



Benefit Commerce Group's 'Trend Neutralizer™' Guarantees Savings on Employee Health Plan Costs

Reduces Premiums for Employers Using Consumer-Directed Plans and Wellness Programs

Scottsdale, AZ, July 19, 2011 – Benefit Commerce Group, an innovative employee benefits firm, has announced the creation of its **Trend Neutralizer™**, an exclusive program that guarantees insurance premium savings for employers using consumer-directed plans and wellness programs. Many employers can save \$1,000 to \$1,500 per employee per year.

"Health care consumerism has come of age. Since consumer-directed plans began about 12 years ago, employers have been asking for verification that these programs can directly impact their premiums," said Chris Hogan, President of Benefit Commerce. "There is now proof that this strategy works, and Benefit Commerce's **Trend Neutralizer** rewards employers and employees with guaranteed renewal premium savings based on the level of employee engagement and participation."

"Many employers implement consumer-directed programs and wellness initiatives as part of their benefit plans," Hogan added. "Some companies participate because their management believes it is the right thing to do or because they have an intuitive belief that it will benefit them on a long-term basis."

"In years past, it was difficult to quantify the savings advantage for employers and employees," said Scott M. Wood, Principal of Benefit Commerce. "At first, it was an educated guess. But now, through analysis of years of empirical data, millions of members and using actuarial methods, Benefit Commerce has developed the metrics needed. These measures provide the tracking and incentive for companies to realize specific savings, based on their level of engagement. Benefit Commerce's exclusive **Trend Neutralizer** guarantees that these programs will lower premiums."

Components of consumer-directed plans and wellness programs include the following:

- Consumer-driven health plan enrollment
- Annual biometric screening
- Health risk assessment
- Disease management
- Healthy lifestyle programs
- Specific employer-sponsored health events
- Premium differential for smoker vs. non-smoker

The Benefit Commerce **Trend Neutralizer** applies credit values based on employee participation in these programs. The credit value percentages are then used to reduce the medical trend portion of the employer's renewal premium amount. Medical trend is the increase in total medical costs from one year to the next, also called "medical inflation". Trend can be defined as the increase in medical costs times the rate of utilization of medical services.

Benefit Commerce's **Trend Neutralizer** is based on a company's engagement. For example, with 100% employee participation in all the consumer-directed and wellness programs listed above, the employer can achieve a 12 percentage point credit value with the **Trend Neutralizer**. If the medical trend factor is 12 percent, then the employer eliminates, or totally neutralizes, this portion of the renewal premium equation. Lower employee participation levels provide lower credit values.

"What this means for an employer is a significant savings on premiums for next year and subsequent years, as long as it maintains employee participation in the programs," said Johnny Angelone, Principal of Benefit Commerce. "Savings can equate to \$1,000 to \$1,500 per employee per year, depending on the specific benefits of the employee health plan. And when an employer reduces the cost of the health care plan, employees themselves benefit through lower out-of-pocket costs."

ABOUT Benefit Commerce Group

Benefit Commerce Group, the creator of its exclusive **Trend Neutralizer™**, is an innovative employee benefits firm that is changing the health care cost paradigm, one company at a time. We provide employers with sustainable strategies to lower health care costs first-year and long-term and enhance productivity. Benefit Commerce is a "game-changer" for companies striving to control one of their highest expense items: employee benefits costs. We are not your typical benefits firm, and we are not offering typical cost-shifting techniques. Our strategies yield real savings for both employer and employee and also integrate meaningful consumer-focused employee health and wellness programs. Our technology enhancements also set us apart, as we offer methods to streamline HR functions from enrollment through ongoing employee communication and administration. For more information on Benefit Commerce Group, visit our website www.benefitcommerce.com.

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