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Better Technology for a Better Benefits Experience

PlanSource is a technology company devoted to creating the best benefits experience available.

But we believe what we do goes well beyond technology.

Helping people get the coverage they need is immensely important. Benefits give people peace of mind, access to invaluable health care and can even save them from financial ruin. It’s a responsibility we take seriously. That’s why we are honored to partner with thousands of organizations on comprehensive benefits programs and services that help millions of employees and their families when they need it most.
Who is PlanSource?

PlanSource was founded in 2008 by technology veterans whose roots stretch back to the late 1990s and the dawn of cloud computing. Our CEO Dayne Williams was driven by a singular vision to modernize how companies manage benefits and the way employees gain access to valuable coverage.

Today, PlanSource provides a cloud-based solution for benefits technology that is affordable, intuitive and highly configurable to support any benefits strategy. Combined with a range of complementary benefit services, PlanSource is an employer’s single and complete source for benefits engagement and administration.

Better Technology for a Better Benefits Experience

Benefits administration technology is the center of our universe, and we offer a range of services that ensure you get the most out of your technology. Thousands of employers use PlanSource to provide millions of employees and their families with the best benefits experience available.
What Sets PlanSource Apart?

Deep Benefits Expertise
We approach benefits with laser-like focus, drawing on years of experience stretching back to the late 1990s to deliver the best technology experience possible.

Complementary Benefit Services
Our portfolio of technology-enabled benefit services perfectly complements our software, saving HR teams’ valuable time so they can focus on more strategic initiatives.

Engaged Account Teams and High Customer Satisfaction
With low turnover and high employee engagement, PlanSource keeps customers happy, and they have honored us with an industry-leading Net Promoter Score.

APIs and Integrations
With APIs, integrations and connections with more than 700 insurance carriers and HCM providers, PlanSource keeps your data accurate and synchronized with all your partners.

Information Security
PlanSource is a proven, SSAE18 SOC 2 Type 2 audited, GDPR compliant technology platform built around ISO 27001 standards. We are committed to the stability of our system and safety of your data.

Strong Carrier Partnerships
Through PlanSource Boost, our carrier partner program, we’re modernizing the customer experience with real-time API integrations, simplified billing, an optimized employee shopping experience and preferred pricing.

LEARN MORE AT PLANSOURCE.COM/WHATWEDO
Benefits Software
The Center of the PlanSource Universe
Benefits Software

Our core focus, and how we provide value in a complex market

Benefits are an important part of life. And given the complexities of the health care system, it is important to approach benefits with laser-like focus. That is where we can provide the greatest value in an increasingly complex market. It’s why employers, brokers and carriers use the PlanSource platform to automate processes, engage employees, ensure compliance and keep an accurate record of benefits partners and transactions.
The Invaluable Value of Better Benefits Administration

With everything PlanSource brings to the table, all you’ll need is an appetite for success

» Automate Processes

Eliminate manual processes and reduce errors by managing benefits online with sophisticated yet intuitive cloud-based benefits technology.

» Engage Employees

Provide employees with an easy-to-use, mobile-friendly, educational experience for benefits shopping, with tools that help them make the right decisions.

» Ensure Compliance

Automate ACA measurement and the creation and distribution of IRS Forms 1094-C and 1095-C, and manage COBRA eligibility and enrollment.

» Keep Accurate

Stay connected and in sync with third-party systems, including insurance carriers, HCM, payroll and TPAs as employee information is added or changed.

LEARN MORE AT PLANSOURCE.COM/BENADMIN
An Unparalleled Benefits Experience
With you every step of the way

With a clean, intuitive and mobile-friendly experience for employees and HR Teams, groundbreaking API integrations and strong partnerships with leading carriers, we’ve got benefits covered from start to finish. PlanSource is dedicated to giving you the best experience possible for benefits shopping, enrollment, billing, compliance and ongoing administration.

LEARN MORE AT PLANSOURCE.COM/BENADMIN
Covering Benefits from Start to Finish

**Shopping**
- Intuitive, Mobile-Friendly Employee Experience
- Plan Recommendations and Decision Support
- Personalized Educational Tools and Content

**Enrollment**
- Employee Communication
- Eligibility Management
- Automated Transmission of Elections to Carriers

**Billing**
- Consolidated Self-Billing
- Invoice Reconciliation
- Billing Reconciliation and Payment Services

**Compliance**
- ACA Measurement and Reporting
- COBRA Enrollment and Administration
- Documents for Proof of Eligibility

**Administration**
- New Hire and Life Event Management
- Open Enrollment Configuration and Management
- Analytics and Reporting
A Mobile-Friendly Benefits Experience for Employees and HR Teams

*On your couch, at your desk or on the go*

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**Let employees roam free!**

Not everyone has access to a laptop or desktop computer. And not everyone can enroll in benefits while at work. The PlanSource system uses responsive design, which means that employees can enroll in benefits on any device, whether it is on a laptop, tablet or phone. There is no app to download; the site will simply adapt and look great on any size screen.

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**Give HR teams flexibility!**

One of our biggest focus areas the last 18 months has been redesigning the HR experience. Months of research and mountains of data informed the new design. And it is much more than a pretty face. We built it to allow HR teams to quickly and efficiently take care of jobs they do most often, wherever they are.
Untethered and free to roam, employees can now shop for and enroll in benefits using a tablet on their sofa or on a mobile phone in the subway just as easily as they can using a laptop at their desk.

The HR experience is intuitive, practical and extremely flexible. This allows HR teams to take care of tasks such as approving life events, sending out benefits communications or viewing OE stats - all while waiting in line at Starbucks.

A Mobile-Friendly Benefits Experience

Welcome John,

Do You Need to Update Your Benefits?

Click below if you've had a qualifying life event, such as getting married or an addition to the family.

Update My Benefits

Or you can review your current benefits.

Your To-Do List

3 of 3 Complete

All Caught Up!

- Hide your 3 completed tasks
- Register for Pacific Sun-Member
- Dental to access your Dental claims
- and ID cards

Complete your application for Pacific Sun-benefits

Life Event

Event: Birth
Event Date: 03/01/2020
Plan Year: 01/01/2020 to 12/31/2020

Employee Notes:
Need additional coverage for Child

CREATE DOCUMENT REQUEST

Voluntary Life
Original Volume $10,000

New Volume 150,000

Effective Date 11/20/2020

Requires Evidence of Insurability for volumes greater than the Guarantee Issue of $100,000

Approve Reject

LEARN MORE AT PLANSOURCE.COM/MOBILE
A Friendly Employee Experience
Because benefits are important

Insurance products are complex and can be confusing, and the enrollment process has historically been complicated affair. Employees shouldn’t have to be benefits experts, and in the modern workplace, they have precious little time to spare.

That is why we have created an intuitive and easy-to-use shopping experience that is similar to other online interactions. Personalized content and intelligent plan recommendations are woven right into the experience, so employees understand the benefits that are offered to them and make the right choices based on their unique needs.

Mobile Friendly
Provide a mobile-friendly shopping experience - employees can enroll on their phone, tablet or laptop for a seamless experience.

Communications
Send targeted communications to specific employee groups based on seniority, location, department and numerous other factors.

Life Event Changes
Automatically enforce your rules for life events as your employees get married, grow their families, or lose other coverage throughout the year.
Providing Employees with the Easiest Path to the Right Benefits

**Benefits Shopping**
Employees are guided through the enrollment process so they can shop for benefits the same consumer-friendly way they shop for other products online.

**Educational Content**
Personalize the experience by adding videos, documents, tools and messages that vary based on demographics, location, family status and other factors.

**Plan Recommendations**
Help your employees understand their “best match” plans based on their preferences, industry statistics and their expected usage (doctor visits, prescriptions, etc.).

LEARN MORE AT PLANSOURCE.COM/EMPLOYEES
Decisions Matter

Because what they don’t know can hurt them

When employees lack knowledge about benefits, they often end up underinsured or buy coverage they don’t need. PlanSource helps consumers understand the benefits that are offered to them.

**Personalized Recommendations**

Throughout the shopping experience, employees are given guidance and recommendations for all types of benefits. We help employees understand which plan is the best match, how much coverage they should have and even how much they should contribute to a savings account like an HSA or FSA.

---

### PlanSource does the math so consumers don’t have to.

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Cost per pay period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna HDHP $5000 Deductible</td>
<td>$57.58</td>
</tr>
<tr>
<td>Open Access Value $1500</td>
<td>$75.00</td>
</tr>
<tr>
<td>HDHP Select 70 - $10,000 Deductible</td>
<td>$51.92</td>
</tr>
</tbody>
</table>

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LEARN MORE AT PLANSOURCE.COM/DECISIONSUPPORT
Drive Better Financial Outcomes with ALEX

PlanSource has teamed up with Jellyvision to bring ALEX, a financial decisions platform, into the PlanSource experience to help customers and their employees save money on premiums, save for retirement and reduce their healthcare costs.

ALEX uses a precise blend of subject matter expertise, behavioral science, and plain English to provide personalized guidance to each employee. Then, ALEX’s recommendations sync seamlessly to PlanSource during enrollment to guide their elections—helping them save money and get more out of their health, retirement, and voluntary benefits.

In 2018, ALEX helped employees save $1.5 billion in their HSA, FSA and 401(k)’s.

LEARN MORE AT PLANSOURCE.COM/JELLYVISION

$1.5 Billion

Saved by employees using ALEX in 2018
An Admin-Free Administrative Experience

So you can spend time on what matters

It is costly and complex for employers to manage their benefits programs and ensure compliance. Companies need technology to facilitate employee education and communication, manage eligibility, automate enrollment, manage carrier billing and adhere to ACA requirements. PlanSource provides HR teams with one technology platform to efficiently manage all aspects of their benefits programs.

Our newly redesigned HR experience puts all the benefits information you need in one spot!
With Features that Matter for HR Teams

**ACA Compliance**
Whatever the ACA turns into, you will still need to follow its rules and requirements. We worry about staying compliant so you can worry less.

**Cost Calculations**
Calculate employee and employer contributions to premiums and automatically transmit deductions to your payroll system for accurate processing.

**Eligibility Management**
Configure benefits for complex organizational structures and employee groups, including business rules for waiting periods, coverages, age restrictions and EOI.

**Billing Reconciliation**
Generate consolidated self-bills and reconcile carrier-provided bills based on carrier-specific rules for billing and middle-of-the-month changes.

**Customizable Reporting**
Leverage a suite of built-in best practice reports or create custom reports that can be generated automatically to meet your needs.

**Document Management**
Manage the process of gathering documentation from end to end with sophisticated tools to review, approve and upload employee documents.

LEARN MORE AT PLANSOURCE.COM/EMPLOYERS
Business Rule Enforcement and Automation

Put the most complex benefits programs on autopilot

- **Workforce Populations**
  Define your company’s employee groups where rules vary

- **CostContributions**
  Designate employee and employer contributions to benefits premiums

- **Automated Enrollment**
  Enroll employees in company-sponsored benefits automatically

- **Automated Cancellations**
  Set up rules to cancel benefits automatically

- **Contingent Benefits**
  Automate dependencies such as spouse life amounts

- **EOI Processing**
  Approve, decline or auto-expire pending Evidence of Insurability requests
A Better Solution for Document Management

‘Cause those documents sure aren’t going to manage themselves!

Every company has unique rules for benefits documentation: what documents are required, who needs to supply them, when they are needed and in what form. Whatever your rules are, PlanSource can help you manage the process of gathering required documentation during initial benefits enrollment, open enrollment or life events.

**Let’s take a look at how documenting an adoption life event works:**

**Step 1: Notification**
After an employee creates an adoption life event and adds her adopted child to her benefits, she’ll be notified that she needs to upload an adoption certificate.

**Step 2: Document Upload**
When it’s convenient, she can upload the certificate to the system as a PDF, or take a picture on her mobile phone, and add it directly into PlanSource.

**Step 3: HR Task List**
The request goes to the HR team, who has a queue of employees who have submitted documentation for review and approval. PlanSource can hold all elections in a pending status until the approvals are complete.

**Step 4: HR Review & Support**
HR can see the details of the request, review the attached adoption certificate and approve. The employee will receive an email confirmation letting her know that her documentation was received and approved.

LEARN MORE AT PLANSOURCE.COM/DOCUMENTATION
Communicate Like a Pro

*Get the word out during open enrollment and all year round*

To help your employees make informed benefits choices, clear and concise communication is vital. PlanSource makes the job of communicating easy with email, text, educational tools and in-system messaging.

» Create unlimited campaigns
» Specify your target audience
» Test, schedule and track your communications

We know employees are barraged with emails and that many important messages get missed. That is why our tool allows HR teams to combine email and texts to expand the reach and effectiveness of their messaging.

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A Complete Solution for the Affordable Care Act

PlanSource turns ACA frowns upside down

The Affordable Care Act was one of the largest and most far-reaching pieces of legislation in modern times. While its future is uncertain, it seems safe to say that it will be around (in some form) for years to come. And as long as it is the law of the land, its many requirements must be followed.

Easier said than done, right?

If you have the ACA compliance blues, PlanSource can cheer you up. Our complete ACA solution keeps you compliant every step of the way, from measurement to reporting and filing.

A seamless part of benefits administration, PlanSource:

- **Imports**
  - hours from payroll

- **Measures**
  - employees for eligibility

- **Notifies**
  - administrator of eligibility changes

- **Generates**
  - forms 1094-C and 1095-C

- **Prints and Mails**
  - forms to employees

- **Transmits**
  - forms to the IRS

LEARN MORE AT PLANSOURCE.COM/ACA
PlanSource offers a full suite of configurable reports – from employee and dependent census reports to enrollment roster and change reports – that help HR professionals oversee their benefits programs.

Some of our most popular reports include:

- Benefit Changes
- Dependent Enrollment
- Employee Census
- Employee Enrollment
- Confirmation Statements
- Employee New Hires
- Employee Terminations
- Evidence of Insurability
- Incomplete Enrollment
- Life Events
- Overage Dependents
- Payroll Deduction
PlanSource Analytics

New analytical tools to give you new insights

New for 2020, PlanSource Analytics is a groundbreaking new tool that HR executives and PlanSource partners can use to optimize business decisions and benchmark themselves against their peers. With on-demand dashboards, you can see trends in benefit participation, average costs, enrollment statistics and many more insights never before possible.

The analytics dashboards use data from across the entire PlanSource system. We have nearly 100 million employee and dependent benefit elections in our system for our active customers and we are putting that data to good use! We bring you meaningful insights from the data - not just about your data, but how you compare to other companies that use PlanSource.

LEARN MORE AT PLANSOURCE.COM/ANALYTICSDEMO
Data Exchange

Building better connections

An important part of the employee benefits process is connecting your benefits data to insurance carriers, payroll providers and other third-party administrators. We have a lot of experience with data exchange, or EDI, as some call it. In fact, we integrate with more than 700 different systems and have 15,000+ live data connections! Some of these are still traditional file-based connections, but we are moving as much as we can to APIs, which deliver data in near real-time. It can be pretty complex, but we make sure the process is as smooth as a game show host’s voice.

The Rise of APIs

In a nutshell, an API, or Application Programming Interface, is an effective way for two systems to communicate with each other. APIs help our clients and partners quickly and efficiently connect with and work within the PlanSource universe.

These include APIs for:

- Employee demographics
- Beneficiaries and dependents
- Benefits plans and rates
- Evidence of Insurability
- Payroll deductions

During the implementation process, you’ll see the status of each integration with your partners with our data exchange dashboard.

LEARN MORE AT PLANSOURCE.COM/DATAEXCHANGE
Guided Renewals: Your Benefits GPS

Putting power in the hands of HR teams

The benefits renewal process, like the migration of monarch butterflies, happens on an annual basis and the process can sometimes feel like a journey of thousands of miles. However, unlike the far-flying monarchs, HR teams do not have an internal compass to guide them. But they do have PlanSource!

Our Guided Renewal Tool builds on years of research and uses smart defaults, artificial intelligence and data-driven metrics to drastically simplify the renewal process. We are still there to help as needed, but the automated workflow empowers HR teams to take flight and gracefully manage the renewal process on their own.
Benefit Services
Software + Services =
A Better Benefits Experience
Benefit Services

A simple equation for benefits success

At PlanSource, we believe that the best way to build a better benefits experience is by combining best-in-class software with a range of technology-enabled benefit services. This simple equation provides brokers and employers with a complete solution that can help busy HR departments work more efficiently and focus on strategic initiatives rather than tedious tactics.

PlanSource Benefit Services provide help where it is needed the most. Human Resources teams are typically understaffed and overworked relative to their role and impact to a company. To assist with this burden, our services provide relief by performing value-added tasks that are easily overlooked when the time and resources of the team are at a premium.
Many Ways to Get the Services You Need

Because one size does not fit all!

Engage PlanSource Benefit Services in Two Ways

<table>
<thead>
<tr>
<th>Benefits Software</th>
<th>PlanSource Plus</th>
<th>PlanSource Premium</th>
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<tbody>
<tr>
<td>• Benefits shopping with decision support</td>
<td>Included</td>
<td>Included</td>
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<tr>
<td>• ACA measurement and reporting</td>
<td>Included</td>
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<tr>
<td>• Unlimited data exchange with carriers</td>
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<tr>
<th>Benefits Administration</th>
<th>PlanSource Plus</th>
<th>PlanSource Premium</th>
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<tr>
<td>• Benefits configuration and maintenance</td>
<td>Managed by Customer</td>
<td>Outsourced to PlanSource</td>
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<tr>
<td>• New hire, life event, work status and EOI processing</td>
<td>Managed by Customer</td>
<td>Outsourced to PlanSource</td>
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<tr>
<td>• Data exchange operations, discrepancies and auditing</td>
<td>Managed by Customer</td>
<td>Outsourced to PlanSource</td>
</tr>
<tr>
<td>• Eligibility management and resolution</td>
<td>Managed by Customer</td>
<td>Outsourced to PlanSource</td>
</tr>
<tr>
<td>• QMCSO processing (add-on)</td>
<td>Managed by Customer</td>
<td>Outsourced to PlanSource</td>
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<tr>
<th>Employee Contact Center</th>
<th>PlanSource Plus</th>
<th>PlanSource Premium</th>
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<tr>
<td>Add-On</td>
<td>Managed by Customer</td>
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<tr>
<th>Billing Reconciliation and Payment Services</th>
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<td>Add-On</td>
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<td>Outsourced to PlanSource</td>
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<th>COBRA Administration</th>
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<td>Managed by Customer</td>
<td>Outsourced to PlanSource</td>
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<tr>
<th>HSA/FSA/HRA Administration</th>
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<th>PlanSource Premium</th>
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<td>Add-On</td>
<td>Managed by Customer</td>
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<tr>
<th>Dependent Eligibility Verification (one-time or ongoing)</th>
<th>PlanSource Plus</th>
<th>PlanSource Premium</th>
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<td>Add-On</td>
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<tr>
<th>Leave of Absence or Retiree Billing</th>
<th>PlanSource Plus</th>
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<tr>
<th>Custom Employee Communications</th>
<th>PlanSource Plus</th>
<th>PlanSource Premium</th>
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<tbody>
<tr>
<td>Add-On</td>
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<td>Outsourced to PlanSource</td>
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LEARN MORE AT PLANSOURCE.COM/SERVICES
Premium Benefits Outsourcing

Don’t call HR, call PlanSource

With Premium Benefits Outsourcing, PlanSource is an extension of your HR team. We administer all aspects of your benefits program - from new hire and life-event processing to integrations with your insurance carriers and payroll systems. Outsourcing allows you to control costs, minimize risk and focus on your business while we focus on managing your employee benefits and procedures.

What Services are Included with Premium Benefits Outsourcing?

- Benefits Configuration and Maintenance
- New Hire, Life Event and EOI Processing
- Data Exchange Operations, Auditing and Reconciliation
- Eligibility Management and Urgent Coverage Resolution
- Billing Reconciliation and Payment Services
- COBRA Administration
- Branded Employee Contact Center
- Open Enrollment Configuration and Management
- A range of other services!
Employee Contact Center

We’re here to help

Let’s face it - navigating the health care system is complex, with multiple parties involved, so it’s no surprise that employees need help. That’s why we believe that one of the most important things we do at PlanSource is provide an employee contact center.

We don’t just educate and help employees get enrolled in the right plans, which is important, but we also advocate for employees throughout the year, helping them with claims issues and questions about their coverage.

How Can the Employee Contact Center Help?

<table>
<thead>
<tr>
<th>Login Assistance</th>
<th>“How do I?” Question</th>
<th>Benefits Help</th>
</tr>
</thead>
<tbody>
<tr>
<td>Passwords get lost and security questions are forgotten – but fear not, we’re here to help. In fact, it’s one of the most common questions we get.</td>
<td>Your enrollment system is intuitive and easy to use, but that doesn’t mean help isn’t needed sometimes. We’re happy to help when you need it.</td>
<td>Whether help is needed to select, understand or correctly use the products that have already been selected, we have a staff of experts waiting on call.</td>
</tr>
</tbody>
</table>

Contact Center

- **Hours**
  - 8 am to 11 pm ET
  - Monday - Friday

- **Locations**
  - Grand Rapids, Michigan
  - Salt Lake City, Utah
  - Orlando, Florida

- **At a Glance**
  - 100% of inbound and outbound calls are recorded
  - English and Spanish-speaking representatives
  - Translation services offered for 180+ languages
  - Licensed agents available
  - Custom branding and toll-free numbers available

How Employees Get in Touch

- **By phone**
- **By chat**
Billing Reconciliation and Payment Service

Don’t worry, we got this

Reconciling and paying carrier bills is a tedious and time-consuming process. Our Billing Reconciliation and Payment Service takes care of it from end to end, giving you more time to focus on higher-value activities.

Why Billing Reconciliation and Payment Service?

Save Time
Let someone else sync up the bills to ensure correct payments

Reduce Stress
Stop tedious comparisons between enrollment and carrier records

Minimize Risk
Ensure premium payments are made and discrepancies are resolved

1. Gather Bills
PlanSource receives bills from your carriers.

2. Audit and Reconcile Bills
PlanSource audits and reconciles list bills and prepares self-reported bills using enrollment data.

3. Generate and Consolidate Invoices
PlanSource generates a monthly consolidated invoice listing the totals for each carrier. The invoice and supporting documents are uploaded to a secure FTP site.

4. Pay Carriers (optional service)
You submit the grand total to PlanSource, and we remit premiums directly to carriers.

LEARN MORE AT PLANSOURCE.COM/BILLING
Reduce Risk
PlanSource assumes liability and indemnifies employers who use the service

Stay Focused
We manage the process from end to end, so you can stay focused on your business

Ensure Compliance
Our experts manage all of the compliance requirements on your behalf

COBRA Administration
Providing continuity of benefits doesn’t have to be painful

We can handle the full cycle of COBRA administration responsibilities so you don’t have to worry about staying compliant or being subject to penalties. We audit participants for accuracy using employee data from the PlanSource system and assume premium collection, monthly remittance, eligibility management and issue resolution with the carriers on your behalf.

Send Notices
Generate notices based on qualifying events

Process Payment
Process elections and payments from beneficiaries

Reinstate Coverage
Add COBRA coverage and manage the eligibility timeline

Bill Enrollees
Bill enrollees and provide reporting and auditing

Answer Questions
Address participant questions with our contact center

Manage OE
Handle open enrollment and all future notice requirements

LEARN MORE AT PLANSOURCE.COM/COBRA
HSA/FSA/HRA Administration

Tax-advantaged health spending account administration with lots of benefits

Benefit accounts - also known as Consumer-Directed Healthcare (CDH) accounts - allow pre-tax money to be set aside for eligible expenses that might not be fully covered under traditional health plans.

PlanSource offers fully managed tax-advantaged benefit accounts, including Health Saving Accounts (HSAs), Flexible Spending Accounts (FSAs) and Health Reimbursement Accounts (HRAs) that add value to your benefits program and reduce your payroll tax obligations.

What’s Included in the Service?

- **Online Reimbursement**
  Request reimbursement and provide receipts

- **Online Account Management**
  View account balance and transaction history

- **Mobile App**
  Manage accounts and submit reimbursement requests

- **Contact Center Assistance**
  Get answers to questions about reimbursements, card status, etc.

- **Benefit MasterCards**
  Use one MasterCard for all benefit accounts

- **Dependent MasterCards**
  Request additional cards for eligible dependents

- **Educational Tools**
  Calculate tax savings and access list of eligible expenses

- **Online FSA/HSA Store**
  Purchase items at a discounted price with FSA and HSA dollars

What are the benefits of the service?

- **Increased Control**
  With money that belongs to them, employees have more control over their healthcare

- **Competitive Benefits**
  Employers can attract all-star talent by offering compelling benefits with flexible options

- **Payroll Tax Savings**
  With higher pre-tax employee contributions, employers pay less in payroll taxes

LEARN MORE AT PLANSOURCE.COM/BENEFITACCOUNTS
Dependent Eligibility Audits

Verifying dependents decreases benefits costs and improves compliance

Dependent Eligibility Audits are a best practice in employee benefits. By ensuring that only eligible participants are receiving coverage, you can save money and stay compliant. If you’re self-funded, you can eliminate stop-loss exposure and ERISA violations if applicable and SOX issues (if you’re a public company). The monetary savings can be significant, with an average of 6% of covered dependents deemed ineligible for continued coverage.

» Save Money
Reduce medical premiums for fully-insured plans and claims costs for self-insured plans

» Improve Compliance
Improve compliance with your Summary Plan Descriptions (SPDs), HR policies and rules

» Minimize Risk
Reduce stop-loss exposure and litigation risk related to ERISA, Sarbanes-Oxley and other regulations

What is the typical process?

4 Weeks Planning and Implementation
PlanSource works with you to develop an audit plan and comprehensive communications strategy.

11 Weeks Live Audit Period
Employees submit documentation to validate dependent relationships. PlanSource manages the verification process for you.

2 Weeks Post-Audit Work and Clean Up
PlanSource handles the appeals process and updates enrollments, removing dependents who can’t be verified on your behalf.

LEARN MORE AT PLANSOURCE.COM/DEPENDENTAUDIT
Custom Employee Communications

Get the word out!

PlanSource gives you everything you need for communicating with your employees about benefits. With a team of communication experts, PlanSource will help you create a strategy that is tailored to the needs of your various employee groups. When employees have a better understanding of the benefits you offer them, they have a stronger connection with your company. Leave it to PlanSource to conquer your specific challenges to ensure stellar communications that bring the right information at the right time to the right people.

How We Can Help

- Benefits Websites
- Benefits Guides
- Customs Videos
- Posters and Postcards
- New Hire Packets
- Online and Printed Total Compensation Statements
- Printing and Fulfillment
PlanSource Boost

Revolutionizing the Customer Experience
PlanSource Boost

A groundbreaking partner program created to modernize the customer experience

The benefits industry is broken. Manual, time-consuming processes bog down HR teams and cause discrepancies, timing issues and administrative burdens. Employees are often confused by their benefits choices; they expect benefits shopping to be as intuitive as any other online experience but are all-too-frequently disappointed.

We aim to fix this with PlanSource Boost. We are partnering with leading insurance carriers to breathe new life into the benefits industry with real-time API integrations, an engaging employee shopping experience and time-saving services.

The Basics of Boost

Modern API integrations that provide a real-time customer experience

Employee shopping experience that’s optimized to drive engagement

Simplified self-billing that eliminates the need to reconcile carrier bills

Preferred pricing when customers offer one or more Boost products

LEARN MORE AT PLANSOURCE.COM/BOOST
Meet Our Boost Partners

The backbone of the Boost program and the vital ingredients in the recipe for benefits success

See ya later, complicated credit programs and time-sapping billing reconciliation!

Preferred pricing
There are a lot of technology credit programs out there, but they tend to be very difficult to predict and manage. With PlanSource Boost, it’s all about simplicity. Customers choose at least one qualified Boost product line and receive preferred pricing for a modern and intuitive benefits shopping experience.

Simplified self-billing
The insurance billing process is an extremely time-consuming task, with organizations spending up to one week each month working through premium discrepancies with carriers. With PlanSource Boost, your self-bill will be automatically created within the system. You pay PlanSource and we’ll pay carriers on your behalf.
One of the most difficult aspects for HR teams setting up and managing benefits is integrating data from their systems with carrier systems. In some cases, data is only updated once a week using batch files, which can cause timing issues and leave employees without coverage.

PlanSource and Boost partners are streamlining integrations by developing APIs that will drastically simplify processes within four areas: configuration, enrollment, Evidence of Insurability and member portal access.

Modern API Integrations

Boost provides real-time connections for a real-time world

One of the most difficult aspects for HR teams setting up and managing benefits is integrating data from their systems with carrier systems. In some cases, data is only updated once a week using batch files, which can cause timing issues and leave employees without coverage.

PlanSource and Boost partners are streamlining integrations by developing APIs that will drastically simplify processes within four areas: configuration, enrollment, Evidence of Insurability and member portal access.

**Configuration API**

Automates the setup and renewal process by automatically syncing benefit plans, features and rates. This reduces setup time and eliminates errors.

**Enrollment API**

Real-time API for enrollment transactions, which eliminates batch EDI files, discrepancies and related timing issues.

**Member Portal API**

Employees will be able to seamlessly access carrier provider directories and member portals from within the benefits shopping experience.

**Evidence of Insurability API**

Employees can seamlessly complete EOI questionnaires within the benefits shopping experience and decisions are automatically updated in PlanSource.
Evidence of Insurability Integration and Automation

Streamline a time-consuming process; boost engagement and participation

Managing Evidence of Insurability is a laborious, yet extremely important task. If not done in a timely and meticulous manner, employees risk thinking they have certain coverage levels when in fact they do not. HR teams historically have spent hours managing the process, which often involved paper forms, fax machines and stamps (remember those?). With PlanSource, those days are over.

» Streamlined for employees

• Employees can complete the entire process of enrolling and filling out required EOI forms all within the benefits shopping experience
• At checkout, employees answer EOI questions online, which increases completion rates
• EOI forms are quick to submit and quick to get approved by the carrier

» Automated for HR teams

• The EOI decision from the carrier is transmitted to PlanSource automatically, triggering notifications to HR and the employee
• EOI decisions are automatically updated with status, amounts and effective dates
• HR teams have full visibility and can monitor and audit the entire EOI process

Our Featured EOI Partners

LEARN MORE AT PLANSOURCE.COM/EOI
Boost Engagement with Optimized Employee Benefits Shopping

An intuitive, tailored experience increases employees’ understanding of their benefits

Even though benefits represent a major expense for most families, employees spend little time enrolling. In fact we’ve found that employees spend on average only 18 minutes shopping for their benefits.

With PlanSource Boost, our consumer marketing experts optimize the shopping experience to create the best environment for employees to enroll in their benefits. Knowing that time is of the essence, we include educational materials, tips and best practices from Boost partners right into the shopping experience.
Customer Experience

A Better Benefits Experience is Top of Mind For All of Us
Product Releases

*Focused on building the best*

We’re constantly investing in improving our products and services to ensure you have the best benefits experience possible. Innovations in technology can come from far and wide, and we base our product enhancements on feedback we’ve received from our customers and partners, advances in technology and the direction we see benefits administration going.

We design and launch major software releases four times a year plus we make smaller updates as needed to meet regulatory deadlines and provide timely enhancements to our customers. Communication is important and we always keep our customers in the loop about what is coming down the PlanSource product pike through in-product updates, emails and release webinars.

### 2020 Releases

**Nebula**
March 12, 2020

**Perseus**
June 11, 2020

**Cosmos**
September 10, 2020

**Sirius**
December 10, 2020

[LEARN MORE AT PLANSOURCE.COM/RELEASE](#)
Data Security and Business Continuity

Protecting and securing your data from a world that is not always friendly

Our clients and partners entrust us with sensitive benefits and health care data. We safeguard this information in every possible way, with procedures in place for data protection, standards for people and processes, audited security measures for all related equipment and facilities, and use of well-proven software security mechanisms.

Business Continuity

We have designed our technology infrastructure to minimize the effects of natural disasters and have business continuity plans in place to ensure that our solutions continue to operate and your data is safe.

- Salt Lake City Tier III Data Center is kept in a warm state
- All Data Center facilities are equipped with redundant power grids, redundant generators, UPSs and redundant telecommunication trunk
- Primary Data Center located in Orlando, Florida in a Tier III Data Center
- Disaster Recovery located in Salt Lake City, Utah in a Tier III Data Center
- Data Replication between Data Centers ensures both data centers have the same data
- Recovery time objective of 48 hours
- Recovery point objective of 4 hours (or less)
- Redundant support centers in Orlando, Florida and Salt Lake City, Utah
- Established and tested Disaster Recovery and Business Continuity Plans

ISO 27001
Certified

SSAE18 SOC 2 Type 2
Audited

HIPAA, GDPR, CCPA
Compliant

SANS Top 20
Common Security Controls

LEARN MORE AT PLANSOURCE.COM/SECURITY
The Path to a Successful Implementation

Software deployments are hard work — not only is there a new tool to learn and use, but harmony must be established between how a company used to get things done before and how they will get things done going forward. The key to rolling out software is to staff the right team, choose the right approach and follow the right methodology.

PlanSource Implementation Methodology

Planning and Onboarding
Once your final benefit and plan decisions are made, PlanSource sales will submit your information to onboarding for review. An implementation team is then assigned.

Requirements Gathering
A Project Manager will lead a kick-off call where we will review the project methodology and timeline. We will also document your unique business requirements and rules in this phase.

Benefits Configuration
Once all requirements are understood, the Configuration Specialist configures the system. During this time the system must pass the PlanSource internal QA process.

Audit and Testing
In this phase, you will have the opportunity to review the configured system. You will also be given access to navigate and test the system using test employee data.

Go Live
After system sign-off, the implementation team will import employee data and existing coverages (if applicable), conduct training for the HR team, and transition you to our support team.

Bridging the Gap
Being a complex process, data exchange sometimes takes longer than the software implementation. But worry not! We bridge the gap with our Carrier Connect service, in which we manually send any changes made in the system to the carrier until full automation is ready. Once the connection is made, you can send data to insurance carriers at any frequency: hourly, daily, weekly - whatever makes sense for you!
A Typical Implementation

Truth be told, no software implementation is typical! That said, our “typical” takes between six and eighteen weeks depending on the services selected.

PlanSource Plus Sample Timeline
Typical Duration of 6-10 weeks

Week 0
Planning & Onboarding
Benefits Administration Software
Gather Requirements | Configure | Audit and Test

Week 2
Benefits Data Exchange
Carriers | 3rd Party Administrators | Payroll
Carrier Connect
Bridge the gap between launch and full automation

Week 4
Employee Contact Center
COBRA Administration
HSA/PSA/HRA Administration
Billing Reconciliation and Payment
Employee Communications

Week 6

Week 8

Week 10
Go Live

Week X

PlanSource Premium Sample Timeline
Typical Duration of 14-18 weeks

Week 0
Planning & Onboarding
Benefits Administration Software
Gather Requirements | Configure | Audit and Test

Week 2
Benefits Data Exchange
Carriers | 3rd Party Administrators | Payroll
Carrier Connect
Bridge the gap between launch and full automation

Week 4
Employee Contact Center
COBRA Administration
HSA/PSA/HRA Administration
Billing Reconciliation and Payment
Employee Communications

Week 6

Week 8

Week 10
Go Live

Week 12

Week 14

Week X

LEARN MORE AT PLANSOURCE.COM/IMPLEMENTATION
PlanSource University

Get the most out of your technology investment

Take control of your learning! PlanSource University is here to support your learning needs with a self-paced virtual experience that puts you in the driver’s seat. Training content starts with the basics (think PlanSource Fundamentals 101) and grows in complexity based upon your specific training needs and goals.

Courses
Browse a full catalog of PlanSource courses to find just what you need.Courses include videos and articles on dozens of relevant topics.

Library
Peruse our collection of short, self-paced lessons that cover individual topics or tasks you want to tackle right away.

Webinars
Bolster your knowledge from the comfort of your home, office or even a park bench. Select from a previously recorded webinar or sign-up for a live session at a date and time convenient for you!

GuideMe On-Demand Learning
GuideMe features on-demand training and self-paced walkthroughs for HR and broker administrators built directly into the PlanSource experience. GuideMe appears as a constant, unobtrusive widget in the PlanSource system, acting as a tutor for benefits administrators.

LEARN MORE AT PLANSOURCE.COM/TRAINING
Welcome to the Community!

We are happy to introduce PlanSource Community, a collaborative and empowering learning environment that is driven and sustained by PlanSource users. PlanSource Community is seamlessly integrated with PlanSource University and provides users with a virtual place to share best practices, submit ideas and strengthen their knowledge of PlanSource products and services by learning from fellow PlanSource users and subject matter experts.

PlanSource Community offers the familiar functionality we’ve all come to expect from social media, including the ability to post content, like posts and set up polls to learn other users’ thoughts on specific topics.
PlanSource is a portfolio company of Vista Equity Partners, a U.S.-based investment firm that exclusively invests in enterprise software, data, and technology-enabled organizations led by world-class management teams. With more than 60 companies across their global portfolio, in aggregate Vista represents one of the largest enterprise software companies in the world.
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