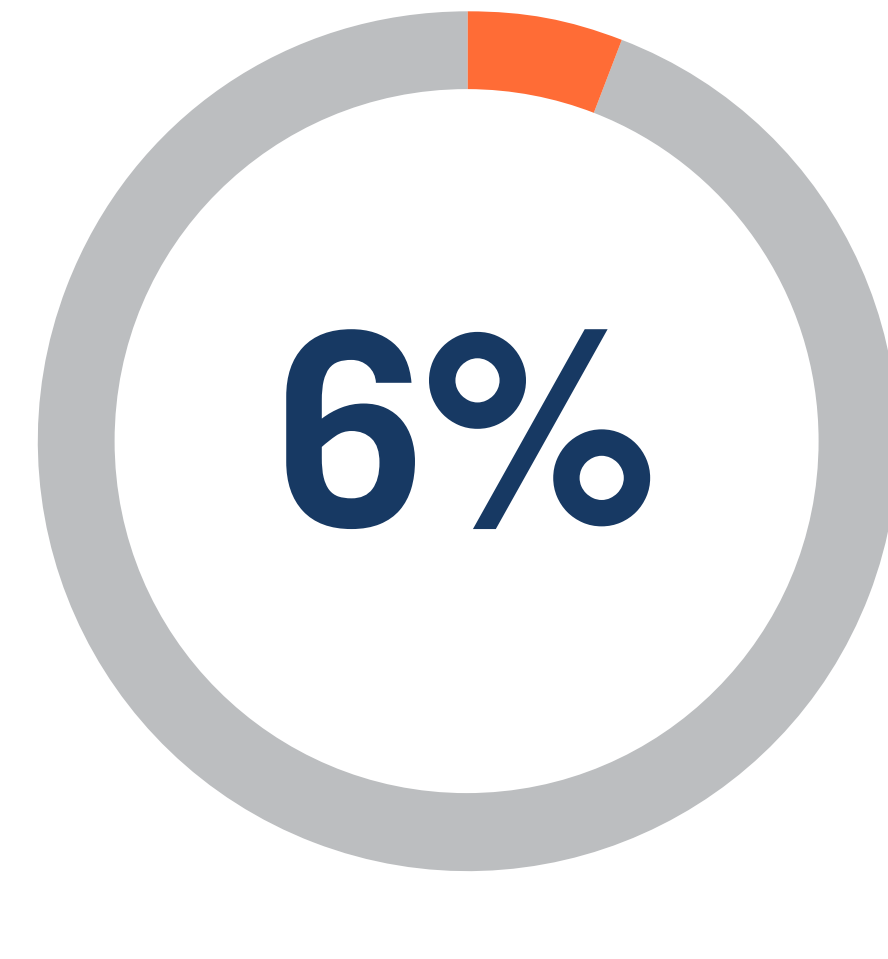


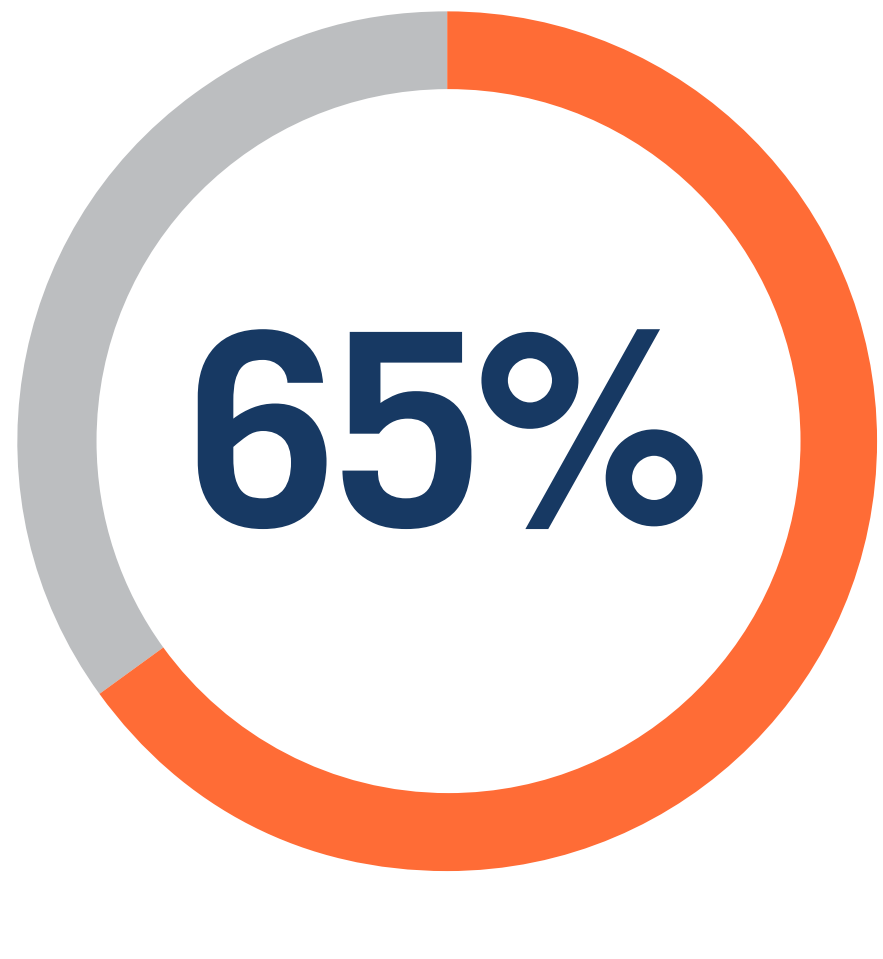
THE RISING COST OF HEALTH INSURANCE

and the Battle for Profitability

Next year, business owners surveyed said:



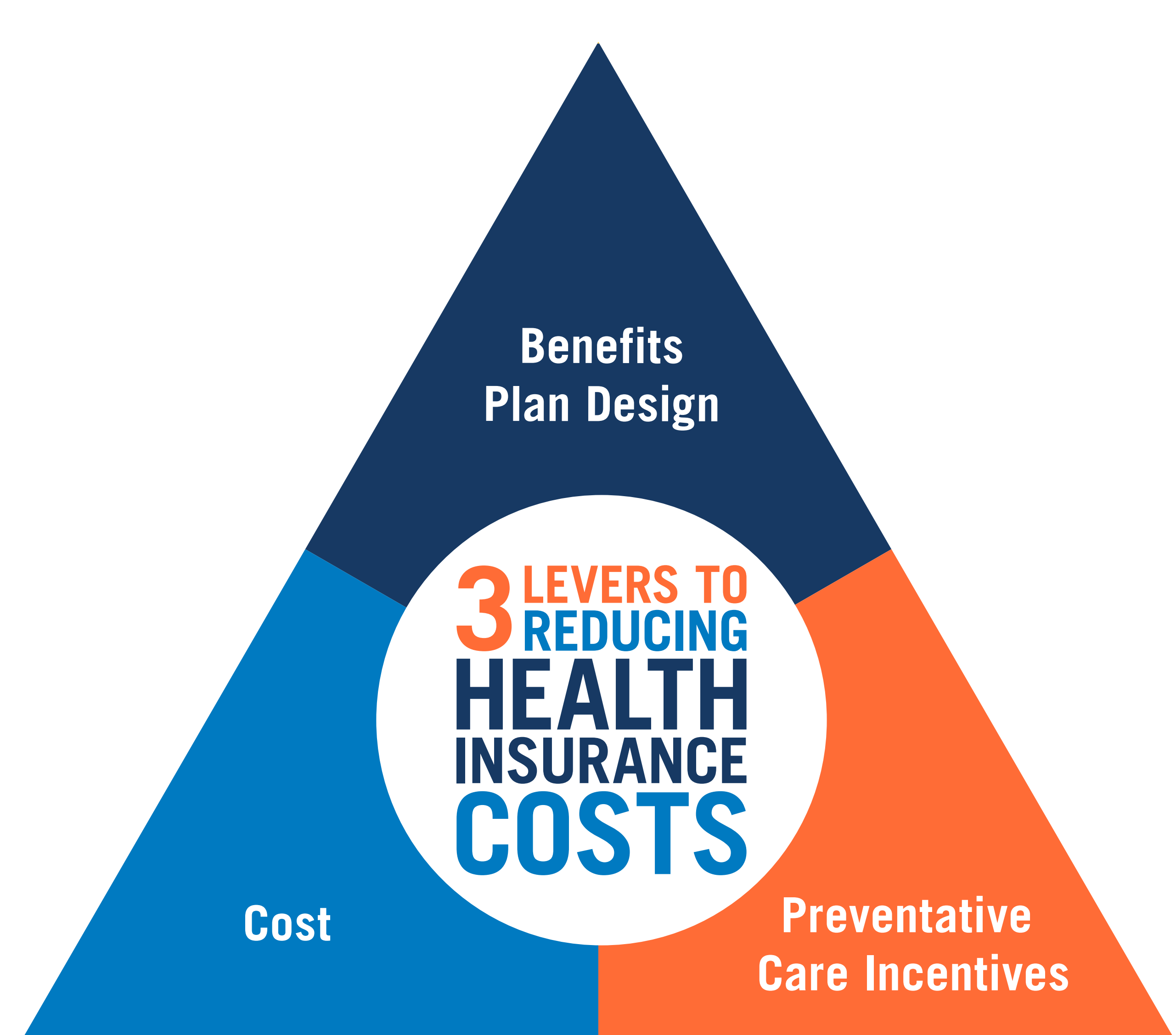
they plan to **INCREASE** health insurance benefits



they plan to **MAINTAIN** existing benefits



they plan to **REDUCE** or re-bid contracts to cut costs

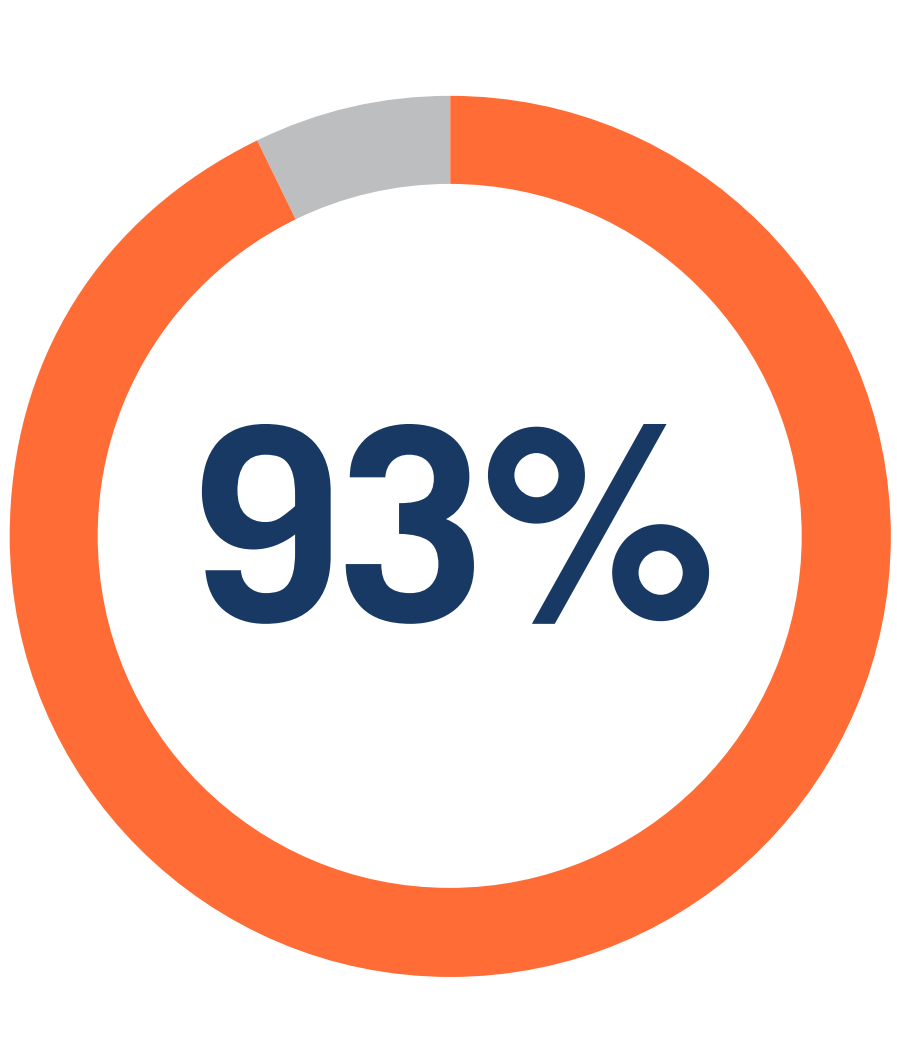


1 BENEFITS PLAN DESIGN

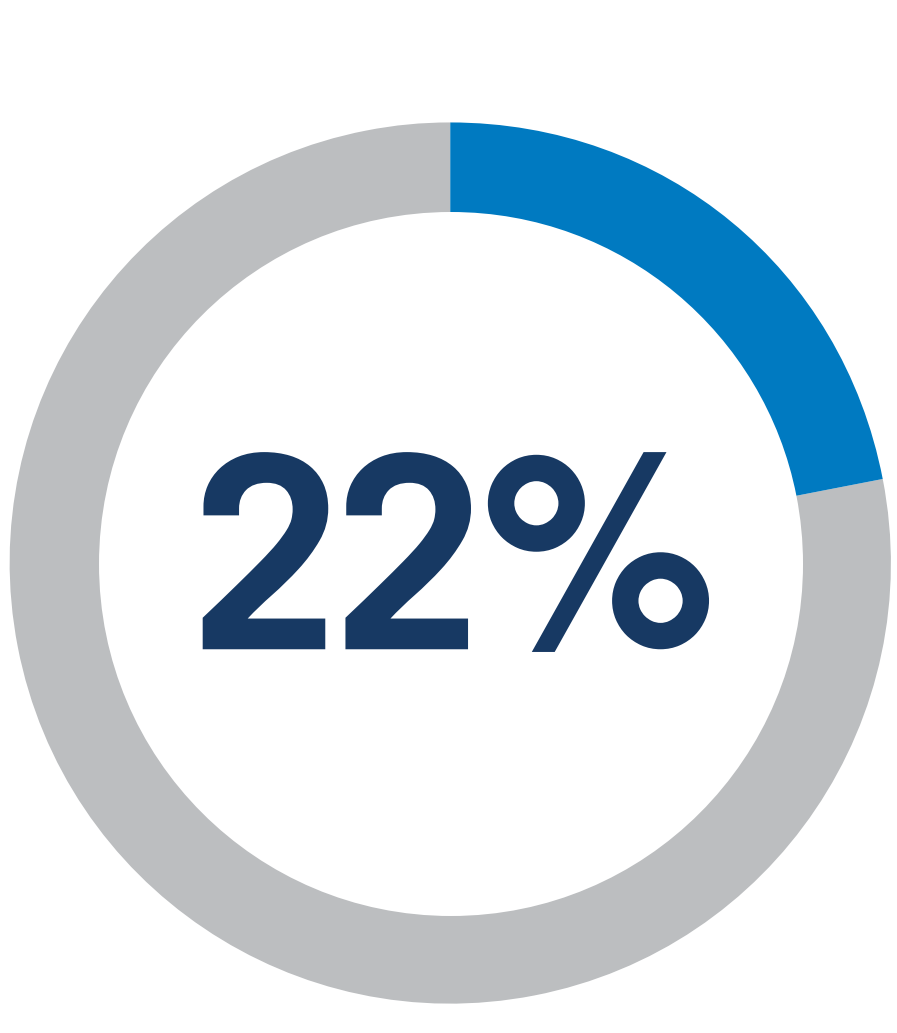
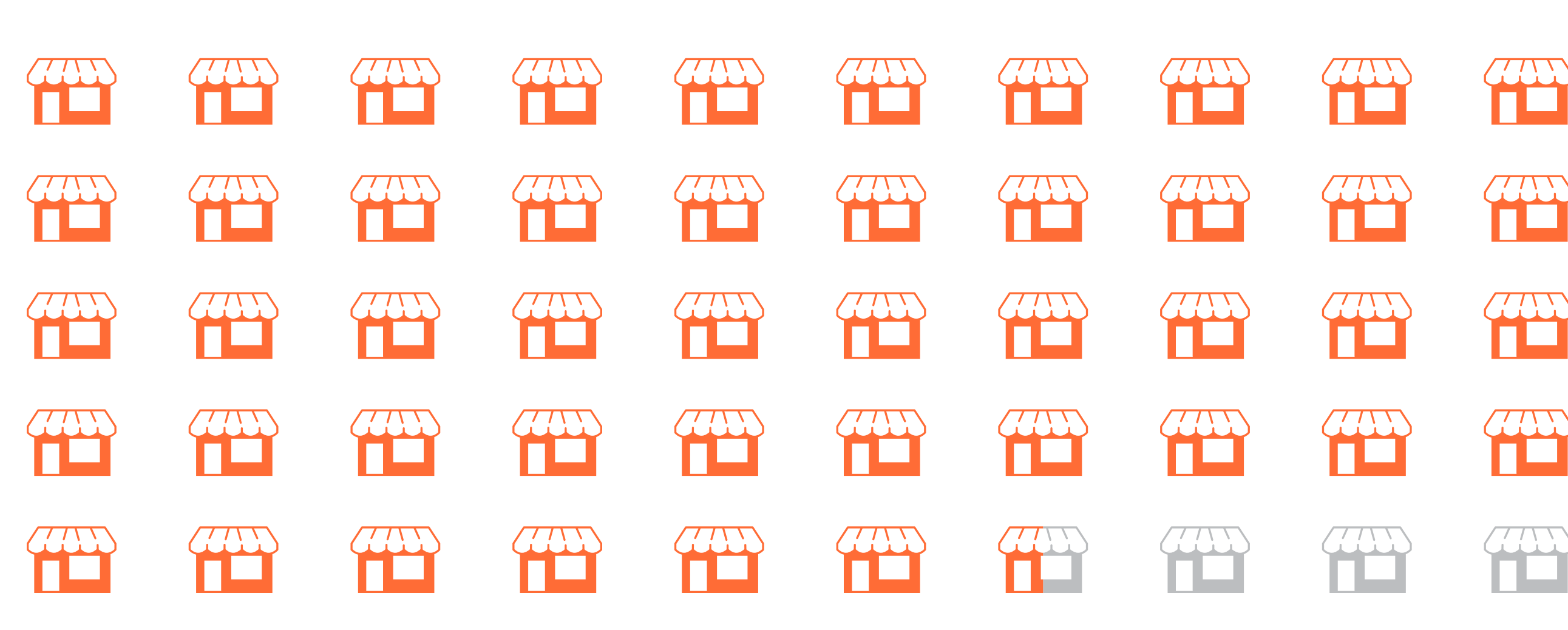
The first opportunity to manage and potentially reduce health insurance cost is at the time a company's benefits plan is being developed.

2 PREVENTATIVE CARE INCENTIVES

There are some simple choices employers can make that have a real impact on employee health – and are often overlooked.



Although 93% of small-business owners say that employee well-being is critical to their bottom line,



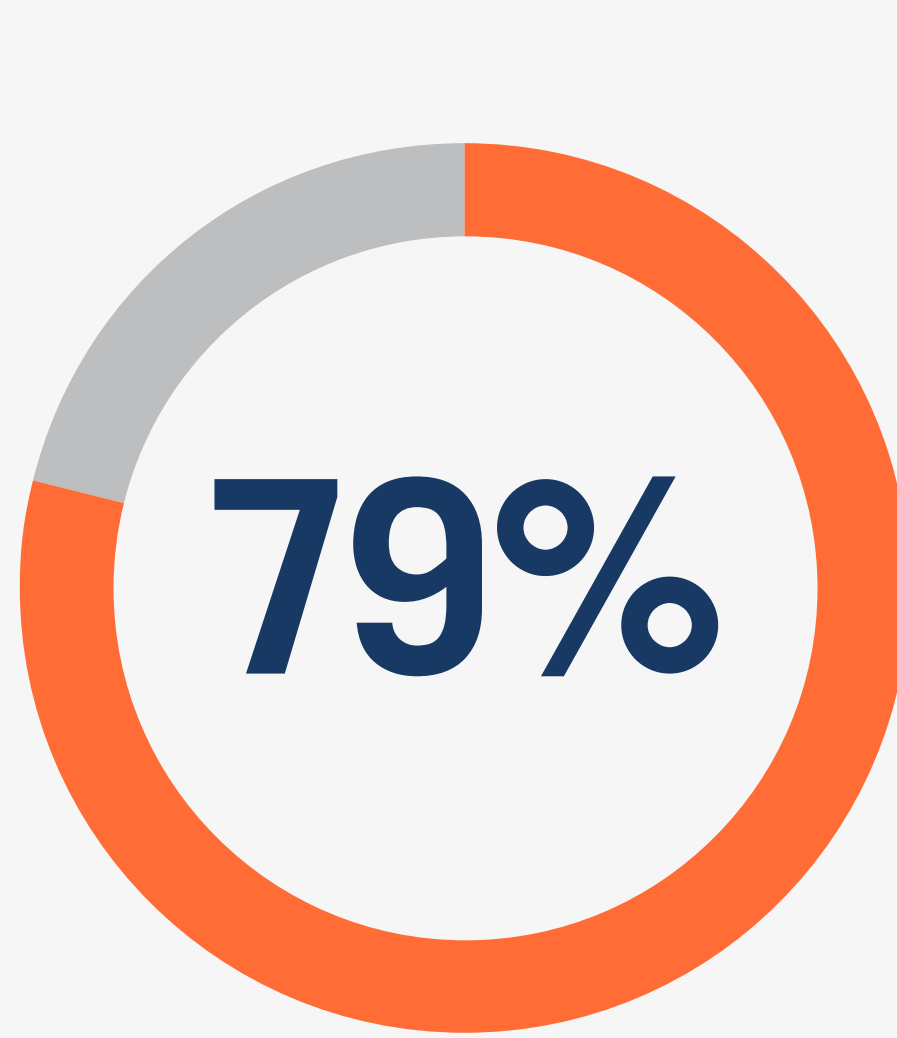
only 22% have a wellness program in place.



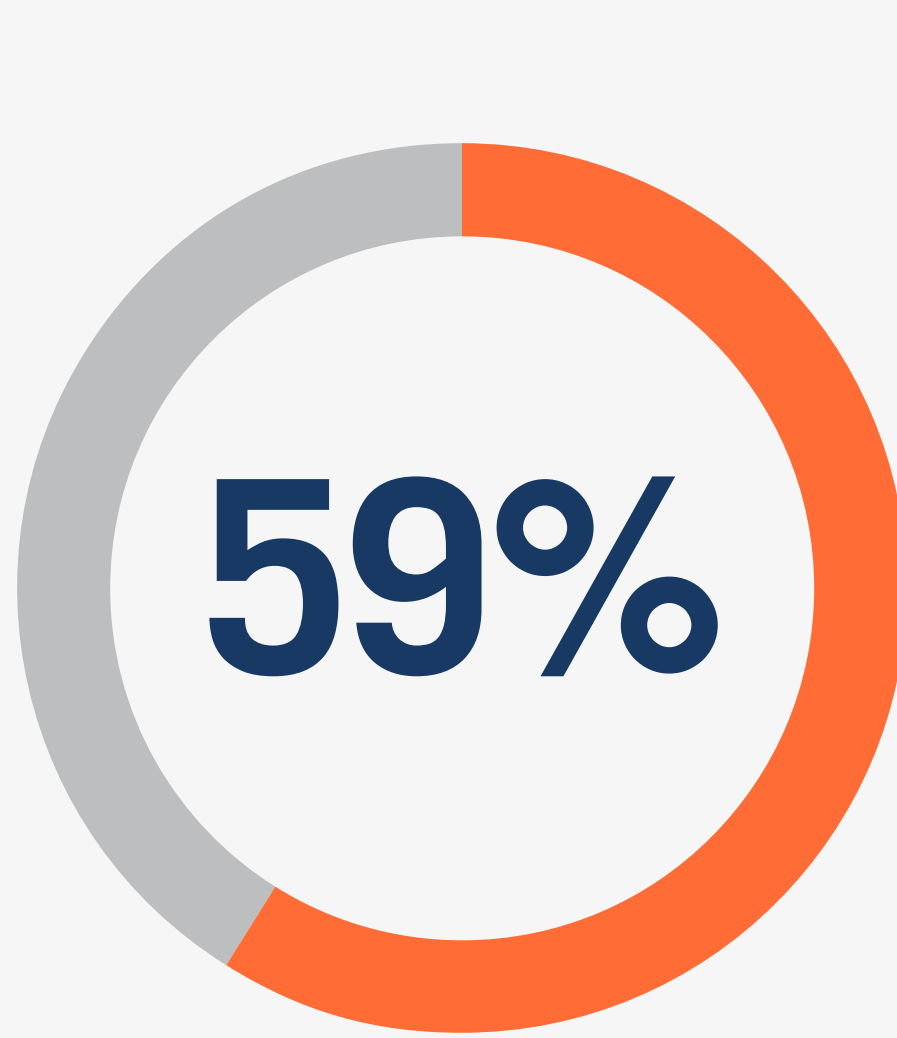
3 COST

Understanding what drives the cost of what your company pays for medical care is the third big opportunity to lower overall costs.

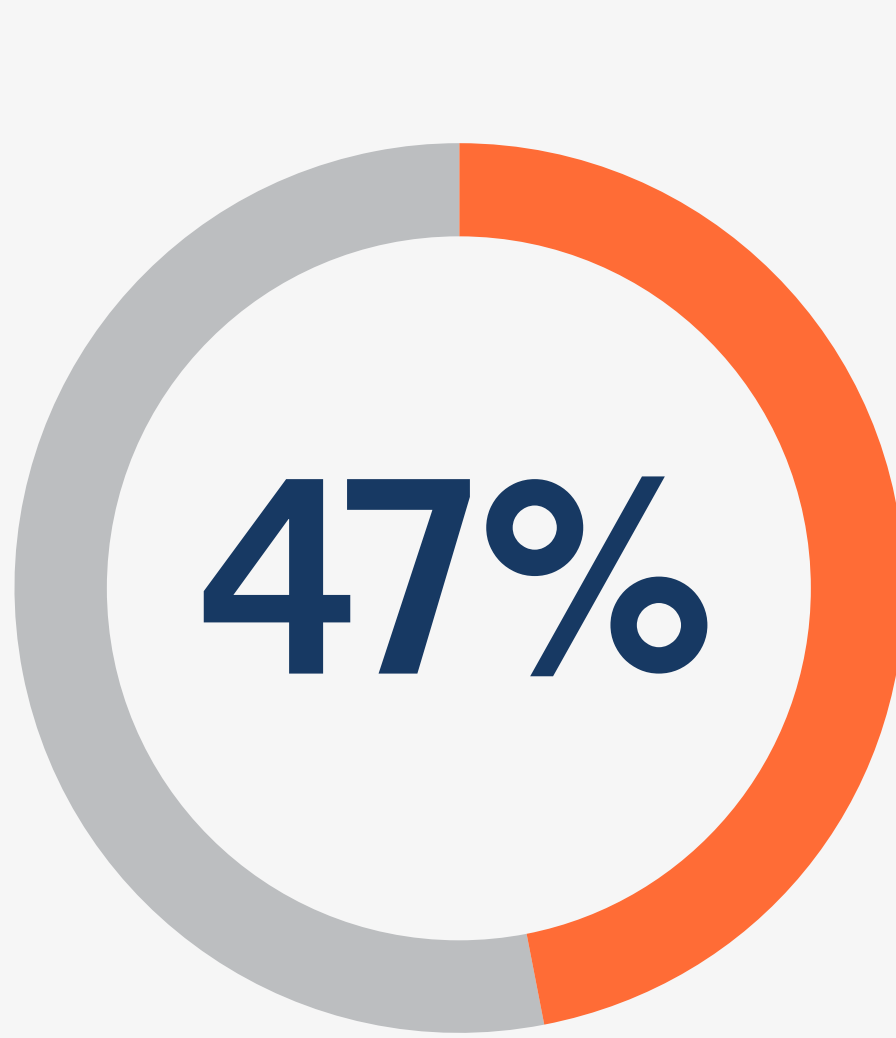
What are business owners **MOST CONCERNED** about when it comes to the cost of providing health insurance?



“The impact on my company's **PROFITABILITY**”



“An increase in premiums making health insurance coverage for my employees **UNAFFORDABLE**”



“The cost limits my ability to award bonuses or give **RAISES**”

WHAT CAN YOU DO?

LEARN HOW BUSINESS OWNERS LIKE YOU ARE ADDRESSING THE RISE IN HEALTH INSURANCE COSTS

www.enterprisebank.com/GetWell