



**Everybody Benefits with an Optimized
Employee Enrollment Experience**
Company and Employees • Broker • Insurance Carriers

Human Resources and Technology Converging

Managing Today



Looking to the Future



Purpose of Providing Superior Benefit Technology

Why partner to provide benefit technology to clients?



High Quality User Interface

- A quality employee shopping experience leads to high participation, a well-educated staff, and better purchasing decisions by employees
- Increased participation in HDHP and HSA plans, 401(k), FSA, supplemental life and disability, and voluntary options



Voluntary/Ancillary Benefit Leverage

- Additional PEPM (per employee per month) financial support from carriers for benefit administration technology



Improved Consumerism

- Improved shopping experience leads to better understanding of medical plan options and consumerism principles
- Increased HSA participation leads to better long-term medical trend



Benefits Compliance

- Including ACA compliance (if relevant going forward)

Who Wins With a Great Employee Shopping Experience?



Employee

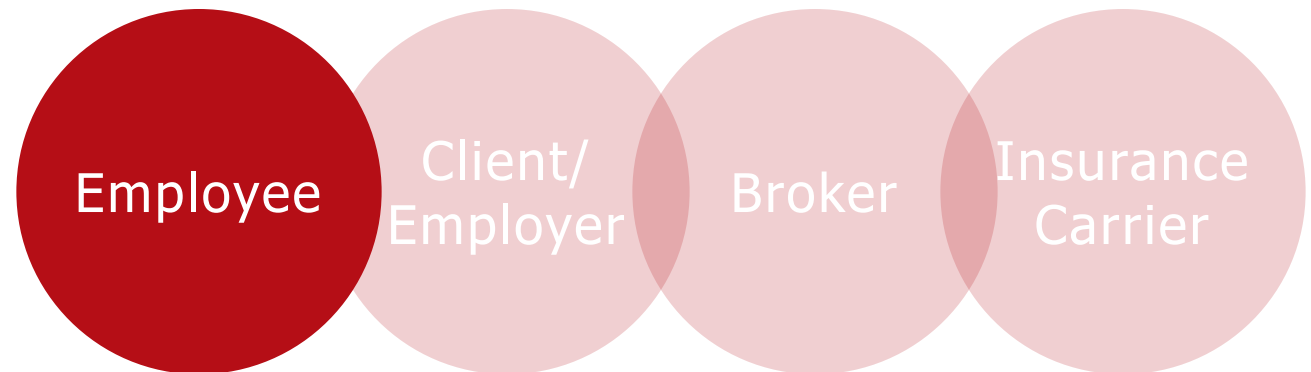
Client/
Employer

Broker

Insurance
Carrier

A modern and engaging benefits shopping and enrollment experience is a win/win for everyone. Insurance carriers benefit from better selection conditions, brokers see higher participation rates, employers see higher employee satisfaction, and employees get better access to plans which are right for them.

Who Wins?



Employees are most satisfied with their benefits package (and job) when they

- Understand their options and how to use their benefits
- Understand the value of their coverage provided and feel protected
- Have tools at their disposal to easily access and use their coverage

Just like any consumer product, buyers are becoming more and more comfortable making their choices online.

The best online shopping experiences will provide:

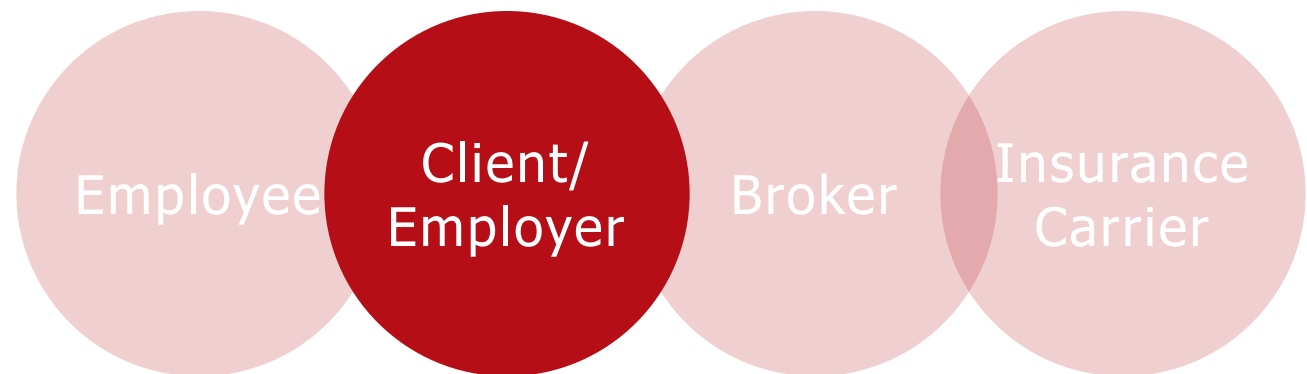
- Appealing interface
- Consumer friendly comparison tools
- Easy to understand payment options
- Shopping cart review capabilities

Shopping for employee benefits should be no different.

How valuable do employees find mobile friendly user experience?

- A. Not very important to employees
- B. Valuable but not necessary
- C. Very important to employees

Who Wins?



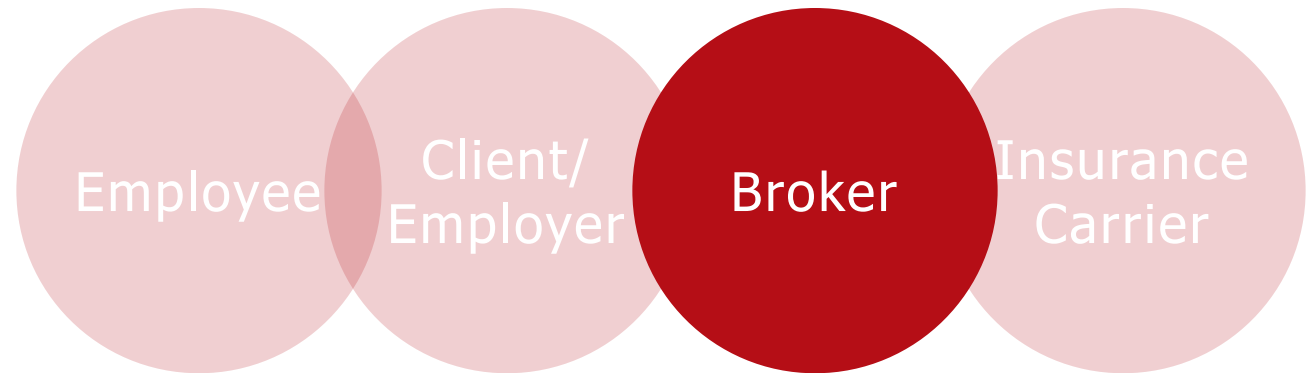
- What do employers want out of offering a benefits package?
 - Obviously, to attract and retain talented people and do so at a reasonable cost
- Employers using quality shopping experiences are finding
 - Better migration from older, more traditional medical plans (HMO/PPO) to high deductible health plans with HSA
 - Generally, insurers are seeing better cost controls over time when populations have more self-responsibility for paying healthcare costs—CONSUMERISM

Employers are seeing better participation in the valuable ancillary and voluntary coverage options.

What do you see as a typical migration percentage when introducing an HSA option to an employee population?

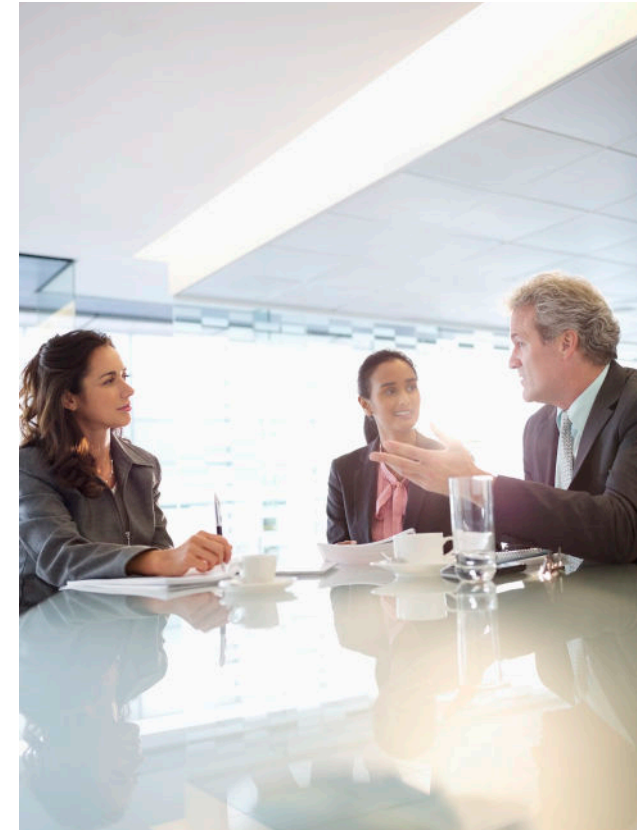
- A. Less than 5%
- B. 5% to 15%
- C. 15% to 30%
- D. Greater than 30%

Who Wins?

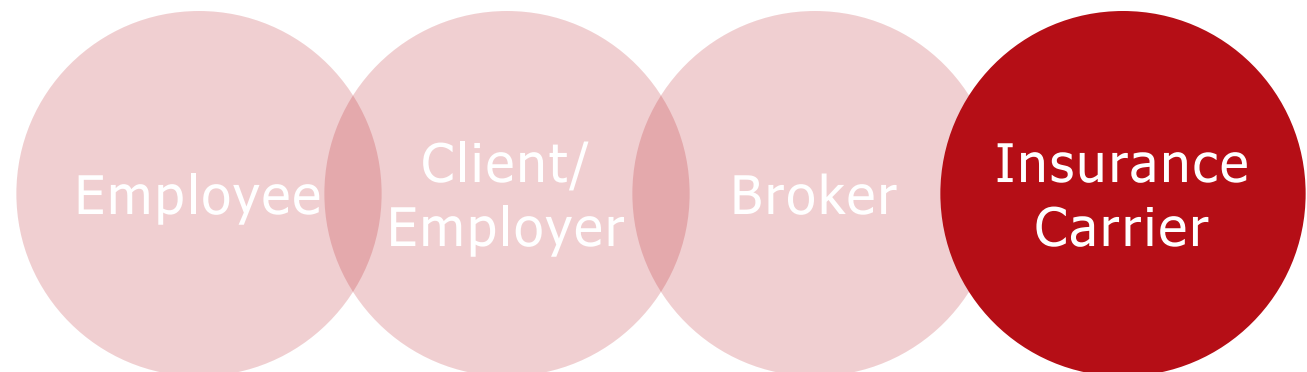


Brokers who are able to place benefit options to their clients in an engaging employee experience are seeing the following results.

- Increased participation results in commission producing products
 - Disability
 - Dental
 - Voluntary life
 - Critical illness/accident
- Flexibility to add products to be made available to employees
 - System limitations often restrict the number of insurance lines a broker can place with a client
- Higher volumes of business with ancillary carriers
 - More underwriting leverage
 - Greater bonus incentives



Who Wins?

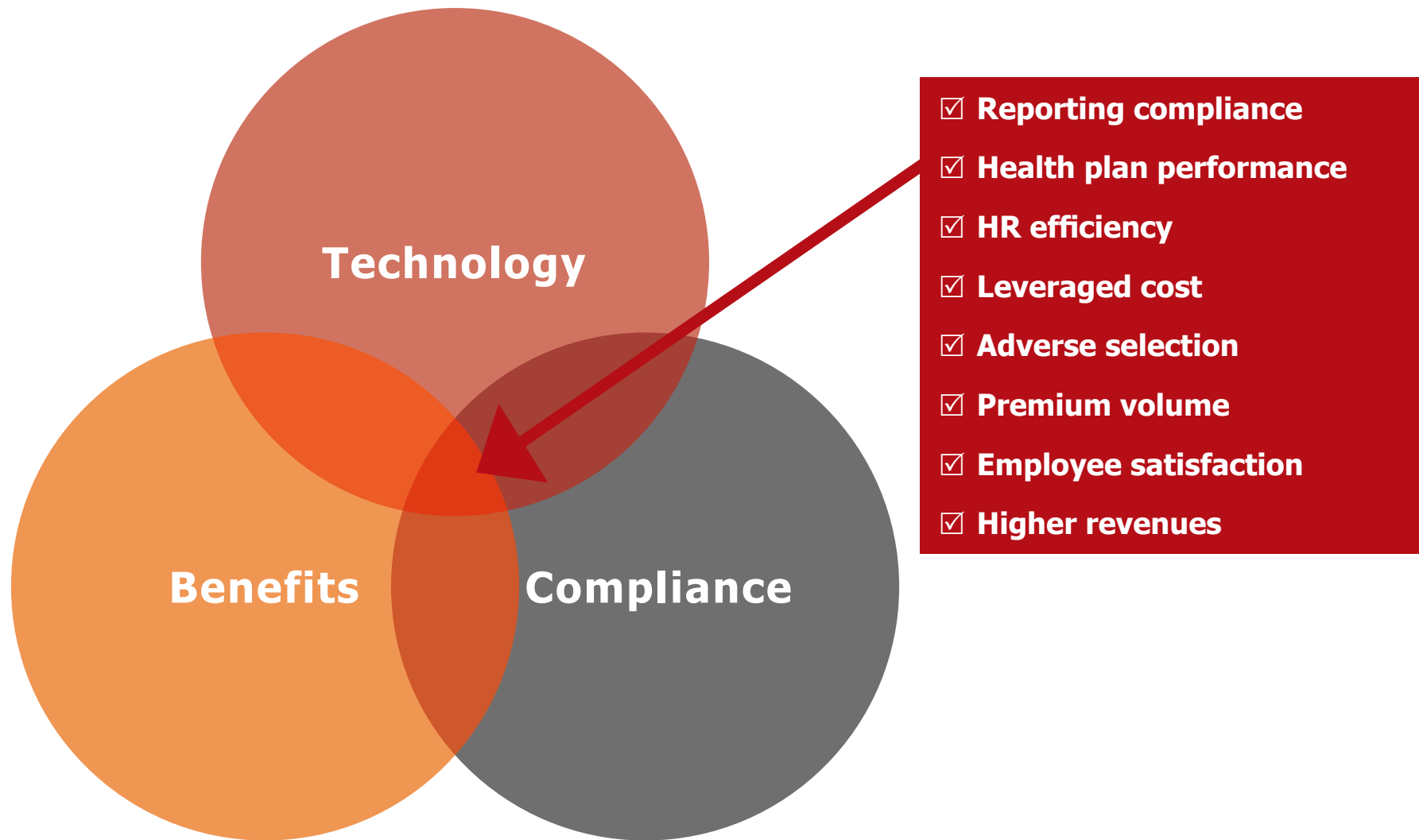


Insurance carriers may have the most to gain when their products are displayed in an employee engaging process.

- Better participation/volumes of premium
- Completed evidence of insurability (EOI) for non-guaranteed issue level of coverage
 - Eliminates all the unfulfilled EOI forms by integrating into the election process
- Ideal adverse selection conditions
 - All employees are seeing the same message
 - Employees are making an active election
 - Consumers are getting a quality education in the product available
- Quality data
 - Managing eligibility becomes much easier with a source of record in a quality system with accurate data exchange



Get the Client to the "Sweet Spot"



What Are Our Priorities?

Financial



User Interface



Marketplace Range



Compliance



Member Experience



Implementation Fatigue



Mobile-Responsive Employee Experience



Home

Profile >

Benefits >

Documents >


Help & Resources >

THRIVEHOSPITALITY

Welcome Natalee

\$0 per pay period

Shop for Medical



Figuring out which plan is right for you and your family can be a little complicated. But don't worry, we're going to help you figure it out. Watch these videos to learn about the different types of medical plans and how they work.

Additional Videos (5):

- Premiums, Deductibles, Copays and Out-of-Pocket Maximums
- What is In-and-Out-of-Network?
- What is Coinsurance?
- What is a Copay?

Show Coverage for:

Yourself

Sort by:


Recommended

Select Carrier:

--

Select a plan:

Recommended Plan




HDHP Select 70 - \$10,000 Deductible

\$51.92
Cost per pay period

Deductible	Copay	Coinsurance
\$10,000	80%	80%/20%

Select Plan

☐ Compare




HDHP \$5000 Deductible

\$57.58
Cost per pay period

Deductible	Copay	Coinsurance
\$5,000	80%	80%/20%

Select Plan

☐ Compare



Open Access Value \$1500

\$75.00
Cost per pay period

Deductible	Copay	Coinsurance
\$1,500	20%	80%/20%

Select Plan

☐ Compare

Consumer-Friendly User Interface

[Home](#)
[Profile](#)
[Benefits](#)
[Documents](#)
[Help & Resources](#)

Welcome Natalee

\$0
per pay period

Compare Plans

[Help Me Decide](#)

Recommended ⓘ

Open Access Value \$1500

\$51.92
Cost per pay period

Select Plan

Your Projected Cost ⓘ

\$13,480 Maximum
\$5,200 Estimate
\$2,100 Minimum

Deductible
In Network Out of Network
\$3,000 / \$6,000 \$6,000 / \$12,000

Office Visit
In Network
70% after Deductible and Coinsurance
Out of Network
50% after Deductible and Coinsurance

Coinsurance
In Network Out of Network
70% / 30% 50% / 50%

PPO \$500 Open Plan

\$75.00
Cost per pay period

Select Plan

Your Projected Cost ⓘ

\$15,460 Maximum
\$5,970 Estimate
\$2,500 Minimum

Deductible
In Network Out of Network
\$4,200 / \$8,400 \$8,000 / \$15,000

Office Visit
In Network
90% after Deductible and Coinsurance
Out of Network
70% after Deductible and Coinsurance

Coinsurance
In Network Out of Network
90% / 10% 70% / 30%

HDHP \$5000 Deductible

\$57.58
Cost per pay period

Select Plan

Your Projected Cost ⓘ

\$12,000 Maximum
\$8,933 Estimate
\$1,550 Minimum

Deductible
In Network Out of Network
\$2,500 / \$5,000 \$500 / \$10,000

Office Visit
In Network
80% after Deductible and Coinsurance
Out of Network
60% after Deductible and Coinsurance

Coinsurance
In Network Out of Network
80% / 20% 60% / 40%

Discussion

