

TOP FIVE

Tips for Offsetting Rising Healthcare Costs

1. **Encourage** employee financial, physical and emotional wellbeing.
2. **Educate** employees on how to best utilize the tools, coverages, and resources you provide.
3. **Integrate** personalized case management, wellbeing incentives and virtual medicine in plan.
4. **Consider** pharmacy strategies focused on steering to generics, biosimilars and location of administering injectables.
5. **Partner** with quality brokers that are creative, knowledgeable, proactive and understand your culture.,