

The background of the slide is a deep space scene. At the bottom, the curved horizon of the Earth is visible, showing a thin layer of atmosphere in shades of blue and purple. The rest of the frame is filled with a dark, starry sky. A bright comet with a long, glowing tail streaks across the upper left portion of the image. Several individual stars of varying brightness are scattered throughout the field of view.

Galileo Release Webinar

General Preview

Tuesday, March 5, 2019

Will the webinar be recorded?



Yes!

We will e-mail you a link. We will post the recording at www.plansource.com/releases.

Will we have access to slides?



Yes!

We will e-mail you a link. We will post the PDF at www.plansource.com/releases.

How to Ask a Question



The screenshot shows the GoToWebinar Control Panel interface. At the top, it displays 'Screen Sharing', 'Dashboard', and 'Attendees: 1 out of 1001'. Under the 'Audio' section, there are radio buttons for 'Telephone' (selected) and 'Mic & Speakers'. Below this, it provides dialing information: 'Dial: +1 (415) 655-0059', 'Access Code: 732-878-437', and 'Audio PIN: 77'. A note says 'If you're already on the call, press #77# now.' with a link for 'Problem dialing in?'. The 'Talking:' section includes 'Webcam' and 'Questions' (highlighted with a blue bar). Below 'Questions' is a checkbox for 'Show Answered Questions' and a table with columns 'Question' and 'Asker'. At the bottom of the panel, there are buttons for 'Send Privately' and 'Send To All', and a 'Type answer here' text box. The footer of the panel shows 'Test - Witnessing History', 'Webinar ID# 154-586-243', and the 'GoToWebinar' logo.



Type your question into the
“Questions” panel

Today's Speakers



Hanna Jenkins
*Assistant Vice President
of Product*



Don Renyer
*Director,
Innovation Lab*



Nancy Sansom
*Chief Commercial
Officer*



Galileo Product Release

March 14, 2019

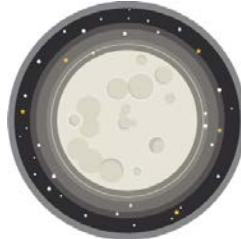
Investing in Our Technology

2019 and 2020 product release schedule

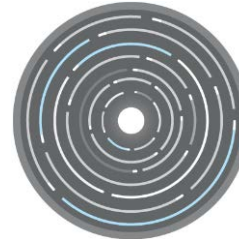
2019
Release
Dates



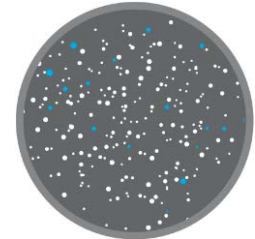
Galileo
March 14



Luna
June 13

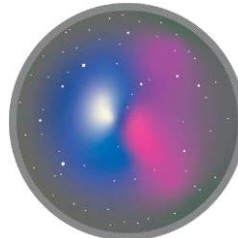


Polaris
Sept. 12



Gemini
Dec 12

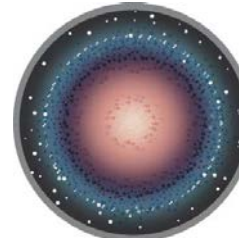
2020
Release
Dates



Nebula
March 12



Perseus
June 11



Cosmos
Sept. 10



Sirius
Dec 10

Upcoming Planned Downtime

Mark your calendars!

<i>Description</i>	<i>Date</i>	<i>Start Time</i>	<i>End Time</i>
Galileo Release	3/13/2019 (official release date 3/14/2019)	Midnight EST (night of outage date)	8am EST (next day)
Planned Maintenance	3/09/2019	8am EST	4pm Eastern
Planned Maintenance	4/13/2019	8am EST	4pm EST
Planned Maintenance	5/11/2019	8am EST	8pm EST
Planned Maintenance	6/08/2019	8am EST	4pm EST
Luna Release	6/12/2019 (official release date 6/13/2019)	Midnight EST (night of outage date)	8am EST (next day)

In Q4 of 2018, we had uptime of 99.99%.

PlanSource R&D Investment

Continuing investment and innovation



\$20 million

R&D Investment in 2019



150 people

focused on product
development



Agenda

PlanSource Benefits

New HR experience

Self-Service renewal

EOI Integrations

Employee communications

PlanSource Community

PlanSource University

Security / Multi-Factor Authentication

Dependent audits

Insurance carrier partnerships

Wrap-Up and Q&A

New HR Experience

Currently in Beta

Hanna Jenkins

New HR Experience: Tasks

A new central location for common administrator tasks

Tasks

Pending Approvals | Life Events | Document Requests | Evidence Of Insurability

<input type="checkbox"/>	Name	Task	Plan Year	Type	Status	↑ Date Created
<input type="checkbox"/>	Childress, Shawn	EOI Request	01/01/2019 to 12/31/2019	Voluntary Spouse Life	Pending	02/14/2019
<input type="checkbox"/>	Childress, Shawn	EOI Request	01/01/2019 to 12/31/2019	Voluntary Employee Life	Pending	02/14/2019
<input type="checkbox"/>	Ackerman, Laura	EOI Request	01/01/2019 to 12/31/2019	Voluntary Employee Life	Pending	02/07/2019
<input type="checkbox"/>	Lowe, Dustin	EOI Request	01/01/2019 to 12/31/2019	Voluntary Spouse Life	Pending	02/07/2019
<input type="checkbox"/>	Benson, Lawrence	EOI Request				
<input type="checkbox"/>	Baxter, Ken	EOI Request				
<input type="checkbox"/>	Lowe, Dustin	EOI Request				

KB Ken Baxter Employee Status: Active Employee | Enrollment: Not Enrolled | Subscriber ID: 32236

Evidence of Insurability

Event Date: 01/23/2019 | Plan Year: 01/01/2019 to 12/31/2019

Effective Date: 01/01/2019

Status: PENDING

Before: | After:

Voluntary Employee Life

Volume	\$100,000.00	Volume	\$150,000.00
--------	--------------	--------	--------------

Accept | **Reject**

- ✔ Process life events
- ✔ Process document requests
- ✔ Process EOI requests
- ✔ Review and process all pending tasks together with the new wizard
- ✔ Robust filtering options

New HR Experience: Work status processing

Redesigned for the new HR experience, with some functional improvements

Work Status

<input type="checkbox"/> Employee	Event	Actions	Status	↓ Date of Change
<input type="checkbox"/> Guido, Jennifer	ACA Enrollment	0 actions taken. 0 failed.	Open	01/23/2019
<input type="checkbox"/> Grange, Chuck	ACA Enrollment	0 actions taken. 0 failed.	Open	01/23/2019

John Baker | Status: Active Employee | Enrollment: Enrolled | Subscriber ID: 32226

Event Action History

Actions	↓ Action Date	Action Taken By	Message	Success
Send Message To Employee	01/23/2019	System	Email Address is blank	✘

Close Event Back

- ✓ Redesigned for the new HR experience
- ✓ Easily view & close events
- ✓ Modify field views

Employee Profile Improvements

Enrolled dependents now visible for each benefit

LB Lawrence Benson Status: Active Employee Enrollment: Enrolled Subscriber ID: 32214

Edit Coverage: Medical - Open Access Value \$1500 - Employee + Spouse ?

Coverage Fields

Original Effective Date	Change Effective Date	Payment Change Effective Date
02/01/2019	02/01/2019	02/01/2019
Subscriber Premium (per pay period)	Organization Premium (per pay period)	Total Monthly Premium
138.46	253.85	850.0
Monthly Billing Fee	Monthly Billing Fee2	
0.0	0.0	

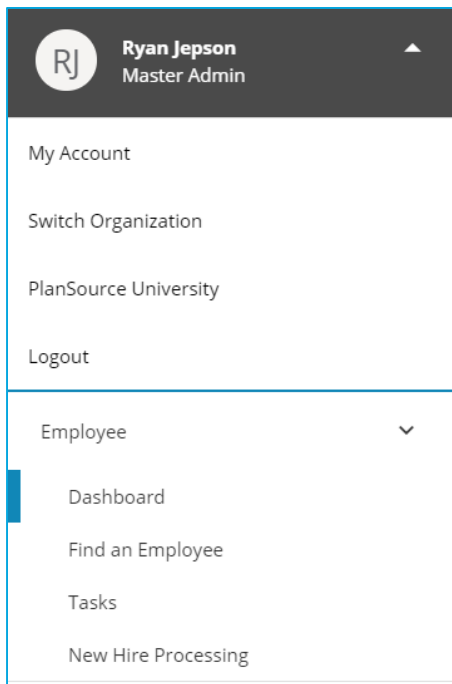
Family Covered

Name	Relationship	Age	SSN	Gender	Verified
Jessica Benson	Spouse	32	XXX-XX-8541	Female	

Save CANCEL

New HR Experience Navigation

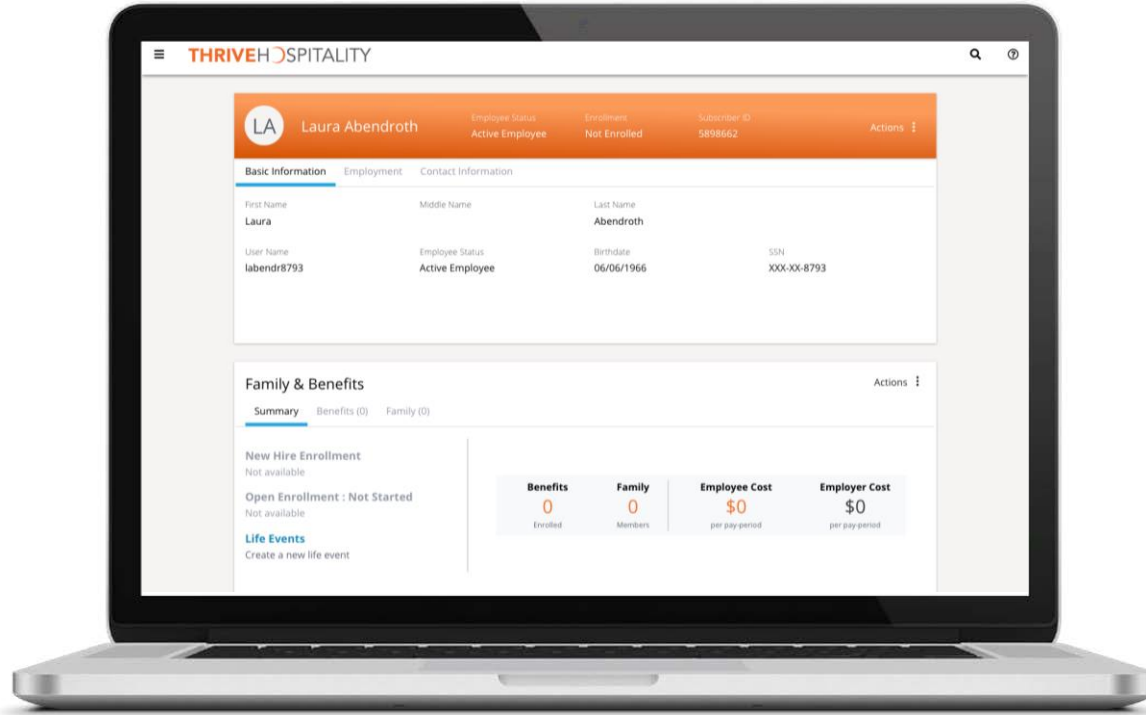
Implementing feedback and continually improving the new, user-friendly navigation



- ✓ Added links for New Hire Processing and Renewal
- ✓ Added link to PlanSource University
- ✓ When screen size is large enough, the left navigation menu stays open for more user-friendly experience
- ✓ Page indicators identify which page you are on

New HR Experience

Demo

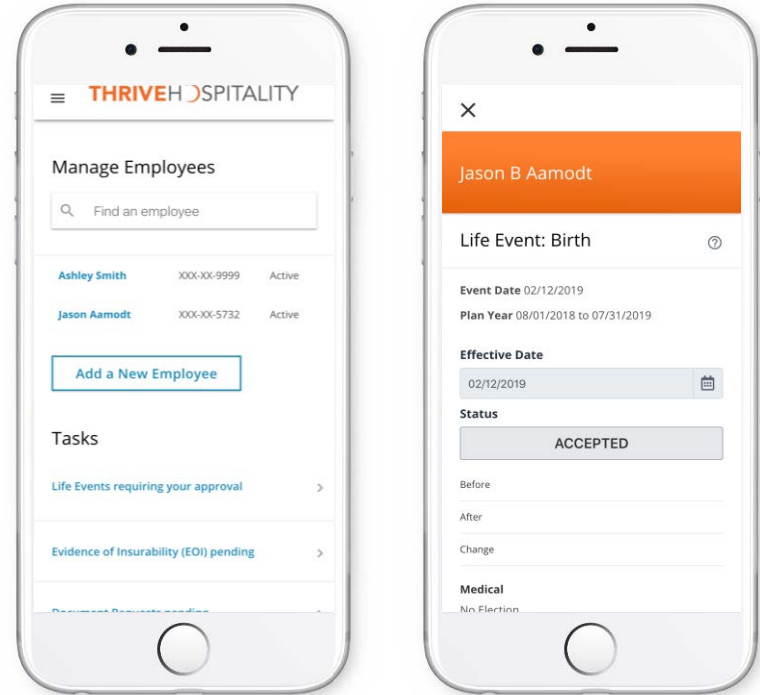


New HR Experience

Task management on the go

Responsive, mobile-friendly design

Review and approve employee tasks from any device



New HR Experience

We want your feedback

New HR Experience Beta feedback

The term "Beta" refers to software that is undergoing customer testing prior to being the final version. The beta process allows us to garner useful feedback from customers such as yourself.

Please consider that while in Beta, certain features may look different or incomplete. Features such as the new dashboard have extra functionality planned for future releases.

If you need help with the New HR Experience, we recommend using GuideMe to search for an answer.

Remember, your feedback helps us continue to improve this experience.

How experienced are you with HR and benefits?

How often do you use this software?

How has your experience been with the new Beta software?

- 5 - Very Good
 4 - Good
 3 - Neutral
 2 - Poor
 1 - Very Poor

What stands out to you most?

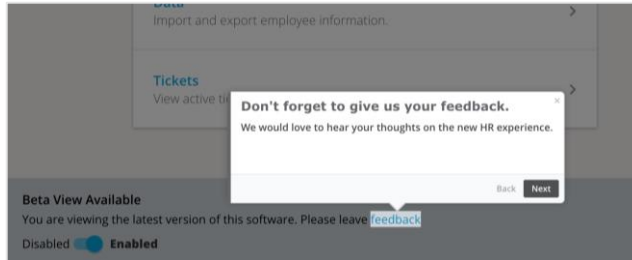
Additional feedback or share your ideas:

Your Email

Please contact me in the future for additional feedback.

Submit

[Privacy Policy](#) | [Report Abuse](#)



Beta software needs your input

Take our brief survey each time we update

Let us know if we can follow up with you

Help redefine benefits administration

New HR Experience

What stands out the most

Visually it's a lot cleaner more modern.

The look and feel is more modern and the majority of information is easy to find and navigate.

It will take some getting used to.



So far there seems to be a lack of integration of previously existing functions into this beta. I am hoping these are included in further updates.

It's pretty, but please add some items that I use daily.

Self-Service Renewal

Generally available with Galileo

Hanna Jenkins

Self-Service Renewal

Simplifying the Complex

- ✓ Easily identify what's changing to minimize guess work associated with renewal changes
- ✓ Control and transparency for Admins
- ✓ Need help? Renewal Support is only a click away
- ✓ Generally available at Galileo release

The screenshot displays the 'SELF-SERVICE RENEWAL' interface. At the top, it shows the 'PLAN YEAR: 2020-01-01 TO 2020-12-31' and a progress bar labeled 'IN PROGRESS' with a gear icon. Below this, a text block explains the process. The main content area features a vertical list of steps: 'What's Changing?' (Completed), 'Carrier Changes' (5-10 minutes), 'Validate Changes' (Not ready to start), 'Review & Test' (Not ready to start), and 'Self-Service Renewal Complete' (Not ready to start). Each step includes a progress indicator and a lock icon.

SELF-SERVICE RENEWAL

PLAN YEAR: 2020-01-01 TO 2020-12-31 IN PROGRESS

The self-service renewal process will guide you through your annual renewal in the fewest possible steps. Let's first understand what's changing in the new plan year.

What's Changing? Completed

Carrier Changes 5 - 10 MINUTES

Review and determine the appropriate handling of the carrier exports currently associated with your organization.

Continue >

Validate Changes Not ready to start

Review & Test Not ready to start

Self-Service Renewal Complete Not ready to start

Self-Service Renewal: Carrier Changes

New Carrier Changes module offers more control for Admins during renewal

Carrier Changes

During this phase, the Renewal Specialist will review each file in the Exports Files section below marking each file as Changes, No Changes, or Terminating. On those files where a Carrier Contact icon is Displayed, a contact will need to be selected from the list, or a new contact added, who should receive the EDI renewal notice.

Once all files have been appropriately marked and all carrier contacts selected, complete the milestone to trigger the automated notices. If you need additional assistance, [click here](#) to contact Renewal Support.

Mark Demo PSE Changes Report

Comparison File Run Date

2019-12-31

RECIPIENT	CURRENT PLAN YEAR LAST FILE	NEW PLAN YEARS FIRST FILE
*Employer Group	12/29/2019	

Requires Changes Terminating Do not copy

NEW CARRIER FILE REQUESTS

CARRIER	DESCRIPTION	ACTIONS
---------	-------------	---------

[Request New File](#)

Carrier File Request

*Carrier

*Discrepancy Contact Email

*Ongoing Technical Contact Email

Ongoing File Transmission Schedule

Should file transmit COBRA participants?
No Yes

Policy Number

*Describe the data or coverage information to be included on the file



- ✓ Self-Service Renewal has the ability to identify if current files will require changes, termination, or no changes
- ✓ When carrier changes are identified in the “What’s Changing” survey, a Carrier Changes module appears
- ✓ New carrier file requests will be sent to Renewal Support
- ✓ File progress can be tracked via EDI Dashboard

EOI Integrations

Hanna Jenkins

EOI Integrations Remain A Top Priority

The top request from the PlanSource HR Advisory Council

	Integrated Shopping Experience	Automated Decision Notification
	Available Now	Available Now
	Available Now in Beta	Available Now in Beta
	Available Now in Beta (2,000+ Employees)	Available Now in Beta
	Available Now in Beta	2019 Release
	Available Now in Beta	2019 Release

Generally, these EOI integrations are available in all 50 states, but some exceptions apply with Guardian.

We recommend confirming with the carrier for any recent changes or exceptions.

Voya's EOI Integration: Shopping Experience

From the confirmation page, an employee navigates to Voya's online EOI form via a link

Rightback Atchison (Voya) Welcome Danny \$74.97 Per Pay Period

Current Benefit Elections

The coverage details listed below are the current active elections on file for you and your dependents.

- If you believe there is an error in your statement, please contact your Benefits Administrator.
- If you need to make changes due to a qualify life event, please click on the Life Event link to the left.

Click on the icons below to print your confirmation statement or generate a pdf file.

Current Benefits

Coverage effective from 01/01/2019 to 12/31/2019

Below are your new elections. If you have had a Qualifying Life Event.

Evidence of Insurability Required

Some of the coverages you have requested require that you complete an Evidence of Insurability (EOI) before your coverages are effective. Review the carriers and coverage below to complete your EOI.

Voluntary Employee Life [Complete EOI](#)

Voluntary Spouse Life [Change Plan](#)

[I'll do this later](#)

Basic Employee Life [Change Plan](#)

Guardian [Change Plan](#)

Accident Insurance [Change Plan](#)

Value \$20.72 Per Pay Period [Change Plan](#)

Voluntary Employee Life \$1.75 Per Pay Period [Change Plan](#)

You have requested coverage of \$130,000.00. Of this amount, \$80,000.00 is subject to approval. If approved, your cost will increase by \$2.80

PLAN | INVEST | PROTECT

My Evidence of Insurability

Welcome Danny Atchison

- Employee**
Fill your employee details
- Coverage**
Choose your coverages
- Questions**
Answer health questions
- Summary**
Confirm and sign

Step 1: Employee Information

* Indicates required field

First Name* Danny
Middle Initial:
Last Name* Atchison
Date of Birth* 06 / 12 / 1980
Social Security Number* 18 - 2703
Gender* Male Female
Country* UNITED STATES
Address Line 1* 141 E 2nd Ave
Address Line 2:
City* SLC
State/Province* UT
Zip/Postal Code* 84103
Home Phone Number* 801 - 988 - 8888
Cell Phone Number* - -
Email Address* danny.atchison@plansource.com
This email address will be used for all electronic communications.
Job Title:
Employee ID:
Annual Salary: .00
Hire Date (Full-time) mm / dd / yyyy

[Save](#) [Next](#)

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Employee Communications

Generally available with Galileo

Hanna Jenkins

Employee Communications Enhancements

Customizable “From” email address

The screenshot displays the 'Manage Campaigns' interface. On the left is a navigation menu with 'Dashboard', 'Recipient Manager', 'Manage Campaigns', and 'History'. The main area is titled 'Manage Campaigns' and includes instructions: 'Create a new campaign, schedule for future or save for later.' Below this, there is a text input field containing 'Reminder for PT Employees Benefits Open Enrollment 3' and a dropdown menu set to 'Part Time Employees'. A section for 'Select your notification type(s):' has 'Email' checked. A 'Create a message for each selected notification type:' section is active, showing an 'Email' tab. The 'From' field is highlighted with a purple box and contains the text 'test@eecomunication.com'. Below the form is a rich text editor with a toolbar and a preview area showing a calendar graphic. At the bottom are 'Back' and 'Save' buttons.

- ✓ Replace noreply@plansource.com to your company’s specific return address.
- ✓ General availability post Galileo release
- ✓ Detailed training courses in PlanSource University!



PlanSource University

Introducing PlanSource Community



April 2019 Beta Release

Hanna Jenkins

PlanSource Community

A collaborative and empowering learning environment that is driven and sustained by PlanSource users.

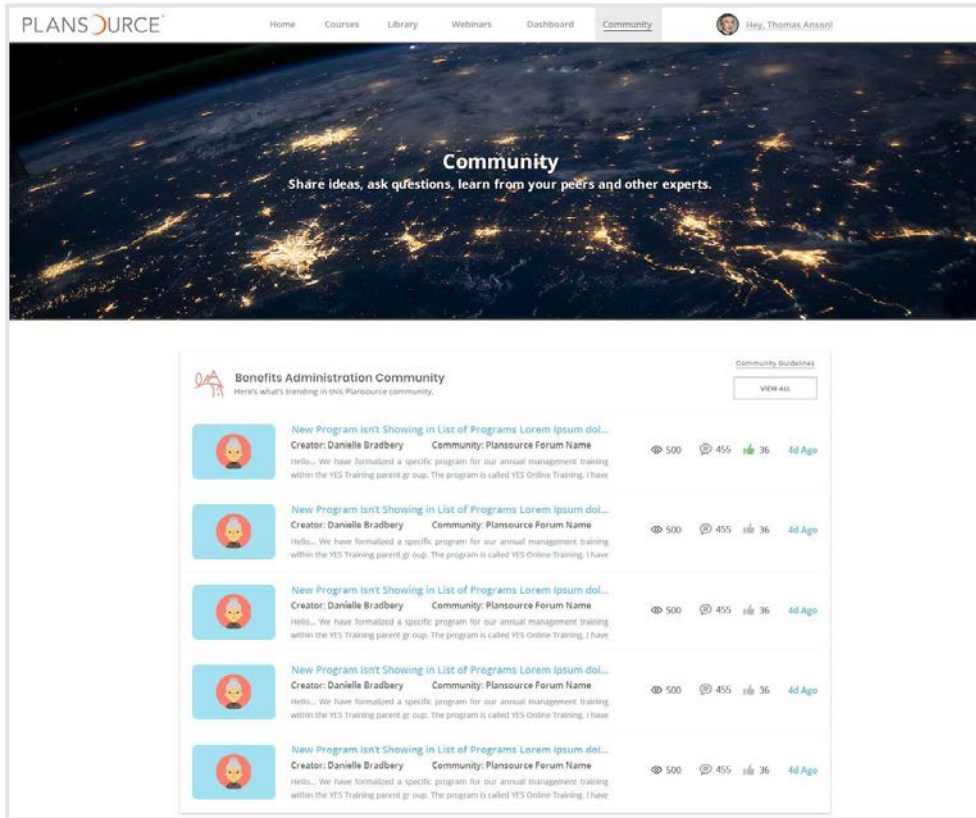
As part of our PlanSource University portal, PlanSource Community provides users with a virtual place to share best practices, submit ideas and strengthen their knowledge of PlanSource products and services by learning from fellow PlanSource users and subject matter experts.

These forums offer the familiar functionality we've all come to expect from social media:

1. Post content
2. Like posts
3. Setup polls to learn other user's thoughts on specific topics

PlanSource Community

Community Built on Collaboration



PLANSOURCE

Home Courses Library Webinars Dashboard **Community** Hey, Thomas Anson!






Community

Share ideas, ask questions, learn from your peers and other experts.

Benefits Administration Community

Here's what's trending in our PlanSource Community.

Community Guidelines [VIEW ALL](#)

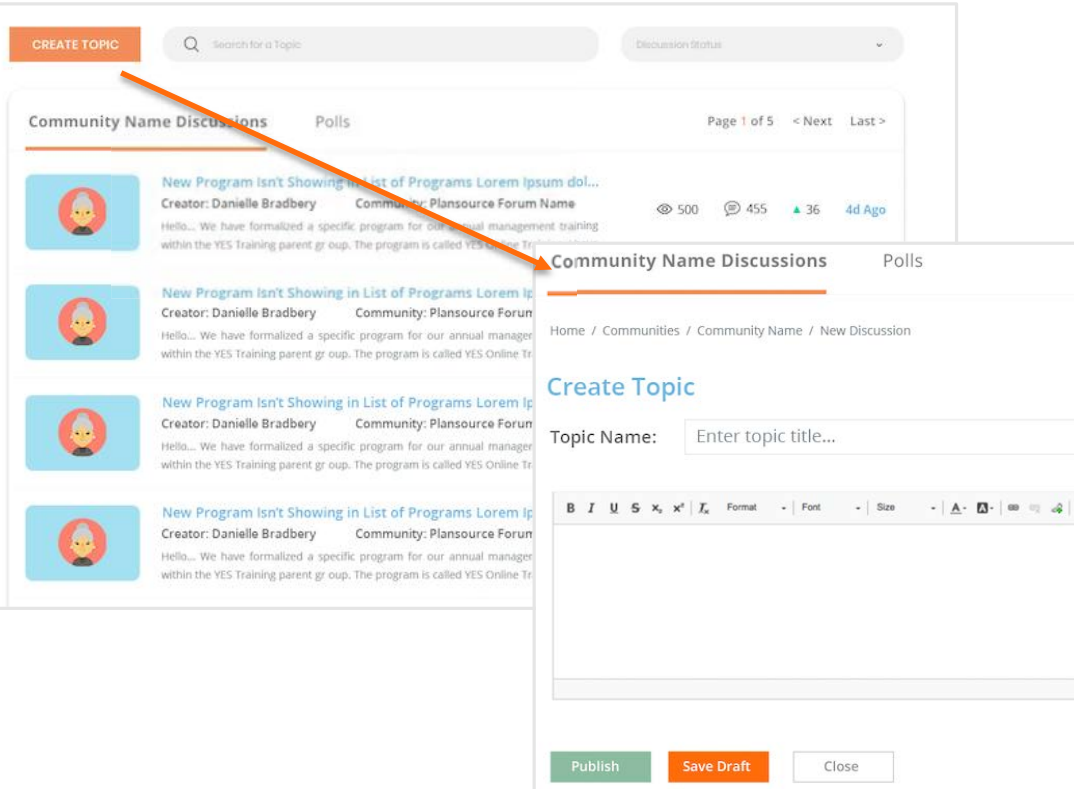
-  **New Program Isn't Showing in List of Programs Lorem Ipsum dol...**
Creator: Danielle Bradbery Community: Plansource Forum Name
Hello... We have formalized a specific program for our annual management training within the YES Training parent group. The program is called YES Online Training. I have
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A valuable resource for idea sharing and practical advice from real-world users who work in PlanSource daily.

The PlanSource Community is another way to put our customers first and listen to them.

PlanSource Community

Customer-driven content



Our customers lead the communities, develop the content, and steer the conversations, however, our Subject Matter Experts will be close by and available to answer any special questions, and to contribute helpful and timely information.

**Available to Beta clients
April 2019**

Security Updates

Don Renyer

PlanSource Investments in Security

Committed to the stability of our system and safety of customer data



SSAE18 SOC 2 Type 2

PlanSource is a proven, SSAE18 SOC 2 Type 2 audited technology platform. Our security program is HIPAA and GDPR compliant.



Aligned with ISO27001/2

This includes following HIPAA, GDPR and state privacy guidelines, and SANS Top 20 Common Security Controls.



Protecting Customer Data

We protect customer data through access controls, physical security, network and internet security and penetration testing.



Staff Expansion

We recently doubled our InfoSec staff from 3 to 6, and hired a new Chief Information Security Officer, TJ Hart.



Infrastructure Enhancements

We continue to invest in layered security, defense in depth, and early detection and containment.



Product Enhancements

Examples include Multi-Factor Authentication and IP address whitelisting

Multi-Factor Authentication

Don Renyer

Multi-Factor Authentication

Understanding the technology

Multi-factor authentication (MFA) adds a layer of security that allows companies to protect against the leading cause of data breach – compromised credentials. Users provide extra information or factors when they access corporate applications, networks, and servers.

MFA uses a combination of the following factors:

Something You Know



Username, password, PIN or security questions

Something You Have



Smartphone, one-time passcode or Smart Card

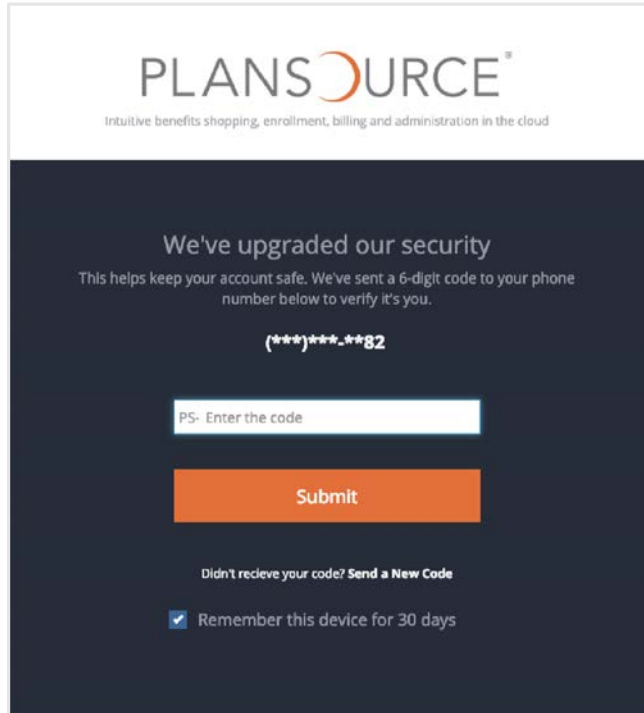
Something You Are



Biometrics, like your fingerprint, retina scans or voice recognition

Multi-Factor Authentication

We've increased your security



The screenshot shows the PLANSOURCE logo at the top, with the tagline "Intuitive benefits shopping, enrollment, billing and administration in the cloud". Below the logo, the text reads "We've upgraded our security" and "This helps keep your account safe. We've sent a 6-digit code to your phone number below to verify it's you." The phone number is masked as "(***)*-***-***82". There is a text input field with the placeholder "PS- Enter the code" and an orange "Submit" button. At the bottom, there is a link "Didn't receive your code? Send a New Code" and a checked checkbox for "Remember this device for 30 days".

Multi-factor authentication (MFA) adds a layer of login security to help keep your account and data safe. This helps protect your account when there's a login from a new device.

Multi-Factor Authentication

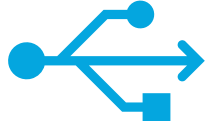
Different ways to authenticate

SMS*



Receive a code sent via text message.

YubiKey



Hardware token plugged into a USB drive.

Authenticator App



Generate codes from a smartphone app

Backup Codes



Printable list of codes as a backup plan.

* Currently available to both Employee & Admin Users at no cost during BETA. Post BETA admin users may not have access to SMS and clients/partners choosing SMS for employees may incur an additional fee.

Multi-Factor Authentication

Setting it up for your clients

The screenshot shows the 'Multi-Factor Authentication' configuration page in the 'Broker Administrator' interface. The page is titled 'Multi-Factor Authentication' and includes a breadcrumb trail: Home > Multi-Factor Authentication. The user is identified as John Smith, with a 'Logout' button. The page is divided into three main sections:

- Enable MFA Types**: A table with columns 'MFA Type' and 'Enable'. The 'SMS Message' row has a checked checkbox.
- Enable MFA for User Types**: A table with columns 'User Type', 'Optional', and 'Required'. The 'Broker Administrator', 'Organization Administrator', and 'Employees' rows have checked checkboxes in the 'Required' column.
- User Types Allowed for MFA**: A table with columns 'MFA Type' and 'User Type Allowed'. The 'SMS Message' row has checked checkboxes for 'Broker Administrator', 'Organization Administrator', and 'Employees'.

At the bottom of the page, there are 'Back' and 'Save' buttons.

Configure by user type:

- Broker Admin
- Org Admin
- Employee

Configure by MFA type:

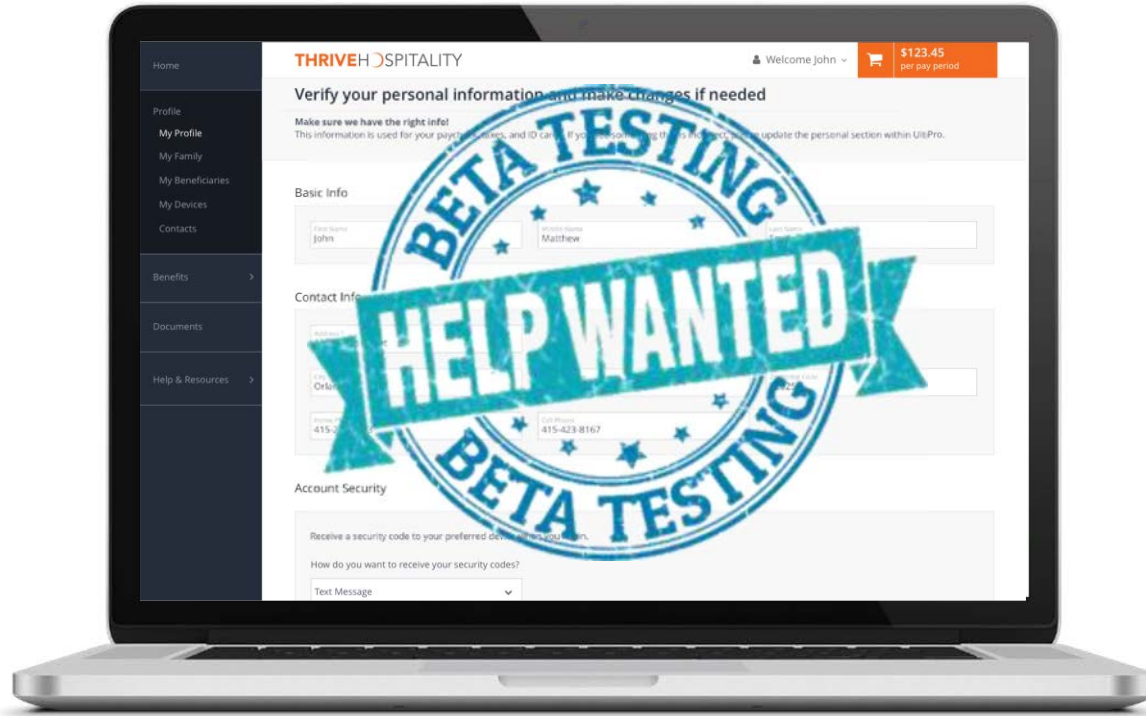
- SMS
- YubiKey
- Authenticator App
- Backup Codes

Configure by requirement:

- Not enabled
- Optional
- Required

Multi-Factor Authentication

Getting started with MFA



IP White Listing

Don Renyer

IP White Listing

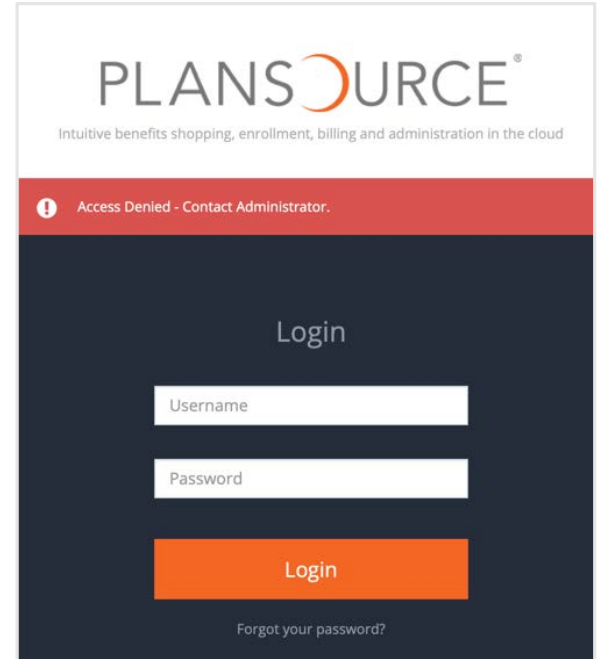
Understanding the technology

What is IP White Listing?

IP whitelisting allows you to create lists of trusted IP addresses or IP ranges from which your users can access your domains. IP whitelist is a security feature often used for limiting and controlling access only to trusted users through a trusted IP addresses.

Why is it important?

Adds a layer of login security to help keep your account and data safe. This helps protect your account when there's a login from a specified set of IP address like your office network.



IP White Listing

How to set it up

Main

- Home
- Client Administration
- Employee Search
- Reports
- Tickets
- System Management
 - Administrators
 - Master Agencies
 - New Broker Agency
 - New Agent
 - Move Organizations Shards
 - Change Org Broker
 - Change Org Broker Admins
 - Notifications
 - Page Footer & Upload Logo
 - System Exports
 - System Export Templates
 - Import History
 - Export History
 - Config
 - BenefitPoint
 - Broker Information
 - Single Sign-On
 - Change Org Ticket Visibility
 - Recalculate Costs
 - IP WhiteList**

Test Solutions Inc IP Whitelist

Activate IP Whitelist?

IP - CIDR Notation

Organizations

- File Development Test Client
- File Development Test Client 2
- Group Health Cooperative C2 Plan Template
- Guardian C2 Plan Template
- KT Employer Group Base Template
- M3 Employer Group Base Template
- MB Employer Group Base Template
- Optum Financial Services C2 Plan Template
- Scott Employer Group Base Template
- TPG Employer Group Base Template
- The Hartford C2 Plan Template
- The Standard C2 Plan Template
- UnitedHealthcare of WI C2 Plan Template
- Unum C2 Plan Template
- WG Employer Group Base Template (terminated)

File Development Test Client 2 IP Whitelist

Activate IP Whitelist?

IP - CIDR Notation

Configure by Organization type:

- Broker
- Partner
- Employer

Configure for admins at single level and not hierarchical. i.e. you can configure this at either levels. Not available to employee users at the employer level.

Configure by requirement:

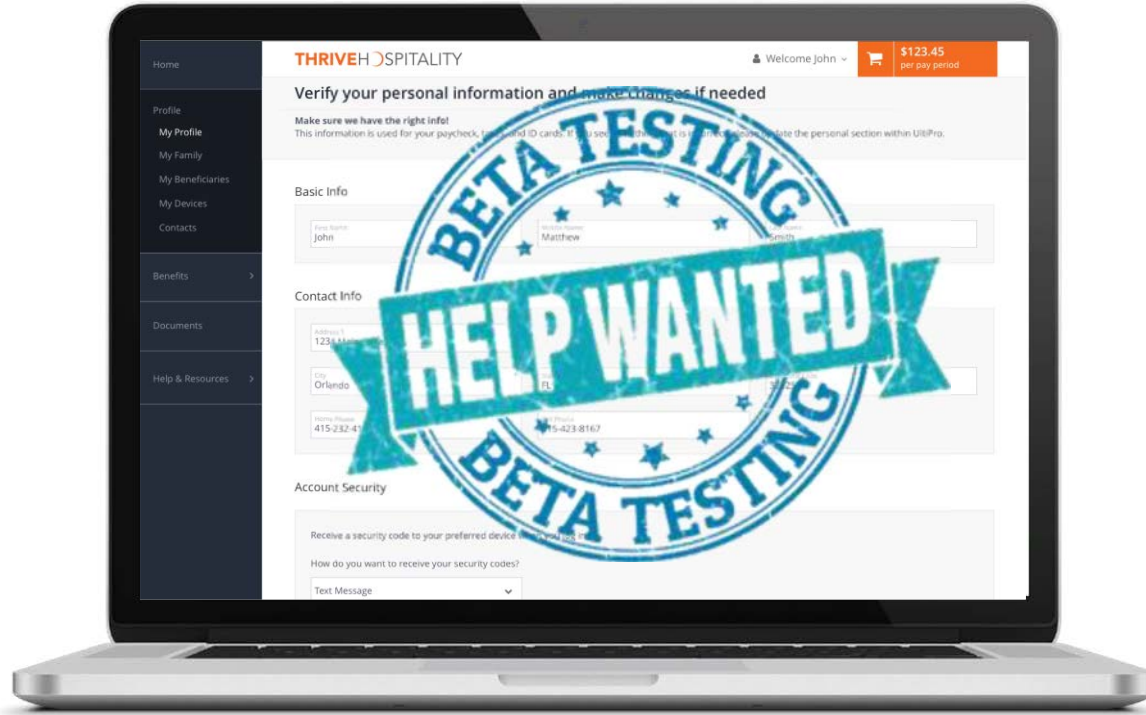
- Not enabled
- Enabled

IP Addresses:

- Can be a range
- Can be a list

IP White Listing

Getting started with IP White Listing



Dependent Audits

Success stories and new pricing

Dependent Audit Metrics

Demonstrable return on investment



450+

Audits Completed



\$3,500

Average annual projected savings per dependent



12 Weeks

Typical audit duration



~4 years

A dep. eligibility audit typically covers 4 years of using PlanSource for benefits



6%+

Avg. % dependents removed (Last 4 years of audits conducted)

Dependent Verification Audit Case Studies

ROOFING COMPANY

Employees: **2,828**
Dependents Audited: **1,882**
% Deemed Ineligible: **7.01%**

Projected Annual Savings:
\$462,000*

HEALTHCARE SYSTEM

Employees: **995**
Dependents Audited: **1,767**
% Deemed Ineligible: **11.09%**

Projected Annual Savings:
\$686,000*

*Projected savings based on average annual cost of \$3,500 per dependent

Dependent Verification Audit Case Studies

RETAILER 730+ STORES

Employees: **933**
Dependents Audited: **1,861**
% Deemed Ineligible: **21%**

Projected Annual Savings:
\$1,340,500*

LABOR UNION

Employees: **4,582**
Dependents Audited: **9,812**
% Deemed Ineligible: **29.15%**

Projected Annual Savings:
\$10,010,000*

*Projected savings based on average annual cost of \$3,500 per dependent

Dependent Audit Pricing Options

CONTINGENCY FEE

*Available to self-insured companies
with 500+ employees only.*

No risk to you!

The fee is based on the actual number
of dependents ineligible at the end of
the audit

Deposit of \$5,000 is credited toward
the fee, and if our
fee is less than \$5,000,
we'll provide a refund!

FLAT FEE

15% of projected annual
savings assuming 6% of
dependents are ineligible

For both pricing methods, clients provide the actual annual cost per dependent
(based on medical and prescription costs for the prior 12-month period).

Dependent Audit – New Pricing

Two approaches for one-time dependent eligibility audits

Pricing Method	Benefit-Eligible Employees			
	<101	101-999	1,000-4,999	5,000+
Contingency Fee ¹ (Based on actual results, no risk to you!)	N/A	20% of annual savings (Min. 500 employees)	15% of annual savings	10% of annual savings
Flat Fee ² (Regardless of results)	15% of <i>projected</i> annual savings (assuming 6% of dependents are ineligible)			

¹Contingency Fee = 20/15/10% * Actual number of ineligible dependents * Average annual cost per dependent

²Flat Fee = 15% * 6% * Total # of dependents * Average annual cost per dependent

Dependent Audit Calculator

Available on the PlanSource website – resources section

How Much are Ineligible Dependents Costing You?

Take a guess. \$10,000? \$100,000? A cool million? Wait. Stop guessing and see for yourself. Plug in your numbers into our handy calculator and see how much you could save! If your company is similar to most, you'll find that 6% of dependents on your benefits plans are ineligible, but play around with the numbers you think are realistic.

So What Exactly is a Dependent Eligibility Audit?

In a nutshell, dependent eligibility audits are a best practice in employee benefits that identify those individuals who are not eligible to participate in a company's benefit plan. It can be a touchy subject, so we offer a complete dependent eligibility service that handles the entire process for you.

Dependent Eligibility Audit Projected Savings Calculator

Average Cost per Covered Dependent

Dependents to be Audited

% of Dependents Removed *average client removes 6%

Dependents Removed

0

Annual Savings

\$0

Cost of Delaying Your Audit:

30 days

\$0

60 days

\$0

90 days

\$0

Insurance Carrier Partnerships

Nancy Sansom, CCO

Simplified 2019 PlanSource Advantage Program

Leading insurers provide credits that offset the cost of using PlanSource

Featured Carriers

The Aflac logo features the word "Aflac" in a blue, sans-serif font. A small, stylized orange duck head is positioned to the right of the letter "l".The Cigna logo consists of a green tree-like icon with a human figure silhouette inside, above the word "Cigna" in a blue, sans-serif font.The Guardian logo features a green stylized "G" icon followed by the word "Guardian" in a blue, sans-serif font.The MetLife logo includes a blue and green abstract icon followed by the word "MetLife" in a black, sans-serif font.The unum logo features the word "unum" in a blue, lowercase, sans-serif font with three blue circles above the letters "u", "n", and "m".The Allstate BENEFITS logo shows a blue circular icon with a white figure, followed by the word "Allstate" in a bold blue font and "BENEFITS" in a smaller blue font below it.The Colonial Life logo features a green tree-like icon above the word "Colonial Life" in a green font, with the tagline "Making benefits count." in a smaller green font below.The Lincoln Financial Group logo includes a red icon of a building or structure, followed by the word "Lincoln" in a red serif font and "Financial Group" in a smaller black font below.The Mutual of Omaha logo features a blue circular icon with a white figure, followed by the words "Mutual of Omaha" in a blue serif font.The Prudential logo shows a blue circular icon with a white figure, followed by the word "Prudential" in a blue serif font.The Sun Life Financial logo features a yellow sun icon above the words "Sun Life Financial" in a blue font.The Standard logo includes a blue abstract icon followed by the words "The Standard" in a white serif font.The VOYA FINANCIAL logo features the word "VOYA" in a large orange font and "FINANCIAL" in a smaller orange font below it.

Freedom Plan Summary

Unique client opportunities come from The Freedom Plan

- ✓ MetLife products with a \$0.00 ongoing PEPM from PlanSource
- ✓ Works for new business and existing clients for MetLife and/or PlanSource
- ✓ Ideal solution for clients without a platform or a technology budget
- ✓ With The Freedom Plan PlanSource offers billing support for all of the MetLife products
- ✓ PlanSource has a standard Freedom Plan offer with flexibility for unique situations
- ✓ Clients need to be reviewed prior to proposal by both PlanSource and MetLife

The Freedom Plan – Standard Requirements

Exceptions are welcome and reviewed upon request

- ✓ 200 – 1,500 benefits-eligible employees¹
- ✓ PlanSource provides MetLife invoice and premium collection support
- ✓ Fully-insured PPO dental with 50% + participation²
(Note that for groups <1,000 employees, participation on the PlanSource platform for MetLife dental averages 66%, 55% for groups > 1,000 employees)
- ✓ 2 additional group lines plus 2 worksite lines of coverage
- ✓ Lastly, MetLaw Legal Services must be offered

¹*Clients with more than 1,500 employees may be considered upon request.*

²*DHMO Dental can be offered alongside PPO Dental with a combined participation of 50% or greater*

The Freedom Plan Success Story

Multi-location company with a
100% manual process

300 Employees

Industrial Products

New MetLife Customer

New PlanSource Customer

PROBLEM:

All the company's benefits were managed on paper, creating an administrative burden for the HR team and a poor employee experience. With 25 locations, this required each manager to review packets with employees and collect paperwork individually. This paperwork then had to be sent to a central location to be entered into payroll and manually entered in each insurance carrier's system.

RESULT:

The client added 9 new lines of coverage from MetLife: Dental, Vision, Short Term Disability, Long Term Disability, Basic Life/AD&D, Supplemental Term Life/AD&D, Group Accident, Group Critical Illness and MetLaw Legal Services.

PlanSource earns 100% of its revenue from MetLife and the client pays \$0 in ongoing fees to use PlanSource to manage its benefits program, eliminating the burdens of a manual, paper-based system.

The Freedom Plan Success Story

Medium-sized construction company with
a paper process and no budget



600 Employees

Construction

Existing MetLife Customer

New PlanSource Customer

PROBLEM:

All the company's benefits were managed on paper, creating an administrative burden for the HR team and a poor employee experience. However, this client didn't have a budget for ben admin technology.

RESULT:

MetLife had 6 lines of existing coverage and added 4 more: Dental, Vision, Group Hospital Indemnity and MetLaw Legal Services. MetLife now has a total of 10 lines of coverage.

PlanSource earns all of its revenue from MetLife and the client now has an industry-leading ben admin technology platform for zero monthly fees! PlanSource will also manage COBRA administration for this client, creating additional savings.

The Freedom Plan Success Story

High-end fashion brand with retail
stores around the country

350 Employees

Fashion/Retail Industry

Existing MetLife Customer

New PlanSource Customer

PROBLEM:

- All the company's benefits were managed on paper, creating an administrative nightmare for the HR team and a poor employee experience.
- Educating employees throughout all of stores was nearly impossible.

RESULT:

The client now has an industry-leading ben admin technology platform, and through the funding from MetLife, PlanSource was able to reduce the monthly per employee fee from \$5 to \$2.

The Freedom Plan Success Story

Multi-location client with multiple
companies and benefit populations

2,800 Employees

Automotive Dealerships

Existing MetLife Customer

New PlanSource Customer

PROBLEM:

- The client's prior system was not flexible or sophisticated robust enough to support their benefit program.
- Eligibility and enrollment data was riddled with errors, resulting in coverage issues and incorrect carrier bills.
- The broker was conducting 60+ enrollment meetings with employees at open enrollment each year.

RESULT:

The client selected PlanSource Premium along with ACA and additional services that add needed support to the HR team. And with the bi-lingual contact center, the enrollment meetings will be dramatically reduced in year one and eliminated in year two, alleviating the administrative burden even further.

The client had existing lines of coverage with MetLife including Dental, Vision, Basic Life, Voluntary Life, STD and LTD, and moved all worksite coverages to MetLife. Due to revenue from MetLife, \$3.25 per employee per month was discounted off the client's PlanSource rate, creating a significant savings for the client.

The Freedom Plan

To get more information, go to plansource.com/freedom

Aflac Ease Program Updates

Now available to resellers, and now accepting ACH and payment by check



Self-bill Generation

Aflac invoice will be auto-generated monthly within PlanSource; PlanSource is the system of record



Employee Contact Center

Employees can direct any questions or changes to their Aflac benefits to PlanSource



Payment Simplification

Employers pay PlanSource via ACH pull, ACH push, or check, and we pay Aflac on their behalf



Financial Credits

When PSA credits apply, Aflac provides \$0.30 per policy per month on new lines of business (for clients with 250+ employees)



Accident



Critical Illness



Hospital Indemnity

Aflac Ease

To learn more, watch the video at plansource.com/aflac

Wrap-Up and Q&A

A large, multi-story resort building with a stone and wood facade is the central focus. In the foreground, a swimming pool is surrounded by lounge chairs and orange umbrellas. The background features a dense forest of evergreen trees on a hillside under a blue sky with light clouds.

Montage

DEER VALLEY

Save the Date

Eclipse 2019

Annual Benefits and HR Conference

July 16 – 18, 2019

Early bird registration now open – learn more at eclipse.plansource.com

PlanSource Eclipse Keynote Address

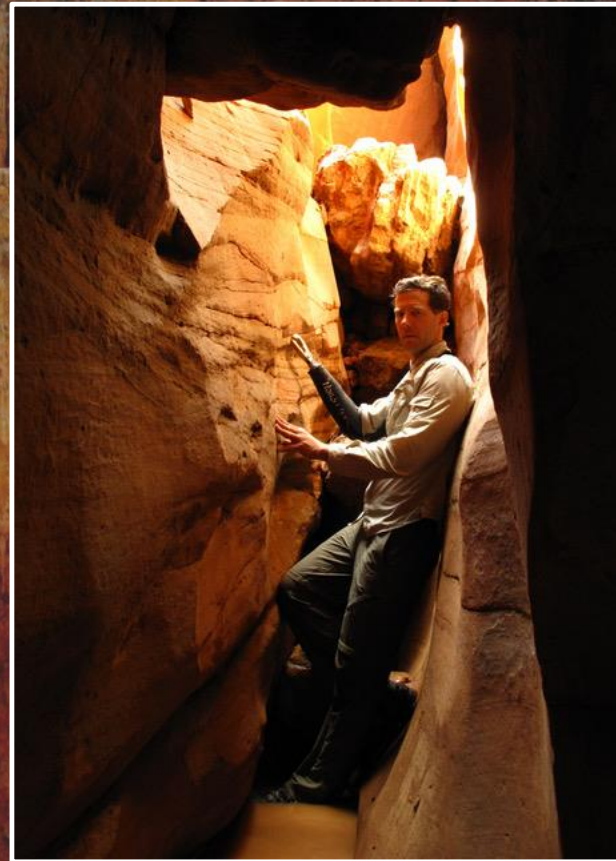
127 Hours

Between a Rock and a Hard
Place

Presented by:

Aron Ralston

Fearless Adventurer & Subject of
the Film 127 Hours





Galileo Product Release

March 14, 2019

Q&A & Contact Info



SEE US IN ACTION
plansource.com/demo



LET'S TALK
877-735-0468



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