

See the Value of The Better Health Collective

What's in it for your employees?

Your employees have a lot to gain when your entity is a member of the Better Health Collective. The costs of these programs are already part of your premiums. Compare as you shop for group health insurance plans to ensure your employees get what they need to lead a life of wellness.

Program	The Better Health Collective	Other plan providers
Wellness grants paid to employer <i>Up to \$60.00 PEPY, max \$12,000</i>	X	
Wellness incentives paid to members <i>Up to \$250.00 PEPY, and reports for groups choosing to match</i>	X	
Wellness programming & engagement platform <i>Includes wellness programming support for you and a wellness engagement and incentive platform for employees</i>	X	
Free onsite bio-metric screenings <i>Provided with feedback and health coaching</i>	X	
Free onsite flu shot clinics <i>Use our program managers or your local source</i>	X	
Fitness programs & discounts <i>Access Blue365, a free nationwide health and wellness discount program offering exclusive deals on various health-related products and services, including gym memberships and online fitness and wellness classes.</i>	X	
Infertility Assistance <i>Work with Progyny to grow your family</i>	X	
Free Employee Assistance Program (EAP) <i>Includes five free consultations per incident</i>	X	
Disease prevention program <i>Manage weight, diabetes, and hypertension with help from Omada</i>	X	
Preventive Rx* <i>No deductible for eligible Rx; \$0 copay if generic; \$50 copay for brand</i>	X	
Other value provided by The Better Health Collective	See reverse side	

*Smart Plans only

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What's in it for your entity?

See how your entity benefits, too, as a member of the Better Health Collective. Compare as you shop for group health insurance plans to ensure your entity gets the best plan possible.

Key Area	The Better Health Collective	Other plan providers
Best Available Rates* <i>Enjoy our highest discounts on Smart Plans only</i>	X	
Best Available Rate Increase Caps* <i>Get our lowest second-year rate caps on Smart plans only</i>	X	
Rate stability <i>A member-driven board of trustees oversees our process of yielding fair and stable rates, rarely ever exceeding 15%</i>	X	
Self-insured savings <i>As a self-insured joint risk pool, our members enjoy rate and premium tax savings while The Collective bears the risk</i>	X	
Rate security <i>Members enjoy the equivalent of fully insured rates as opposed to exposing themselves to risks inherent with self-insurance or added costs from level-funded plans</i>	X	
Timely renewals <i>You'll get your renewal at least 115 days before your renewal date</i>	X	
Transparent reporting <i>Access the entire library of reports available to large groups, plus get personalized reports from The Better Health Collective, specialized billing from a third party, wellness reports, and periodic meetings to discuss financials.</i>	X	
Fiscally sound <i>Proceed with confidence, our adequate reserves are monitored throughout the year and audited annually. We are certified and overseen by the State of Minnesota Department of Commerce.</i>	X	
Cooperative purchasing <i>Our procurement process is conducted at least every four years, in compliance with Minnesota statutes governing service cooperatives. As a national leader in government cooperative purchasing, we leverage Sourcewell's procurement experience in negotiating very attractive terms with all the Collective's vendors, so we can deliver competitive rates and exemplary service to you.</i>	X	
Broker friendly <i>We value brokers who promote the BHC appropriately and will accommodate commissions on a PEPM basis. Blue Cross and Blue Shield of Minnesota (Blue Cross) gives credit for business placed with the Better Health Collective and the Collective funds its share of any related Blue Cross broker bonuses.</i>	X	

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