



Risk Reduction & Preventative Healthcare

METHODOLOGY EXAMPLES:

Some actual examples of how our unique methodology has saved employers...

50-EMPLOYEE GROUP

- **1:4.8 hard dollar savings** within 18 months (an additional **1:17** in VOI)
- **1:2 hard dollar savings** after 30 months (an additional **1:6** in VOI)
- **0% premium renewal** for an extended period of 17 months, **1.23% renewal** for an additional year
- **100%** employee participation, 99% spousal participation
- Projected 5-year hard savings **\$180,700**
- Approximate annual employer share of healthcare costs \$800,000

70-EMPLOYEE GROUP

- After a 2-month project, nearly a **1:4 hard dollar savings**, with **284% percentage gain to-date**
- Projected hard dollar savings of \$196,025 after a full year's programming, or **1:7.24 return**, with **623.8% projected annualized return**
- Projected soft dollar savings of \$310,697 after a full year's programming, or **1:11.47 return**, with **1,046.8% projected annualized return**
- Approximate annual total healthcare costs \$690,000

200-EMPLOYEE GROUP

- Immediate **32% hard dollar savings**
- **44% hard dollar savings** after 4 months,
- **0% premium renewal**
- **90%** employee and spouse participation
- Projected **\$99,000 hard savings** after 1 year's programming
- After 1 year's programming, reduction of Threatened and Urgent Healthcare Situations reduced by **100%**
- Projected 5-year hard savings **\$660,000**
- Approximate annual employer share of healthcare costs \$1,500,000

In general, this methodology can deliver an average of **\$10 return** from every **\$1** invested in the risk management project. At the end of the project, clients will be presented with to-date savings and value, as well as potential savings moving forward, calculated a number of ways, based on their current benefit and aggregate healthcare data, as well as all computed metrics and analytics. Latest research suggests that employers invest roughly **10% of healthcare costs**.



**For information including a
Free Customized Risk Reduction outline contact:
Meridian HSN - 1-800-994-1143**