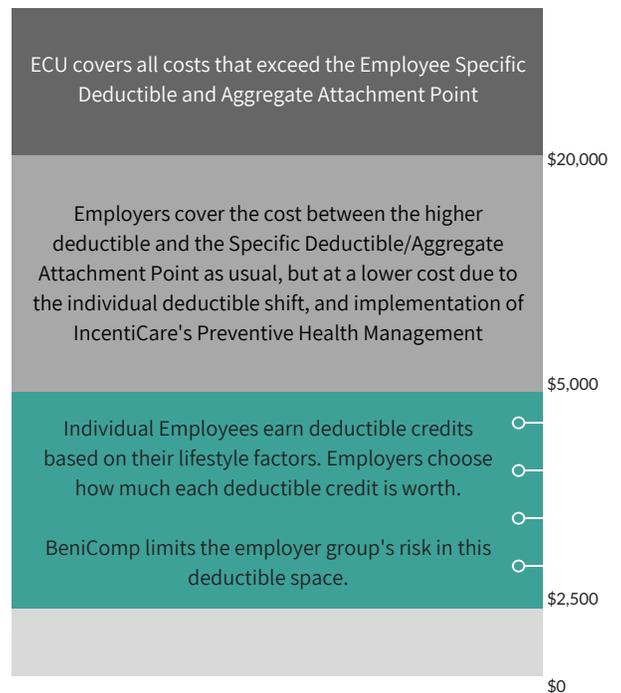
BeniComp fills in the deductible gap with a customized outcome-based incentive program by offering deductible credits. Employees can earn thousands of dollars in deductible credits based on their annual blood screening.

The deductible credits allow employers to offer greater rewards than any other program on the market. This not only motivates the employee to achieve better health, but also engages high-risk participants and avoids adverse selection.

Participating employees and dependents are provided the necessary tools to accomplish lifestyle changes through IncentiCare's Preventive Health Management (PHM) platform. PHM puts actionable health information in the hands of participants. IncentiCare's Functional Medicine approach focuses on the **root cause** of claims.

## ONE BASE PLAN, MULTIPLE DEDUCTIBLE OPTIONS

IncentiCare integrates seamlessly with East Coast Underwriters to provide a simple quoting process and implementation.



## IDENTIFY THE HEALTH RISKS

INCENTIVIZE ON THESE 5 LIFESTYLE FACTORS

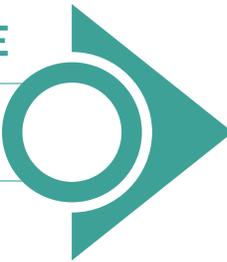
BODY MASS INDEX

BLOOD PRESSURE

CHOLESTEROL

GLUCOSE

SMOKING



ACHIEVE OVER  
**96%**  
PARTICIPATION



Upfront Cost Savings  
Lower Claims Spend  
Reduced Trend  
**Healthier & Happier  
Population**



a comprehensive blood screening is completed on all participants



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## HEALTHY POOL CAPTIVE CELL

### ABOUT THE HEALTHY POOL CAPTIVE CELL

BeniComp has teamed up with Blue Ridge Captive Solutions for groups implementing IncentiCare.

- Profit-Sharing Stop Loss captive cell exclusively for IncentiCare participating groups.
- All groups must have Medical Stop Loss with East Coast Underwriters (ECU).
- No risk to employer groups, no cash calls, no capital contribution or letter of credit required.
- Groups gain economies of scale and more opportunity to control costs.
- Enhanced data analytics provided by Springbuk.
- Pan-American Life Insurance insures all policies, making it a seamless integration with IncentiCare & ECU Stop Loss.
- Together, we can effectively reduce trend, and all enjoy the savings.

Come swim with us in the Healthy Pool.



## HOW TO JOIN

EST. 2018

HEALTHY POOL  
CAPTIVE CELL

1. Gather RFP documents and submit to ECU or BeniComp.
2. Request new individual deductible & modified plan design.
3. ECU & BeniComp will contact you with a personalized, self-funded Stop Loss quote.
4. BeniComp will work with the group, agent, and TPA to ensure implementation goes smoothly for all parties. Group needs 60-90 days to implement IncentiCare.
5. Start saving, becoming healthier, and share in the profits.