



## How it works:

### Set a Fixed Budget

Choose how much you want to allocate per employee (e.g., HK\$3,000/year).

### MixCare Administers the Plan

We handle clinic access, digital claims, and employee support.

### You Only Pay for Usage

No more upfront premiums. We charge based on actual claims + admin fee.

## Why SMEs Are Switching to Self-Funded Outpatient Plans

Traditional group insurance plans are **inflexible and overpriced** for SMEs. You're paying high premiums, but most of your team isn't even using their benefits. With MixCare, **you take back control**.

### Trusted by leading organisations:



CHUBB



## What is MixCare's Self-Funded Outpatient Service?

A **fully-managed** outpatient program that:

**Guarantees 15% lower cost than traditional group outpatient insurance**

**Includes claims processing, admin support, and employee access**

**Offers preventive care tools, engagement incentives, and real-time usage analytics**

**Covers the same network and non-network clinics**

*You only pay for what your team actually uses*



### MixCare Health

Optimize Your Employee Benefits Coverage at No Extra Cost

**Guarantee Cut Down Benefit Costs at least 15% – Without Cutting Care**

A **smarter** outpatient solution for **SMEs** under 200 staff



**MIXCARE HEALTH**

# Value-Added Features for SMEs



**Flexible Spending Control**  
Set visit limits, clinic categories, and caps to stay within budget.



**Preventive Engagement**  
Gamified steps, calorie tracking, and AI nudges reduce over-claiming.



**HR Dashboard with Alerts**  
See who's over-claiming, underutilizing, or at risk of burnout — and act.



**Employee Marketplace**  
Offer valuable perks like dental, vaccinations, and health screenings – all paid from the same pool.



**Built-in AI Support**  
Our Smart AI advise employees and employer on how to make smarter choices, reducing misuse.

**Learn More and  
Get a Proposal?**



# Why MixCare Is Built for SMEs

Designed for Teams Under 200 Staff  
We built this for growing companies in:

## Tech & Startups

Younger teams, looking for flexibility and wellness

## Media & Agencies

Fast-paced, creative workforce with high burnout risk

## Retail

Multiple branches, need for consistent employee perks

## F&B

High turnover, cost-sensitive, fast-moving teams

# Example Use-Cases

## Start-Up

See how this Hong Kong startup **saved 18%** on employee benefits, **without reducing value**.

They offered **smarter, more flexible benefits** their team actually used.

**Read the full case study now**

## Explore What 85 Companies Are Doing to Rethink Employee Benefits

Our latest report reveals how **leading employers in Hong Kong** are moving beyond traditional group insurance — and what HR teams are planning next.

**Download the Report: The Future of Employee Benefits**

## Let's talk about how you can:

- **Cut costs** without reducing coverage
- Offer **personalized, modern** benefits
- Keep your HR team **in control**

Email us at [alex.wong@mixcarehealth.com](mailto:alex.wong@mixcarehealth.com)  
Book a call : [Click Here](#)  
Learn more at [www.mixcarehealth.com](http://www.mixcarehealth.com)

# Comparison: Traditional Group Insurance VS Mixcare

	Traditional Group Insurance	Mixcare
Primary Care		
Panel Doctor	Yes	Yes
Non-Panel Doctor (Pay & Claim)	Yes	Yes
Preventative Health Service		
Health Checkup	Yes	Yes
Dental	Yes	Yes
Other Preventative Services <small>Eg. Mental, fitness, diet, beauty (2000+ SKU)</small>	No	Yes
Rewards & Gamification	No	Yes
Claims Analysis		
Frequency	Once per year	Live Dashboard
Payment Model		
By Utilisation	No	Yes
By Fixed Fee	Premium	Depends on plan
Min. Annual Budget per Employee		
Annual Budget per Employee	\$2000+	No limit