

# If Employee Benefits Are a Journey, What's the Best Way to Travel?

It's said that life is a journey, and the same is true of employee benefits. A great employee benefits package is not a destination that you can reach and then stay put. It's an ongoing journey, and every year, you need to make adjustments to correct course.

*So if employee benefits are a journey, what's the best way to travel?*

When it comes to health plans, there are three basic options:



## FULLY INSURED

### The Taxi

Taking a taxi is like using fully funded health insurance. It doesn't require much effort or responsibility on your part, but you have little control over your trip or costs.

You can just sit back and relax, letting the taxi driver navigate.

But if you don't pay attention, the taxi driver could take a bad route - and you could end up paying for it.

You don't have to worry about car maintenance or related expenses.

Taxi fares can add up.

If taxi companies decide to raise prices, you have to pay.



## SELF-INSURED

### The Basic Car

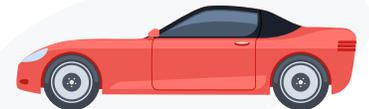
Driving a basic car is like self-funding your health plan. You're in the driver's seat, and with that freedom comes responsibility. If you're careful, you can save money while enjoying a nice trip.

You take control of the steering wheel, which brings both freedom and responsibility.

You're responsible for everything: maintenance, insurance, gas, etc.

If you're savvy about buying a good car and staying on top of maintenance, you can keep your costs down.

Since you're owning, instead of renting, your plan can reinvest its savings.



## SELF-INSURED DIRECT PARTNERSHIP

### The Supercar

Driving a supercar is like using a direct partnership plan. It's self-funding taken to a new level, giving you even more power and flexibility.

You can customize the car and turn it into your dream vehicle.

You have full access to all performance data so you can finely tune.

You make all the rules about what's covered and what's not.

Everyone enjoys the ride a little more - you, your providers and your employees.

Since you're owning, instead of renting, your plan can reinvest its savings.

**Any of these options will get you from Point A to Point B, but the ride will be very different depending on which one you choose.**

## Think a supercar is out of reach?

Don't be so sure. While a premium sports car may be prohibitively expensive, many employers can actually save money with a self-funded direct partnership plan - and even small to mid-sized employers can take advantage of this option.

### Here's how it works:

#### Build your dream car.

H2B works with your direct provider partner to create a Direct Corporate Health Partnership Agreement. This is the contract between your company and your community healthcare providers, and it forms the basis of your plan.

#### Take care of your vehicle.

Leverage data-driven insights to keep your program running at optimal levels.

#### Customize your wheels.

You design the plan, including the deductible, coinsurance, copays and out-of-pocket maximum.

#### Tune up the engine.

Work with a third-party administrator and pharmacy benefits manager to keep your car running smoothly.

#### Enjoy the ride.

With full control over your journey, you can control costs while offering great benefits.

**Ready to transform your healthcare program?**

Call 888.422.4220 or email [info@myh2b.com](mailto:info@myh2b.com) to start a conversation.