



**MANAGING YOUR BENEFITS PLAN COSTS CAN BE A QUICK FIX,  
BUT SHOULD BE A LONG-TERM STRATEGY.**



Plan cost  
containment  
starts with  
business  
forecasting

## BEST-IN-CLASS HEALTH PLAN ANALYSIS TOOLS AND PREVENTION PROGRAMS HELP YOU PROACTIVELY MANAGE BENEFIT COSTS

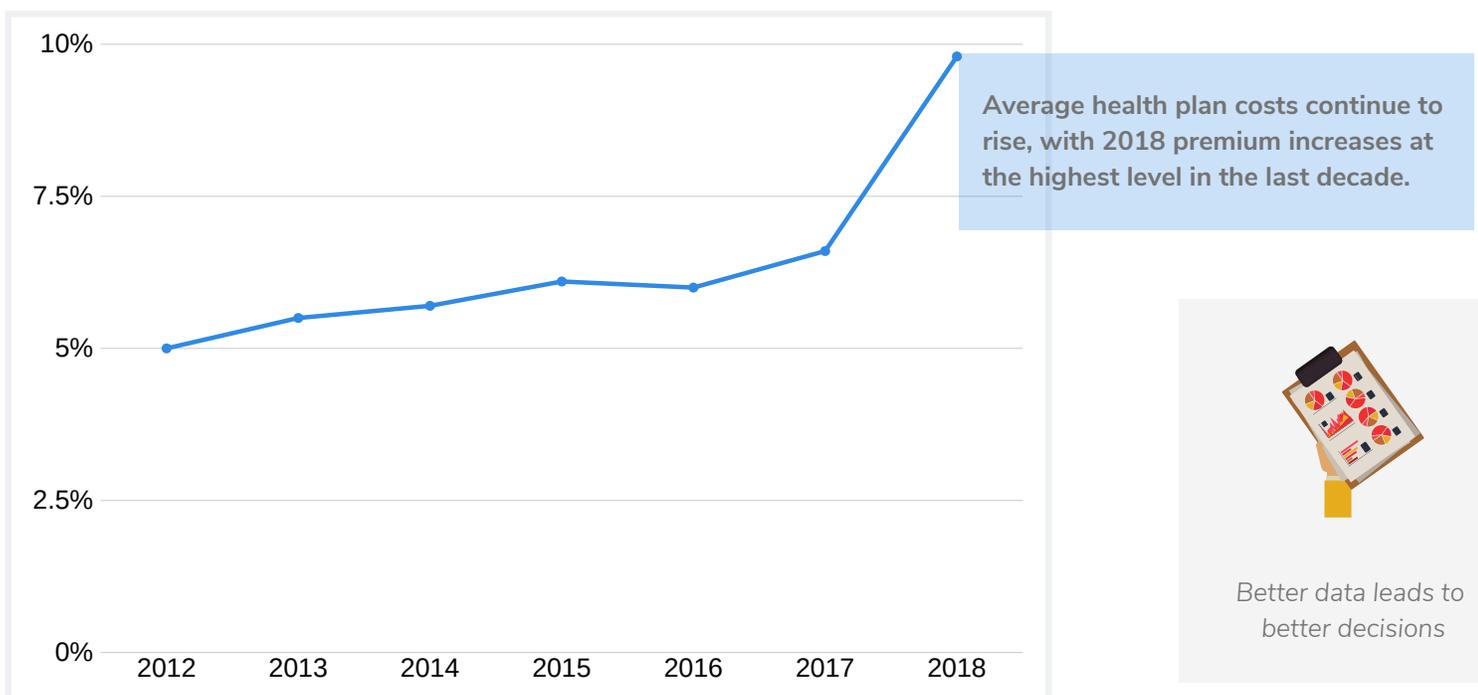
According to the U.S. Department of Labor, employers spend more than 30 percent of payroll on employee benefits — and every well-informed employer knows that this number is growing. As health care premiums continue to rise, employers are struggling to find creative, strategic ways to control costs while maintaining competitive benefits to attract and retain the best talent. Tactics such as changing carriers, slashing benefits and shifting costs to employees provide only short-term financial results and negatively impact employees. Analyzing health care costs and utilization, and better understanding employee needs, can help you tailor solutions and develop employee incentives that reduce costs and slow increases over time.

It's relatively easy to identify your benefit costs. It's harder to figure out what's driving them and much more complex to manage them. Savvy employers use the most accurate benchmarking data and trends available to accurately evaluate costs, contrast their current plan's benefits against the competition by region, state, industry and size, then adjust their strategy accordingly. Armed with this information, employers can better communicate the value of their benefits to their employees.

As employers become more limited in cutting benefits and shifting costs to employees, many look to health management programs that help employees stay healthier and educate them about how to use their resources more prudently. To reduce the substantial long-term expenses associated with chronic disease, employees must be encouraged to take advantage of the health package, learn how they use health insurance over time and the level of chronic disease occurring among them. These techniques and measures not only help you capture savings over an extended period of time, but can lead to improved productivity and more satisfied employees.

Small and midsize businesses throughout the nation are seeking the advice of qualified benefit advisors to help them explore a more proactive and comprehensive benefit planning strategy to counter the soaring costs of health care benefits. We can provide you state-of-the-art tools, including comprehensive national surveys and tailored benchmarking data, online calculators and resources, wellness programs and personal expertise.

### Percent Premium Increase Over Time





Take the next step to get control of your employee benefit costs and find savings that are sustainable year after year. Contact Bim Group today for a consultation.

The following are some of the cost management solutions available through Bim Group, your UBA Partner Firm.

#### UBA HEALTH PLAN SURVEY

Critical data from the nation's largest health plan survey that helps you evaluate and benchmark your benefit plan design against your competitors.

#### EMPLOYER OPINION SURVEYS

Compare and demonstrate the current strategies and future initiatives of other employer benefit plans.

#### UBA PLAN EVALUATOR

This online tool makes it easy for you and your employees to compare health plan options and make good choices.

#### WELLNESS WORKS

A robust set of web-based wellness tools, communication materials, group activities and reports.

#### HEALTH ADVOCATE

Assistance with understanding health care services and help with insurer interactions and claims.

#### SATISFACTION SURVEYS

A web-based product that helps you collect meaningful information online and analyze the results quickly.

Chronic diseases — such as heart disease, stroke, cancer, and diabetes — are among the most prevalent, costly, and preventable of all health problems. Medicaid spending has grown rapidly in recent years and is placing a significant burden on state budgets. It has become increasingly important for employers to understand the financial impact caused by chronic diseases on health care costs, as well as to inform employer decisions on investments in chronic disease prevention and disease management programs.

### Employer Wellness Programs and Components

- 71.9% offer a health risk assessment
- 67.6% offer incentive awards
- 64.4% offer physical exam/blood draw
- 64.1% offer wellness web portal option
- 60.4% offer coaching
- 42.7% offer seminars/workshops
- 4.6% offer other benefits

Source: UBA 2018 Health Plan Survey

Bim Group provides exclusive access to the most comprehensive benchmarking survey of benefit plan design and costs ever conducted — for employers who want to be more informed and confident in their benefit decisions.

## BETTER DATA LEADS TO BETTER DECISIONS

United Benefit Advisors® (UBA) is a Partner-owned alliance of nearly 140 premier independent benefit advisory firms. With more than 200 offices throughout the United States, Canada, and the United Kingdom, UBA ranks in the top 10 in global employee benefits revenue.

UBA Partners — who actively collaborate with more than 2,000 experienced benefits professionals — are uniquely prepared to share their collective wisdom with busy employers who want the assurance that they are making informed choices that improve the lives of their employees and their families.

UBA Partners and their clients collectively produce an annual health plan benchmarking survey that includes responses from more than 19,557 health plans sponsored by nearly 11,524 employers nationwide. It is by far the most comprehensive, validated survey of medical plan design and plan costs currently conducted.

The UBA Health Plan Survey provides small to midsize employers with valuable benchmarking data that previously were only available to large corporations. By using this data, advisors who are Partners of UBA can help employers more accurately evaluate costs, contrast the current benefit plan's effectiveness against competitors' plans and adjust accordingly. This gives employers a distinct competitive edge in recruiting and retaining a superior workforce.

UBA also sponsors the Benefit Opinions Survey, which delineates employers' positions on health care strategy, benefits philosophy and opinion, health plan management, employee communications and more.

### EMPLOYER BENEFITS

As a Partner of UBA, we will work with you to analyze your benefit needs, prioritize your goals and provide you with technology tools that will streamline costs and improve your overall benefit package. With the shared knowledge and expertise of thousands of other UBA benefits professionals, UBA Partner Firms can meet the needs of any size business.

UBA Partners help more than 36,000 employers design competitive medical plan strategies to clearly identify savings opportunities and encourage employee acquisition and retention.

UBA Partners educate 2 million employees and their families so they become better health care consumers and lead healthier lives, easing the strain on health care claims and costs.

In 2018, UBA Partners saved employers, on average, 4% from their initial medical plan renewal offer.

**UNITED BENEFIT ADVISORS IS THE NATION'S LEADING INDEPENDENT  
EMPLOYEE BENEFITS ADVISORY ORGANIZATION.**

