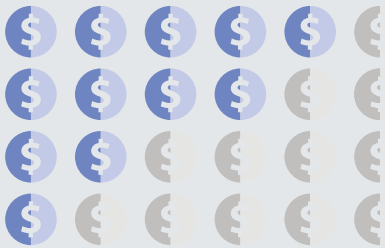


# THE FUTURE OF HEALTHCARE: EVOLUTION TO REVOLUTION

FOR THE FIRST TIME SINCE THE INTRODUCTION OF HEALTH BENEFITS OVER 40 YEARS AGO, THE HEALTHCARE LANDSCAPE IS GOING THROUGH A FUNDAMENTAL TRANSFORMATION. THE CURRENT ENVIRONMENT INCLUDES COMPLEX AND DIVERSE CHALLENGES FROM FIVE GENERATIONS IN THE WORKFORCE, AN AGING POPULATION, RISING COSTS, AND RAPIDLY EVOLVING EXPECTATIONS. THIS ALL POINTS TO A HEALTHCARE ENVIRONMENT THAT IS POISED FOR A MAJOR SHIFT.

## 1 SORRY - THE PUBLIC PROMISE WILL CHANGE

AS THE GOVERNMENT SLOWLY REACTS TO CURRENT TRENDS - THERE IS CONTINUED SHIFT OF COSTS BETWEEN THE PUBLIC SYSTEM AND EMPLOYER-SPONSORED PLANS.



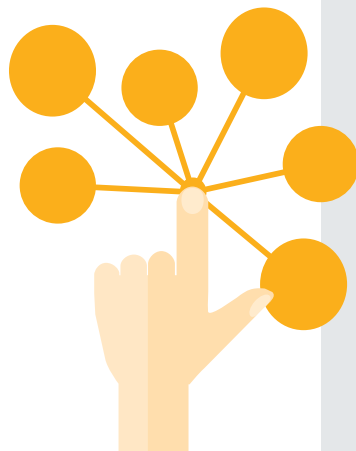
+130%

## 2 IT IS GOING TO HURT

BY 2025 - WE CONSERVATIVELY PREDICT THAT YOUR HEALTHCARE COSTS WILL BE 130% HIGHER THAN THEY ARE TODAY.

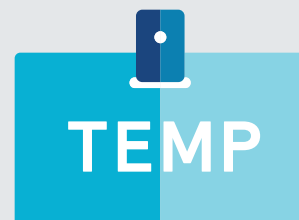
## 3 REDEFINING MEANINGFUL BENEFITS STARTS WITH AN OPEN MIND

DEFINED CONTRIBUTION GROUP BENEFITS WILL BECOME A COMMON, EVEN POPULAR, OPTION IN THE CANADIAN GROUP HEALTHCARE MARKET, ALLOWING MORE CHOICE, LOWER COSTS AND PORTABILITY.



## 4 THE RISE OF THE SUPER-TEMP

TOMORROW'S EMPLOYEE WILL BE A FREE-AGENT, WELL PAID, UNDER CONTRACT, RECEIVE COMMENSURATE PAY (OR MORE) AS THEIR PERMANENT COUNTERPARTS, AND HAVE PERSONALIZED AFFORDABLE HEALTHCARE ON AN EXCHANGE.





## 5 YOUR DANCE PARTNERS TODAY WILL NOT BE THE SAME ONES TOMORROW

EMPLOYERS WILL WORK WITH DOZENS OF SPECIALTY HEALTHCARE PROVIDERS – SUBSTANTIALLY IMPROVING COSTS, EFFICIENCY, HEALTH OUTCOMES, CUSTOMER SERVICE AND MORE.

## 7 GOOGLE-IZE MY BENEFITS – PLEASE!

A TRULY INDIVIDUALIZED BENEFITS PROGRAM WILL TAKE INTO CONSIDERATION HOW YOU LIVE YOUR LIFE – YOUR RISKS FACTORS RELATED TO DEVELOPING AN ILLNESS IN THE FUTURE – WHAT YOU TRULY VALUE IN TERMS OF THE CURRENT BENEFITS PLANS – AND YOUR NEEDS BASED ON WHERE YOU ARE AT IN YOUR LIFE. A TRULY PREDICTIVE APPROACH TO BENEFITS.



## 6 IT IS ALL ABOUT ME

PERSONALIZED MEDICINE – AND SPECIFICALLY ONE APPLICATION, PHARMACOGENETICS – WILL ALLOW EMPLOYEES TO RECEIVE THE RIGHT CARE, THE FIRST TIME, BASED ON THEIR UNIQUE GENETIC MAKE-UP.



## A PRESCRIPTION FOR A HEALTHIER TOMORROW

UNDERSTAND YOUR WORKFORCE – TODAY AND TOMORROW			UNDERSTAND THE EVOLVING VENDOR MARKET
IMMUNIZE YOUR BENEFIT PLAN			LEVERAGE TECHNOLOGY AND INNOVATION
PROACTIVELY MANAGE COST/RISK			PARTNER WELL
REDEFINE THE BENEFIT PROMISE			EMBRACE CHANGE