

# *“A clean house and \$15!”*

I still hate housework,  
but I love Balance.”

Housework • 2 hrs.  
16 points



Work | Life | Nutrition | Fitness

**Balance**  
from Employee Benefits Corporation

Healthy choices are now a rewarding pre-tax experience.

Balance from Employee Benefits Corporation adds a desirable participation-based fitness and nutritional component to almost any organization's group health or wellness plan. Balance offers organizations an affordable, engaging program that will help their employees feel better, live healthier and be more productive.

# What is *Balance*?

## Work | Life | Nutrition | Fitness

Balance offers employers a participation-based program that rewards the achievement of healthy lifestyle goals. With Balance, participants determine their own level and type of involvement. They can choose from hundreds of fitness-related activities and from a wide variety of fresh produce and healthy foods available at local markets. Social tools help participants share their accomplishments with co-workers, family and friends.

We deposit *Balance Offer Rewards* into a new or existing tax-advantaged SimplyHSA, EBC HRA<sup>SM</sup> or BESTflex<sup>SM</sup> Plan, helping participants reduce the cost of their eligible healthcare expenses. Balance doesn't require participant payroll deductions or elections.



Balance is *easy*.

It's pretty simple for employees to begin using Balance to meet Balance Offer Goals. Balance Offer Rewards are deposited automatically into their tax-advantaged account with no employee payroll deductions or elections required. Additionally, most activity and fitness trackers can synchronize the data Balance uses to record participant activity.

Participants enroll during their organization's Open Enrollment Period. The method of enrollment and the disposition of funds at the end of the Plan Year are dependent on the plan design of the tax-advantaged plan in which incentives are deposited (rollover, grace period, etc.).

### SimplyHSA

Participants complete an *Enrollment Form* and submit it to us. As with any HSA, funds deposited in SimplyHSA, including Balance funds, are retained by the employee.



### The EBC HRA<sup>SM</sup>




With a few exceptions, no enrollment procedures are required with Balance and the EBC HRA. Employers are able to fund the EBC HRA as a standard HRA as well as an account to hold Balance funds.

### The BESTflex<sup>SM</sup> Plan

Using our online enrollment tool, employees simply check a few boxes. Employees use our participant account portal, *My Account Assistant*, to enroll in or waive the Health Care FSA online by using a browser from their desktop computer or an app on their mobile device.

## Offer Goals and Offer Rewards

We've made creating *Offers*, *Offer Rewards* and *Offer Goals* very simple:

-  1. Determine the annual **Balance Offer Reward maximum** per eligible employee.
-  2. Choose a **time period** over which to make Balance Offers, monthly, for example.
-  3. Determine the **Balance Offer Goal** and the percent of the annual maximum to use as a Balance Offer Reward.

The first Offer can encourage participants to take time to become familiar with how Balance works and the tools available. The Balance Offer Goal can be an easily attainable number of activity points, say 150, with a Balance Offer Reward of \$10.

Based on participation and engagement models, we help employers understand what they can expect to contribute to Balance Offer Rewards. We work directly with an employer to help create Balance Offers, set Balance Offer Goals and establish Balance Offer Rewards.

Simple reporting helps employers monitor results as their participants accept offers, meet goals and earn rewards.

***“Walk, hula hoop or boogie your way to earning 150 points and \$10.***

Balance rewards us for simply living our lives.”

Walking • 1 hr.  
10 points



Balance is *social*.

The innovative social technologies featured in Balance increase engagement. A news feed lets participants interact with one another and documents their accomplishments, challenges and even displays photos. Along with a leaderboard to encourage competition, a unique point-sharing technology aptly titled “Share the Love” inspires cooperation and camaraderie. Participants can choose to selectively or privately interact with co-workers, family and friends, share their activities and challenges, and more.

Balance offers tools for creating and managing shopping lists. A recipe database allows users to share their favorite recipes. In addition, Balance offers a wealth of information that promotes nutrition and healthy eating.

As expected, Balance’s breakthrough social technologies can be accessed from the desktop or using a mobile device.



Balance is *engaging*.

With Balance, participants choose their own level and type of involvement, such as walking, cycling or purchasing healthy foods. Balance integrates compelling engagement strategies. Even if an employee chooses not to participate in a Balance Offer, Balance keeps them connected using email. Their coworkers, family and friends can keep them involved by “Sharing the Love.”

Participants can choose a Balance Offer from their desktop or mobile device. Balance keeps track of activities used to meet the Balance Offer Goal and sends Balance Offer Rewards data to us for fulfillment. Participants are notified when they complete the Balance Offer, when new Balance Offers become available, and also receive other notifications that keep them engaged. There are over 200 healthy activities participants can complete to earn points towards reaching a Balance Offer’s point-based goal.

# “This is the tasty way to earn \$20!”

Balance rewards our  
healthy choices.”

Fresh Produce  
Score: 100



Balance is *fresh*.



Balance is *online*.

Balance web and mobile technologies also help participants make healthy food choices while grocery shopping. Participants can scan their grocery cart items with a mobile app, compare their choices with healthy alternatives from an extensive database, and earn points towards a Balance Offer's Goal at checkout. Supermarket loyalty cards are used to identify participants and aid in tracking their healthy purchases, including items their spouse and other family members buy with their loyalty cards.

Balance also offers loyalty cardholders weekly options to pay less for healthy food choices at their favorite retailers. There are also cash-back options that help participants make healthy choices at a lower cost.

## My Account Assistant

Participants use their account portal, *My Account Assistant*, to access all the tools and information that support their Balance experience. They simply choose a menu item to access Balance tools; no additional log-in credentials are required.

Important information to help participants benefit most from Balance and their tax-advantaged plan is available to download from *My Account Assistant*, and from our website, [www.ebcflex.com](http://www.ebcflex.com). Links to download mobile tools are also available.

## Key Points

- Engaging for participants, simple for employers
- Works with SimplyHSA, The EBC HRA and The BESTflex Plan
- Hundreds of activity options to meet goals
- Balance uses web and mobile apps
- Easy reporting helps monitor participants' progress

**Employee  
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