

The background features a solid blue gradient. On the right side, there are three overlapping circles in different shades of blue, creating a modern, abstract design.

BENECON

Insight into Action to Tackle Cost Drivers

July 15, 2026

Engagement Specialist Support

Partnering with you to serve your groups well

Our dedicated Engagement Specialists work alongside the Account Management team to provide focused support to you.



Michele Stipe

IIC, LGIT, PCHIPC, PMHIC, PSHIC, RCHPP, SSHP



Josh Franklin

FGHS, KBP

Benecon Cost Containment

You face real pressure. We help you meet it.

Healthcare cost will continue to accelerate at a pace that outstrips wages, budgets, and traditional benefit strategies —placing increasing pressure on employers.

In response to these realities, Benecon Cost Containment (BCC) will:



Combine stop-loss protection with an integrated, sustainable, data-driven cost containment offering



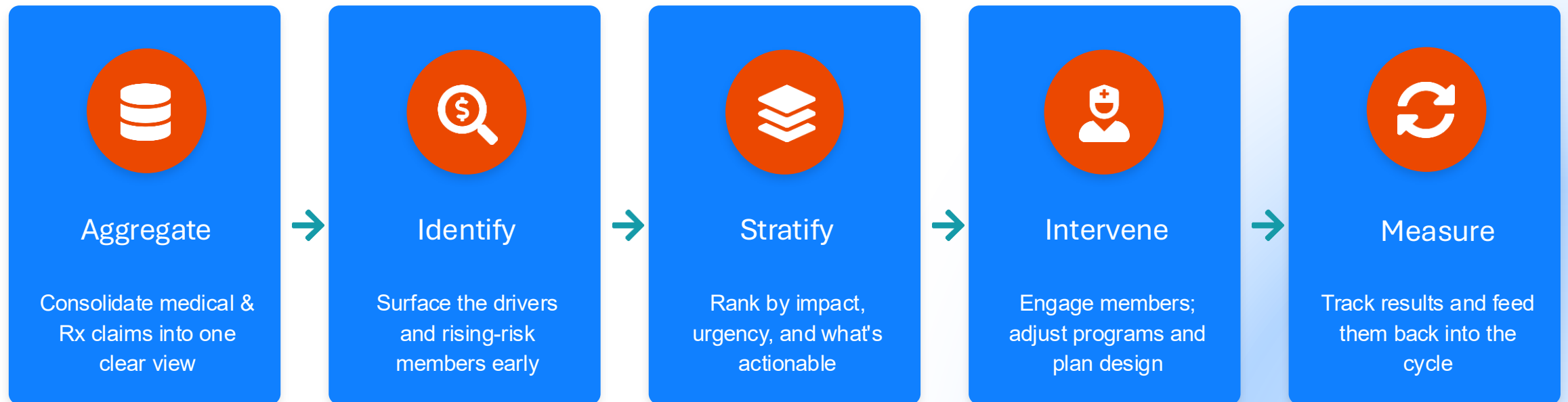
Equip employers and members to make more informed decisions and drive better outcomes



Deliver tools and solutions that create measurable impact throughout the year — not just at renewal

Data Only Matters If It Ends In A Decision

Identifying a cost driver is step one. The value comes from a repeatable path that turns each signal into a clinical or plan-design action – and then measure whether it worked.



This loop is what “year-round” actually means: it never stops at identify.

Helping Members Take the First Step Toward Better Health



The Challenge:

- When employees don't know where or how to start, they often do nothing.

Ways BCC Can Help:

- **Wellness Platform/App** – turning awareness into action by giving employees:
 - Health Risk Assessment
 - Wellness Challenges
 - Online Health & Wellness Education
 - Incentive Tracking Tools
 - Direct Access to Benecon Clinical Services
- **BCC Clinical Services** – providing personalized guidance and support:
 - Nurse Navigation
 - Diabetes Education Program

More Employees Engaging. More Employees Seeing Value.

When Wellness Becomes Accessible, Utilization Follows



The Action:

- **Most active clinical service users** come from employers who regularly engage with their BCC Engagement Specialist.
- Employees incentivized to use the platform/app are **more likely** to contact BCC for support and/or Nurse Navigation.
- The platform/app is not just a wellness tool...it can become a **gateway to care**, meaning the **BCC clinical services**.

We Have a Solution for That

Single outlier Rx
on integrated
PBM

ESRD or NICU
baby costs

Low generic
Rx use

Expensive
J code utilization

Delayed
diagnosis &
inefficient care
navigation

Cost of GLP-1s

Expensive sites
of care

High ER
utilization

Specialty drug
costs

Fraud, waste,
and abuse

International
pharmacy

Access to 340b,
PAP & variable
copay

PCP or mental
health provider
shortages

Pharmacogenetic
testing to optimize
prescribing decisions
and improve drug
efficacy

Expedited
processing of severe
conditions eligible
for SSI compassion
allowance list

A Simple Path to Employee Engagement and Healthier Outcomes



Clarify & Connect

Connect with your dedicated BCC Engagement Specialist to identify your group's biggest opportunities for potential solutions.



Launch with Confidence

Implement and launch the Wellness Platform/App, giving employees an easy way to start engaging in their health.



Promote What Matters

Together, we'll review potential vendor solutions and help your employees understand what's available and why it matters .



See The Results

Continue seeing results as BCC supports your evolving cost containment goals with personalized strategies.

Real Results. Real Lives.



Second Opinion Leads to Spared Quality of Life and Significant Savings

- 52-year-old municipal employee
- Diagnosed at a local center with **Stage 3 colorectal cancer**
- Surgery scheduled within 10 days
- BCS Nurse Navigator recommended a second opinion at a nationally recognized cancer center
- **Second opinion biopsies were negative – NO CANCER**
 - Recalled dye used in initial biopsy produced false positive results

Cost Avoidance

- *Avoided surgery & hospital stay* **\$65k - \$100k**
- *Avoided chemo & radiation* **\$55k - \$110k**
- *Avoided complications and long-term care* **\$10k - \$25k**

Estimated Cost Avoidance = \$150k - \$225k

Knowing When and Where to Turn Matters



- **Fast action** led to a second opinion when time mattered
- **Guidance to the right level of expertise**, not just another appointment
- **Prevention of irreversible treatment** based on a false-positive diagnosis
- ***Impact to your health plan***
 - Prevents high-cost claims before they occur
 - Reduces exposure to unnecessary surgeries & treatments
 - Improves cost predictability in self-funded plans
- ***Impact to your employees***
 - Protects employees from life-altering medical harm
 - Builds trust that benefits are helping
 - Keeps employees healthy and working

“My call to them saved me from an unnecessary surgery, and I cannot thank my nurse navigator enough for guiding me to the resources that I needed at a truly pivotal point in making treatment decisions.”



Dependent Eligibility Audit Delivers Immediate ROI

- A dependent eligibility audit conducted across **13 school districts reviewed 7,808 covered dependents**
- Identified 536 ineligible individuals — **7% of those enrolled**
- A \$90K investment produced approximately **\$2.1 million** in premium-equivalent savings while strengthening plan integrity and reducing future claims

Impact to Your Health Plan

- Lower claims exposure
- Sustainable savings
- Better plan integrity

Impact to Employers

- Benefits go to eligible dependents
- Stronger stewardship of plan dollars
- High ROI

BENECON

Stay Connected

Michele Stipe

Client Engagement Specialist

Email

mstipe@benecon.com

