

## Training For How It Works

Hello, my name is \_\_\_\_\_. This video is entitled "How it Works" because we will clearly show you "How" BEN-E-LECT's Employer Driven Health Plans™ work to reduce your plan cost without reducing benefits.

I also encourage you to watch our videos entitled "What is BEN-E-LECT" and "Why it Works" to get a complete understanding of BEN-E-LECT's Employer Driven Health Plans™.

In our Training Video entitled "Why it Works" you learned that 50-70% of any group of people do not use their health plan or use it very little, therefore, Employers should not waste premiums for benefits their Employees do not use. So, "How" does BEN-E-LECT help Employers avoid wasting premium? In other words, "How does it Work?"

BEN-E-LECT will show you how to buy a group medical plan with a higher deductible than you would otherwise ever consider from one of the many insurance carriers in the state. This can lower your premium by as much as 50%. Then, we will show you how to share the cost of that high deductible health plan with your Employees with benefits that the Employer gets to design.

**That's right, Employers can build their benefits to fit what they want their plan to be.**

For example:

- You may want your copay for Doctor Office visits to be \$20.
- You may want your copay for prescriptions to be \$10 for generic and \$25 for brand name.
- You may not want your Employees to have any personal deductible so design that to be zero.
- You may want your Employees to pay 20% coinsurance for services like lab work or x-rays, and you may want the annual out of pocket maximum for your Employees to be no more than \$2000.

The point is, Employers have total freedom to design the benefits the way they desire and BEN-E-LECT will become your service center to insure that your plan works the way you want for your Employees.

It is important to remember that 50-70% of any group will not use their plan very much, if they use it at all. So just because you build a rich benefit plan it does not mean that your Employees will use the benefits.

So, that is "How" it works. Isn't it time for you to start taking control of the cost and benefits of your health plan?

BEN-E-LECT's experienced staff and your Broker can help you get started today. We look forward to the opportunity to earn your business and your trust.

Thank You.