

ExecSelect Plan

Cost-effective, tax-advantaged health and wellness plan for select employees

EXECUTIVE PHYSICALS

A growing number of companies today are offering Executive Physicals to key employees as part of their health & wellness benefits package to improve recruitment and retention efforts. These comprehensive exams go well beyond the standard annual physical exam that is covered by health insurance plans and aim to identify health problems well before symptoms occur.



THE BENEFITS

1

Executive physicals often include a comprehensive battery of tests, including stress tests, and screenings for various conditions like heart disease and cancer. Early detection can lead to better treatment outcomes.

2

Growing Adoption: By 2021, 67% of companies were already offering executive physicals to senior executives, and the number continues to rise.

3

Improved recruitment and retention: Offering executive physicals can enhance a company's appeal to potential employees and improve employee retention.

4

Reduced key person risk: Identifying health risks for key employees early can help companies mitigate the risk of sudden absences or departures.

5

Retention & Satisfaction: 82% of executive benefits decision-makers consider these programs strategically important to company success, with 61% citing retention as a top factor in shaping benefits decisions.

Executive Physicals are offered by a variety of providers, including large hospitals, regional health systems, and concierge medical practices. Below is a list of well-established providers:

- **Elitra Health:** Combines cutting edge, world class preventive screenings with follow up concierge care.
- **Cleveland Clinic Executive Health:** Combines world-class medical, wellness and preventative services.
- **Mayo Clinic Executive Health:** Offers a comprehensive, holistic preventive health evaluation.
- **Emory Healthcare:** Provides executive physicals and health exams through its Executive Health Center.
- **Northwestern University:** Offers an executive health program that includes 24/7 concierge medical care.
- **Johns Hopkins:** Focuses on nutrition, exercise and cardiovascular health.

THE EXECSELECT PLAN

Protecting top talent is a smart business move, and prioritizing executive health is a key part of that strategy. High-level professionals often struggle to find time for their well-being, which is where executive physicals come in. Designed with busy schedules in mind, these comprehensive annual exams focus on prevention while promoting long-term health, wellness, and productivity.

Executive physicals go far beyond a standard annual check-up. They include extensive blood work, vision and hearing assessments, and screenings for heart disease, cancer, osteoporosis, and other chronic conditions. Some may also involve advanced imaging like CT scans of the heart or full body imaging. After the exam, expert counseling provides guidance on further testing or treatment recommendations.

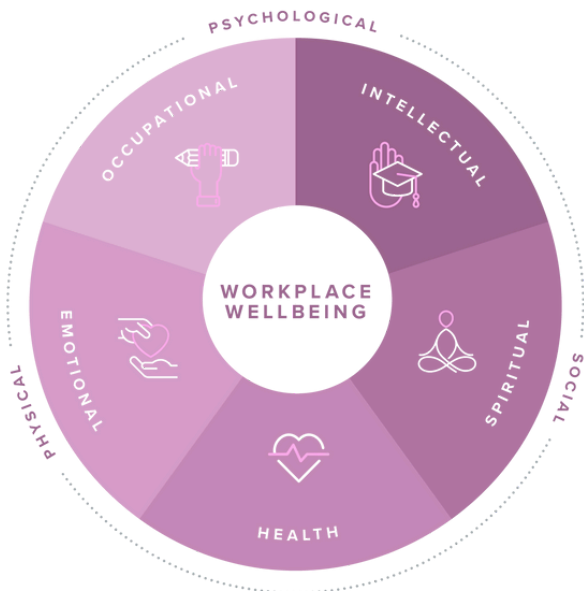
Our ExecSelect supplemental health insurance plan grants employee members the flexibility to undergo Executive Physicals at any facility they prefer. ExecSelect reimburses the cost of these physicals, which can average between \$3,000 to \$6,000, for both the employee member and their spouse or partner. Claims are processed swiftly and effortlessly through the member portal or can be conveniently charged to the ExecSelect Debit Card with advanced notice.

The ExecSelect Plan also provides coverage for deductibles, co-insurance, co-pays and a broad spectrum of out-of-pocket medical expenses* that are limited or excluded by most primary healthcare plans, making follow-up testing or treatment accessible and affordable. Additionally, ExecSelect imposes no restrictions on pre-existing conditions.

* Some limitations and exclusions may apply. Refer to our policy or plan representative for more information.



WELLNESS & LONGEVITY PROGRAMS



Wellness and Longevity Programs qualify as eligible covered expenses under the **ExecSelect Plan***. Designed specifically for corporate executives, these tailored programs aim to promote longer, healthier, and more fulfilling lives by addressing key aspects of well-being, including physical, mental, and emotional health. They have demonstrated success in optimizing overall health, extending healthspan, and potentially enhancing workspan.

These initiatives often incorporate personalized health assessments, preventive care, and lifestyle coaching to proactively manage age-related health concerns and improve quality of life.

By integrating executive health physicals and longevity programs into employee benefits, companies can foster a supportive workplace culture that prioritizes well-being. This not only enhances employee satisfaction, engagement, and retention but also reinforces a sense of value and support, ultimately contributing to improved productivity and overall well-being.