



Who the Heck is Blendable?

For over 10 years, Blendable has been providing customizable, uncomplicated benefit plans that offer great value for employers, and benefits employees actually use.

Our blended benefits are based around one core concept:

Health and dental costs are going to happen, and business owners have no control over the cost of insurance.

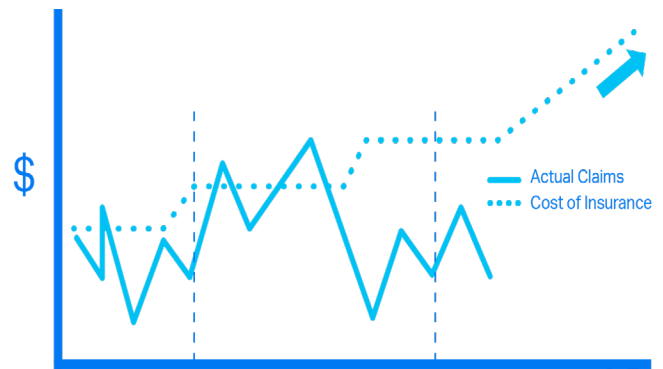
Instead of paying health and dental premiums that will increase every year, the smart thing to do is control your costs while ensuring your plan members are well cared for.

How Insured Health & Dental (Don't) Work

Insurance is designed for low probability, high-cost events. You pay premiums now to guard against events that (hopefully) never happen.

Health and dental costs, on the other hand, are low, predictable, and frequent – they're going to happen.

When health and dental benefits are insured, the insurance company needs to recoup their costs. So, premium costs go up every year (and rarely go down).

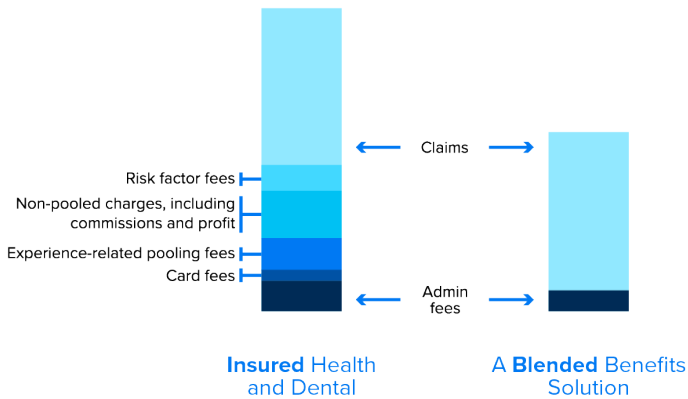


What's the Alternative?

Our blended benefit plans follow a simple formula:

Claims + Admin Fees = Total Cost

It's that simple. Instead of paying for benefits employees don't use, Blendable plan sponsors only pay the cost of actual claims, plus an admin fee.



Blended benefits give you two options to provide health and dental coverage for your plan members:

Enhanced Health Blends (EHB)

Like Extended Health Benefits – only better! Also known as Administrative Services Only (ASO) or self-insurance, our Enhanced Health Blends (EHB) give plan members the coverage they expect, while saving money for plan sponsors year over year.

You set up service limits any way you choose and pay for claims, while we do all the heavy lifting. Plan members claim eligible medical expenses and are reimbursed subject to the limits you set, just like an insured plan.

Health Spending Accounts (HSAs)

Like a bank account for each plan member, HSAs provide the ultimate in flexibility for plan members and cost control for plan sponsors.

You set your budget and contribute funds for each plan member. These funds are tax-deductible for your business.

Plan members use their funds to reimburse eligible medical expenses as they see fit. Dental checkup, massages, prescriptions, it's up to them how they use their benefits!



The Advantages of a Blendable Benefits Plan:

For plan sponsors:

- Cost control – no surprises on renewal
- Low administration fees
- No start-up fees, annual fees, or hidden costs
- Pay only for benefits your team values
- 100% tax deductible contributions

For plan members:

- A simple claims process
- Easy online account access
- Flexibility to choose healthcare that matters to them
- 100% tax free funds

Additional Benefits

We know that health and dental coverage are only part of the complete benefits plan your team expects. Combine your EHB or HSA with well, whatever, to customize your plan to fit your needs and those of your team.

Peace of Mind Benefits

In some cases, insurance really is the right tool for the job. We have insured Peace of Mind Benefits (benefits that protect against catastrophes) to support your team when it matters most:

- Life
- Dependant Life
- Accidental Death & Dismemberment
- Short Term Disability
- Long Term Disability
- Critical Illness
- Dependant Critical Illness



Accessory Benefits

Add value to your plan and boost your plan members' physical and mental health and wellbeing by blending in:

- Group Travel
- Excess Medical
- Employee and Family Assistance Program
- Medical Second Opinion

You deserve flexibility in your benefits and your benefit plan provider. Let's work together!

Phone:

Email:



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