

Help your clients save on medical spend now with Smart Start



EXCLUSIVE FOR CHUBB BENEFITS CLIENTS

Your clients have options when it comes to healthcare benefits. Benefits All In™ works with employees to identify the most appropriate medical plan solutions inside or outside the employer-sponsored plan. And, in turn, works with employers to help them save on medical spend.

How it works

Smart Start offers an off-cycle way for employers to bring BAI support to employees ahead of Open Enrollment and renewal season.

LAUNCH EARLY AND GET A HEAD START TO HELP IMPACT UPCOMING RENEWALS

- **Simplified stability:** Strengthen your medical plan without making changes to it
- **Empowered employees:** Families receive support sooner
- **Clarity:** Employers receive insights from a monthly member progress report

The power of timing

How implementing Benefits All In™ can help better support:

EMPLOYEES:

- Families receive support sooner with one on one guidance
- Employees engaged early arrive at renewal with a supported team

EMPLOYERS:

- **Hidden savings:** Reveal opportunities to lower costs and reduce stop-loss risks earlier.
- Strengthen your medical plan without changing it
- Families feel cared for, with the right-fit coverage already in place

Chubb Benefits offerings available:



ADVANTAGE
DNA



DISABILITY
INSURANCE



HOSPITAL
CASH



CHUBB GUARANTEED LIFE
WITH LONG TERM CARE



LIFETIME
BENEFIT TERM



CRITICAL ILLNESS
INSURANCE



ACCIDENT
INSURANCE

8.5%

Employer-sponsored healthcare costs are projected to rise by 8.5% this year¹

\$500

On average, BAI has the potential to save employers \$200 - \$500 per employee.

Support your employees with medical plan options more appropriate for their needs

Benefits All In™ works seamlessly with your clients and their employees by:

01

GETTING TO KNOW THE EMPLOYER

We begin with a complimentary Initial Impact Assessment that identifies areas where alternative resources can be used and demonstrates the potential value to the organization.

02

UNDERSTANDING THEIR TEAM'S NEEDS

Our Education Resource Specialists conduct Household Needs Surveys (HNS's) with employees to understand their situations and educate them on their most appropriate options. Employees are given enrollment support and an initial campaign findings report is produced.

03

PROVIDING CUSTOMIZED EDUCATION AND SUPPORT

Using the information from our first two phases, Education Resource Specialists support employees with additional education to understand all their medical coverage options.

IMPACT ON EMPLOYER MEDICAL CLAIMS SPEND

\$5.2M

A healthcare client with 6,800 employees is benefiting from BAI's services and seeing a spend reduction of \$1,106 for each medically enrolled employee.

Offer your clients the opportunity to save today.
Contact your Chubb Benefits representative to get started.

¹ <https://www.shrm.org/topics-tools/news/benefits-compensation/employers-project-big-jump-health-care-costs-2026>

The scenarios described here are offered solely to illustrate the type of situations that may result in savings. These scenarios should not be compared to an actual Benefits Resource Genie™ service. The precise service is subject to the different circumstances surrounding the case. Whether or to what extent a particular savings can be found depends on the facts and circumstances of case, and applicable law.

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