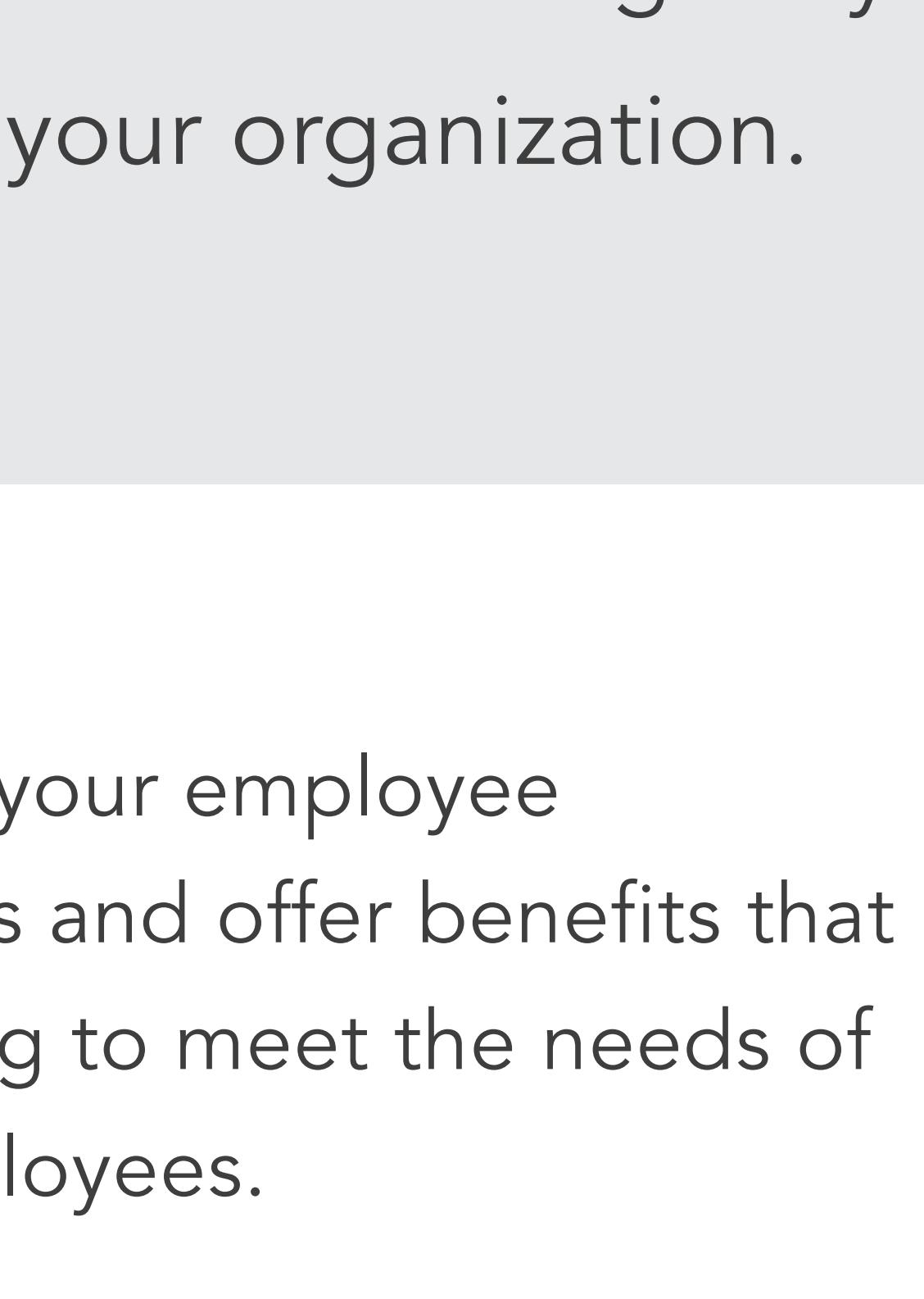


Using Data to Drive *Strategic* Benefits Plan Design

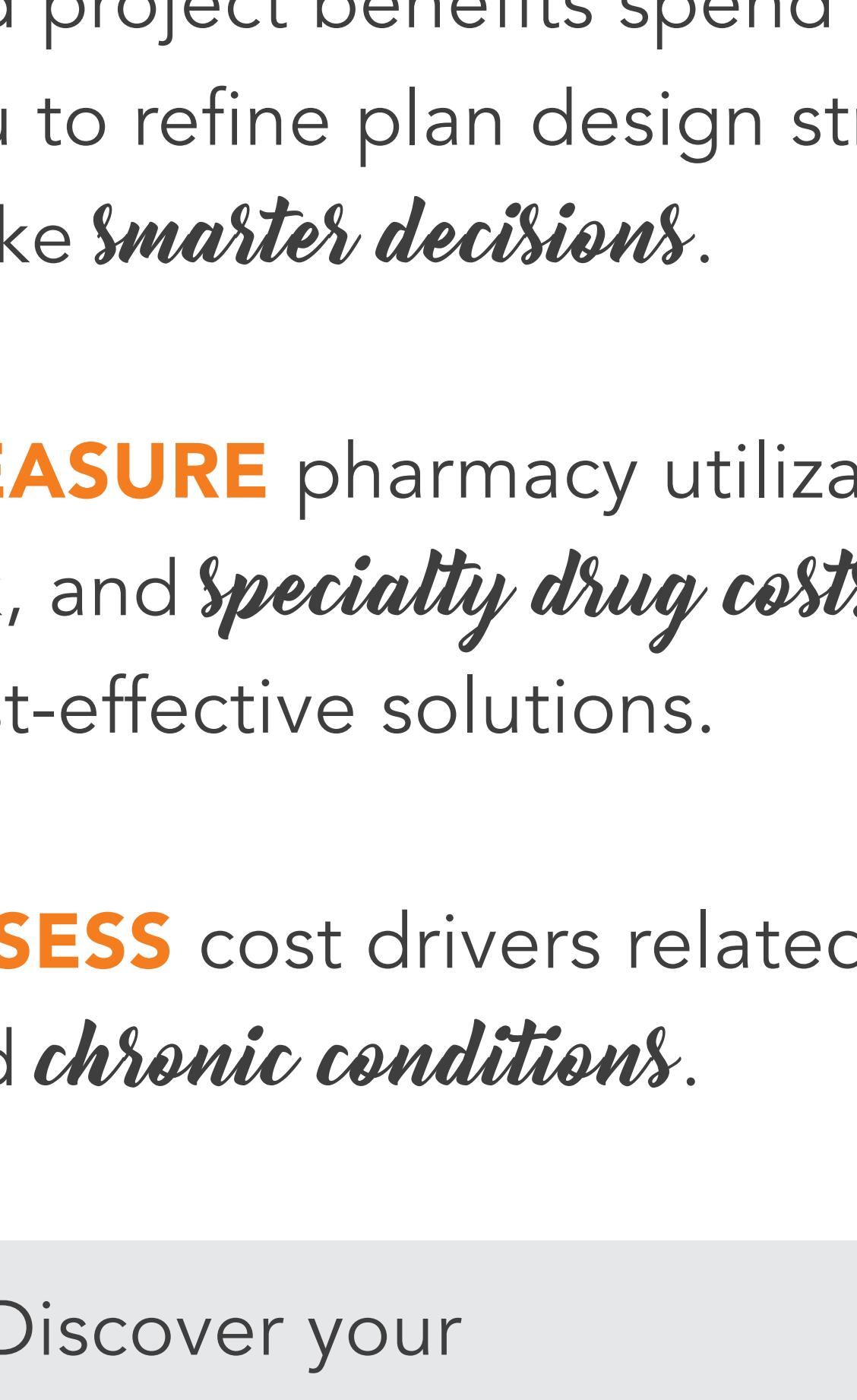
As healthcare costs continue to rise, employers must find ways to be innovative in employee benefits design to maintain economic sustainability.

In 2019 employers can expect **healthcare and benefits costs** to increase by about



According to a survey from the National Business Group on Health

Healthcare costs vary significantly across industries, and it is vital to evaluate and know the factors that drive variability. Data is critical in identifying the underlying story and being able to strategically curate programs that meet the needs of your organization.



UNDERSTAND Employee Demographics & Participation

KNOW your employee personas and offer benefits that are going to meet the needs of the employees.

A demographic analysis will allow you to take a ***data-centric approach*** to understand a multigenerational workforce.

PAIR demographic data and ***predictive insights*** to forecast future health risk.

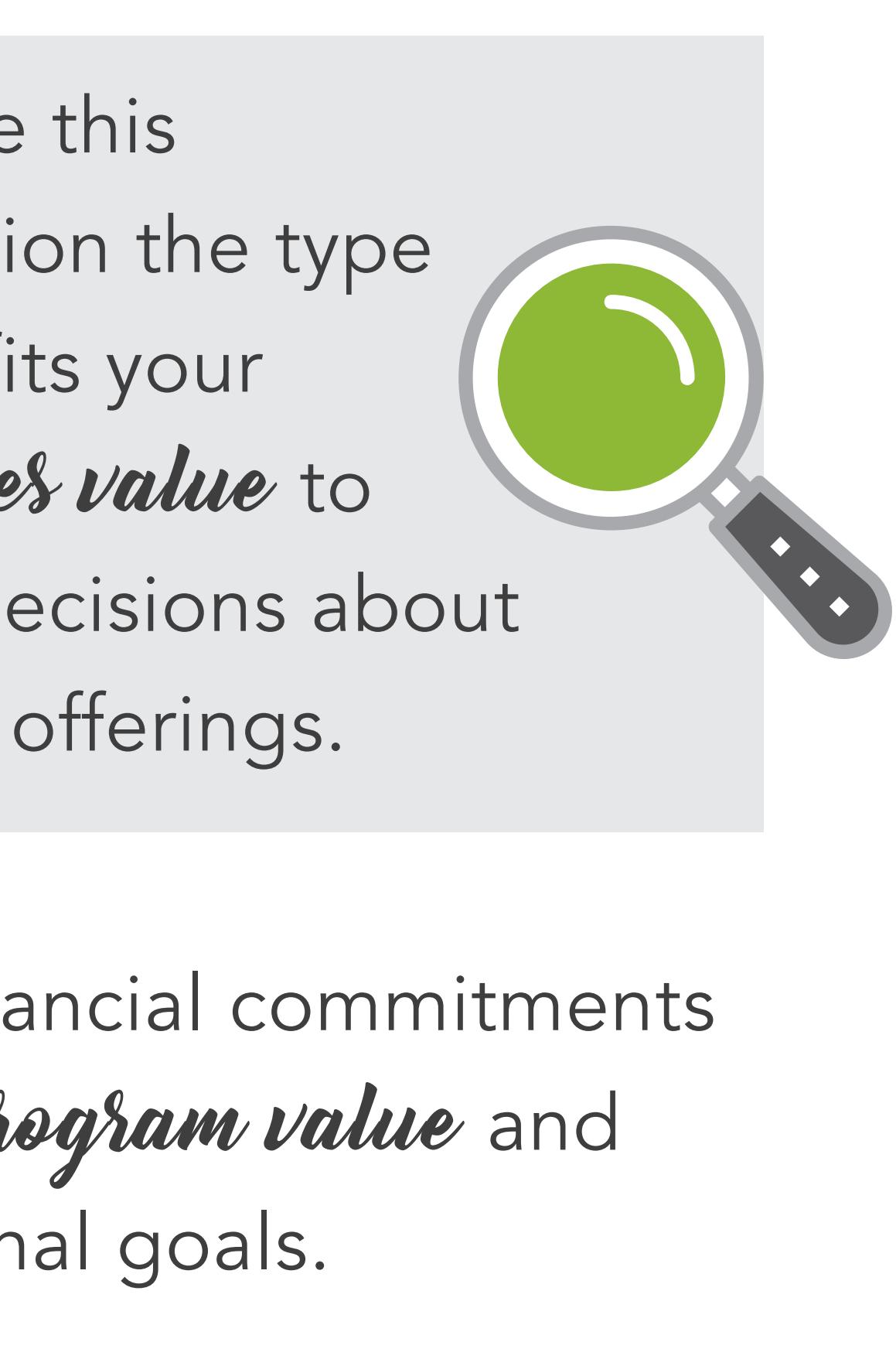
MONITOR plan performance to track and project benefits spend allowing you to refine plan design strategies and make ***smarter decisions***.

MEASURE pharmacy utilization, opioid risk, and ***specialty drug costs*** to identify cost-effective solutions.

ASSESS cost drivers related to disease and ***chronic conditions***.

Discover your potential savings by determining the ***average amount of claims*** and what those claims typically cost.

TRACK healthcare delivery to ***maximize the investment*** of healthcare benefits. Understand what care efficiencies could be avoidable spend.



EVALUATE Employee Benefits Plan Efficiencies

DESIGN A Thoughtful Program

BENCHMARK your organization's benefits against other like-kind employers. Look for ***gaps in the data*** to determine where your organization either lags or leads as compared with the competition.

Combine this information the type of benefits your ***employees value*** to inform decisions about benefit offerings.

DEFINE financial commitments based on ***program value*** and organizational goals.

By harnessing the power of data, you can implement more cost-effective plans, improve benefit utilization and remain competitive in your market and industry. It all parallels to a healthier workforce—and a healthier bottom line.

By providing a holistic approach to managing benefits and HR, we help ensure your strategy and investments not only support growth, but also allow you to build an exceptional workplace.

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