Galileo Release Webinar

General Preview

Tuesday, March 5, 2019

PLANSOURCE®

Will the webinar be recorded?

Yes!

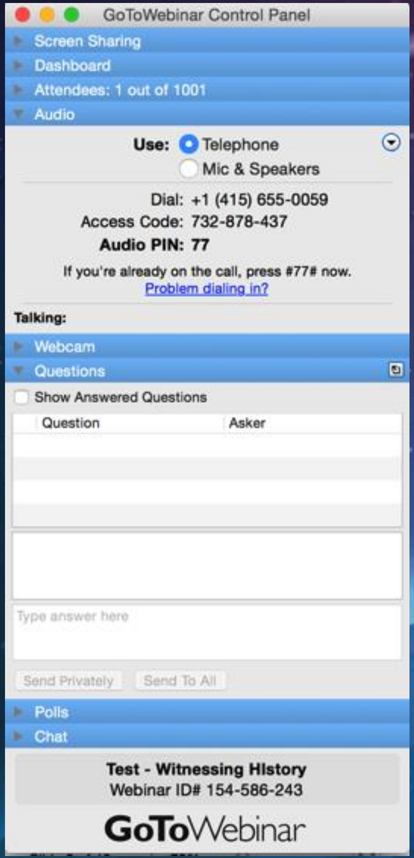
We will e-mail you a link. We will post the recording at www.plansource.com/releases.

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



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

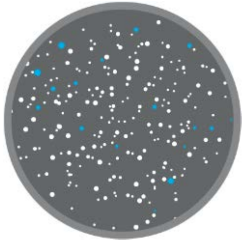
2019 and 2020 product release schedule

2019
Release
Dates

Galileo
March 14

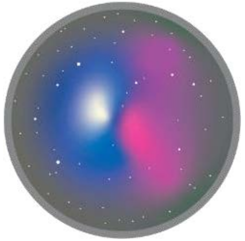
Luna
June 13

Polaris
Sept. 12



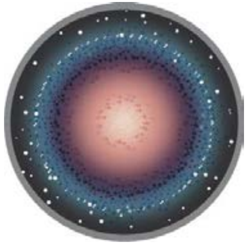
Gemini
Dec 12

2020
Release
Dates



Nebula
March 12

Perseus
June 11



Cosmos
Sept. 10

Sirius
Dec 10

Upcoming Planned Downtime

Mark your calendars!

Description	***Date***	***Start Time***	***End Time***
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

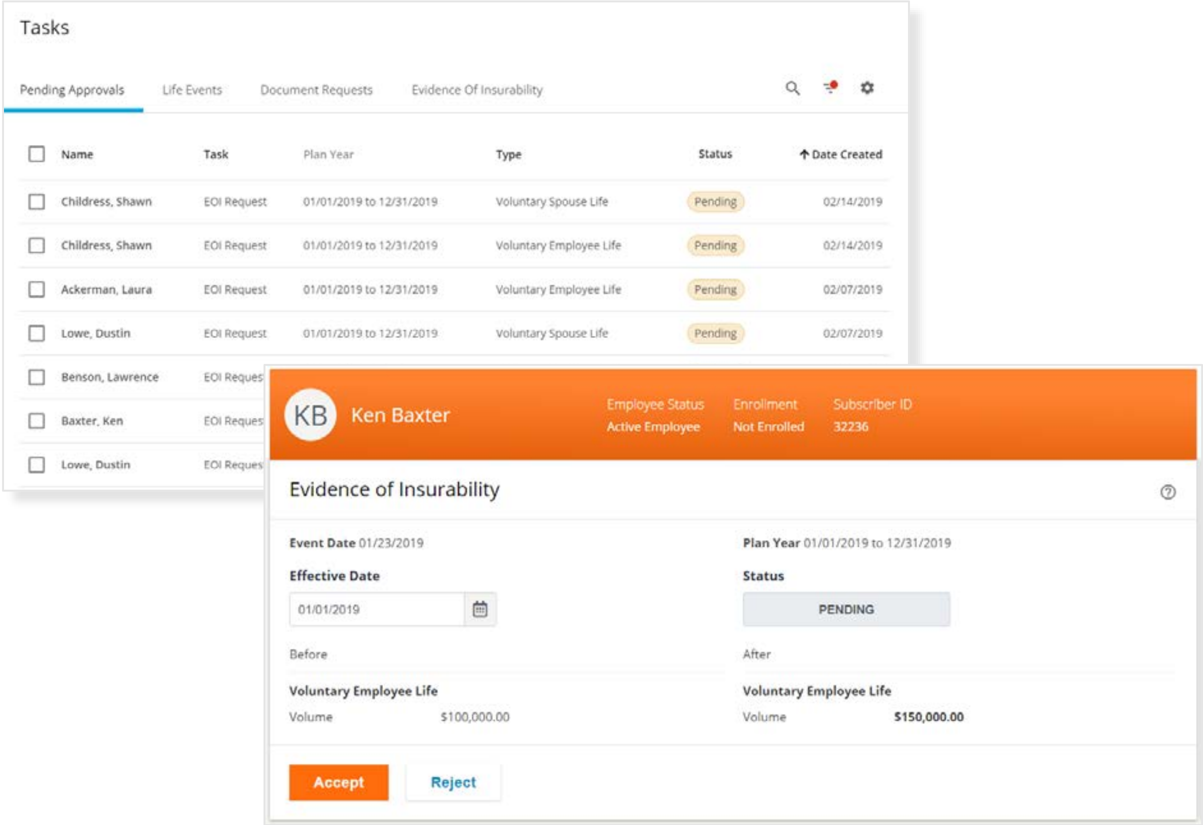
New HR Experience

Currently in Beta

Hanna Jenkins

New HR Experience: Tasks

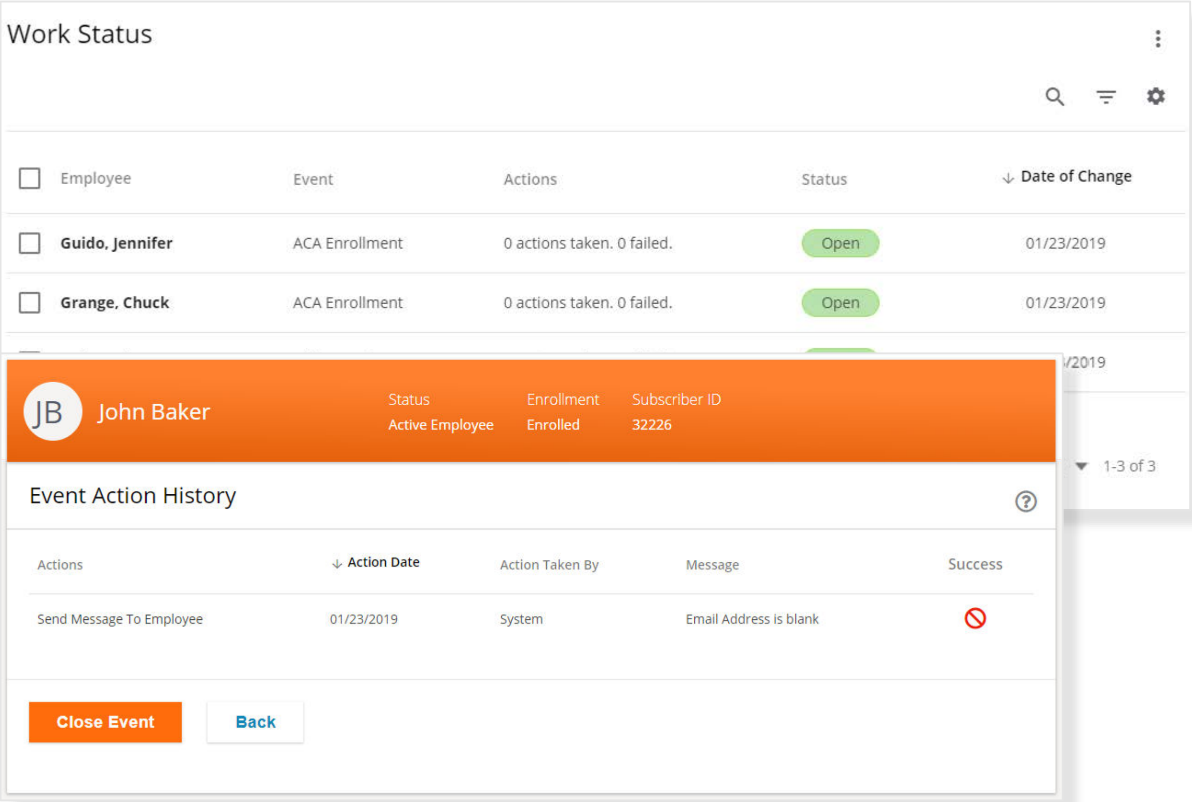
A new central location for common administrator tasks



- 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

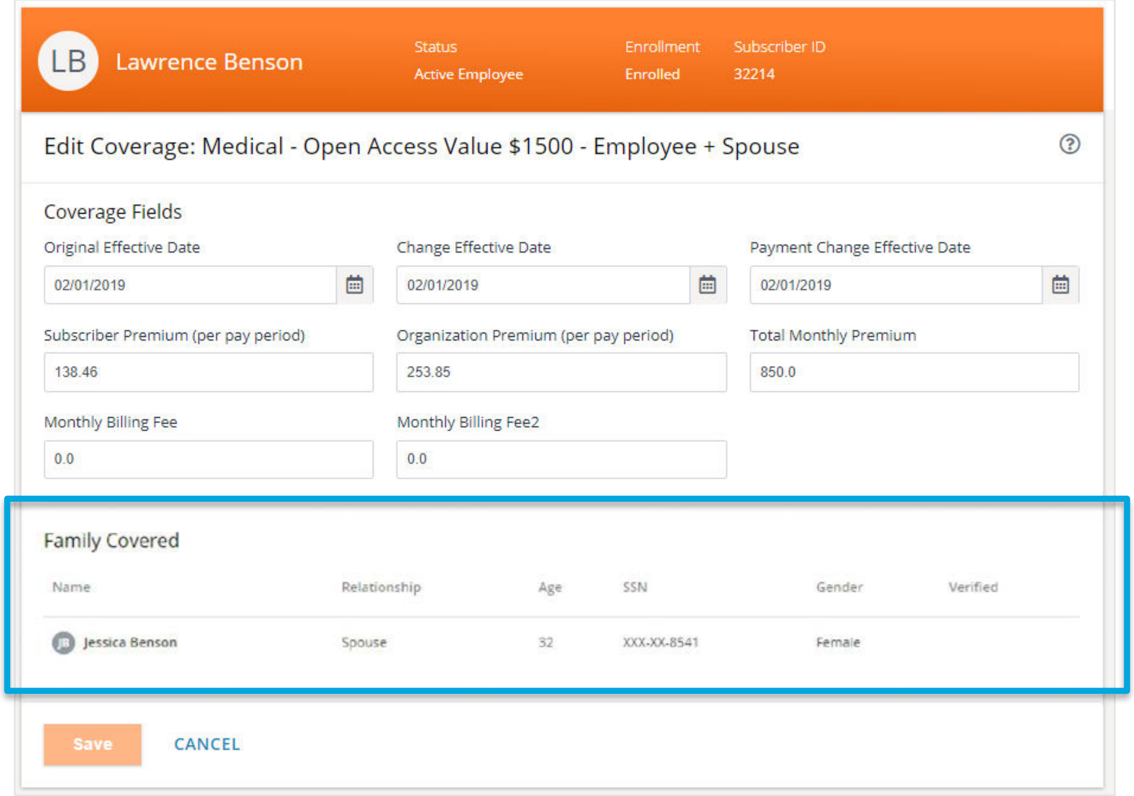
Redesigned for the new HR experience, with some functional improvements



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

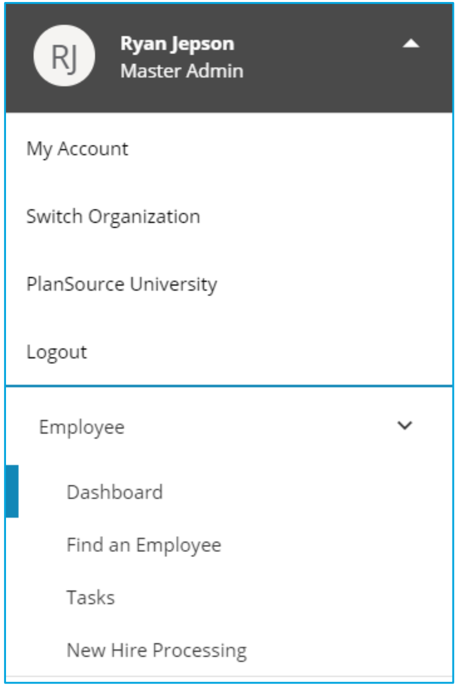
Employee Profile Improvements

Enrolled dependents now visible for each benefit



New HR Experience Navigation

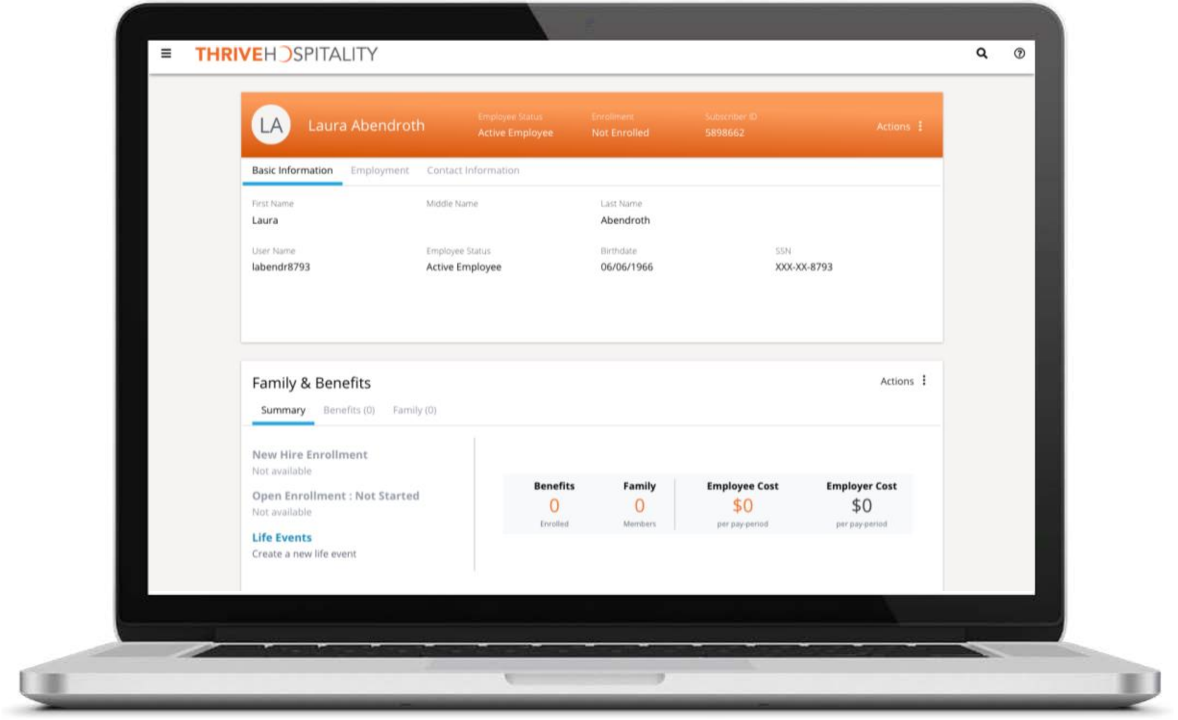
Implementing feedback and continually improving the new, user-friendly navigation



- 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

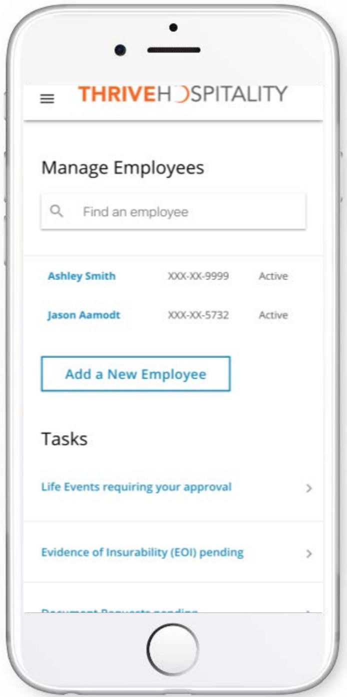


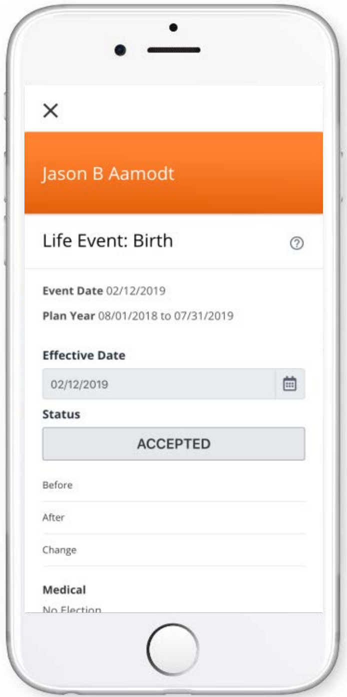
New HR Experience

Task management on the go

Responsive, mobile-friendly design

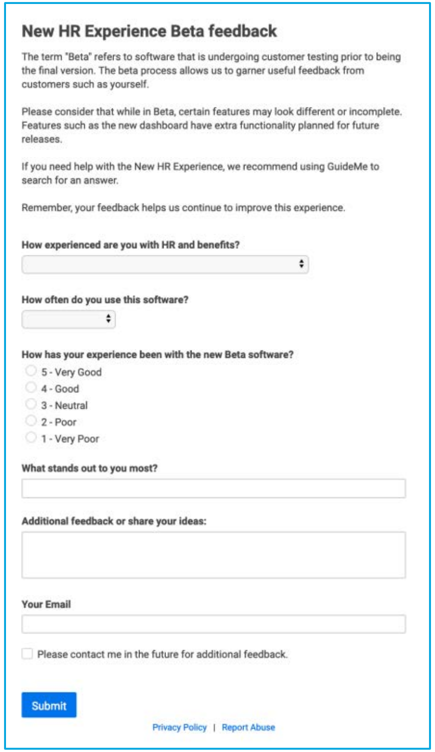
Review and approve employee tasks from any device





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?

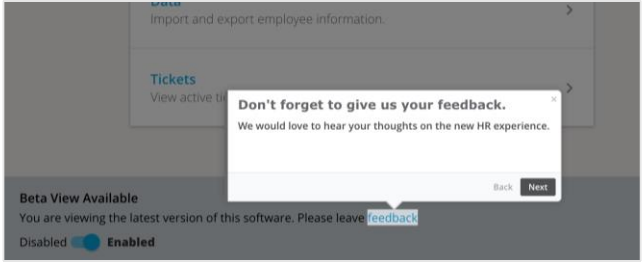
Additional feedback or share your ideas:

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 mo
re modern.

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.

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.

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

Self-Service Renewal

Generally available with Galileo

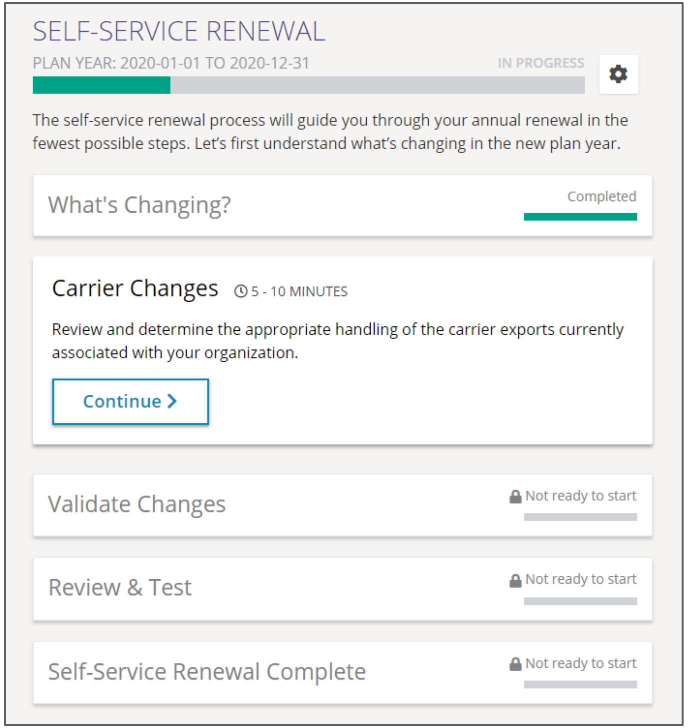
Hanna Jenkins

20

Self-Service Renewal

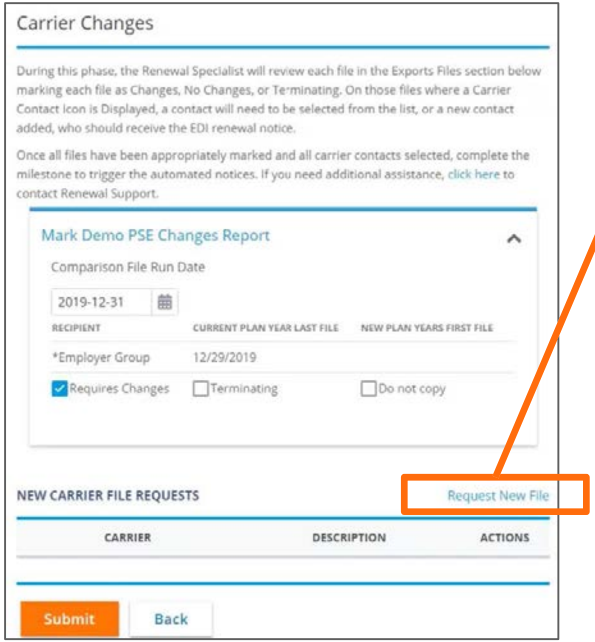
Simplifying the Complex

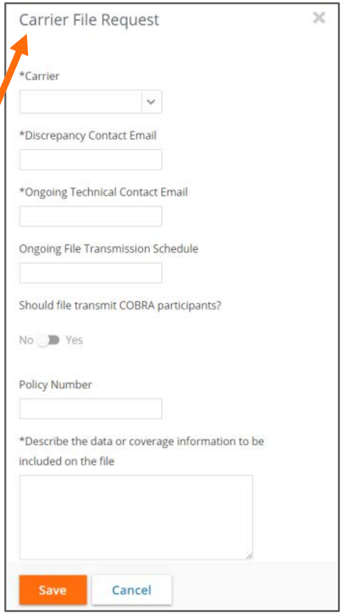
- Easily identify what's changing to minimize guess work associated with renewal changes
- Control and transparency for Admins
- Need help? Renewal Support is only a click away
- Generally available at Galileo release



Self-Service Renewal: Carrier Changes

New Carrier Changes module offers more control for Admins during renewal





- 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

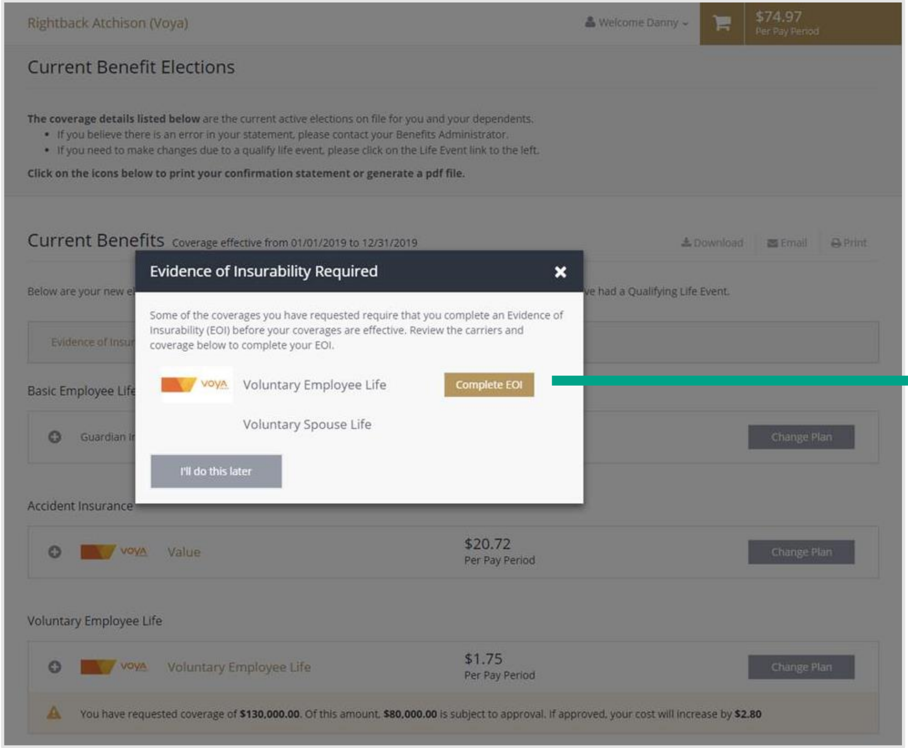
The top request from the PlanSource HR Advisory Council

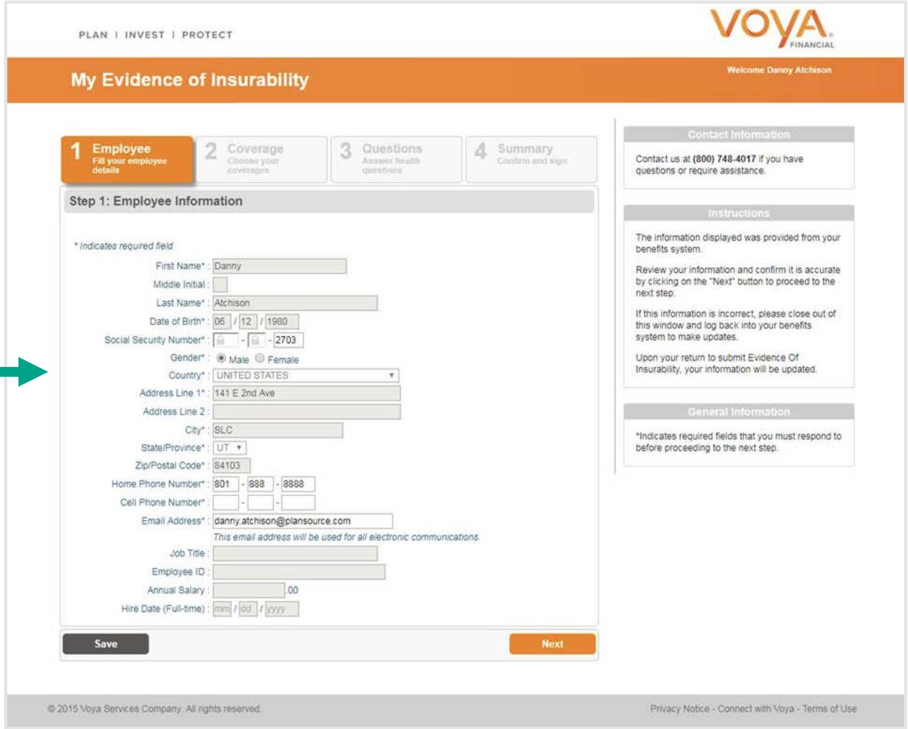
	Integrated Shopping Experience	Automated Decision Notification
Guardian	Available Now	Available Now
Cigna	Available Now in Beta	Available Now in Beta
MetLife	Available Now in Beta (2,000+ Employees)	Available Now in Beta
unum	Available Now in Beta	2019 Release
VOYA FINANCIAL	Available Now in Beta	2019 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





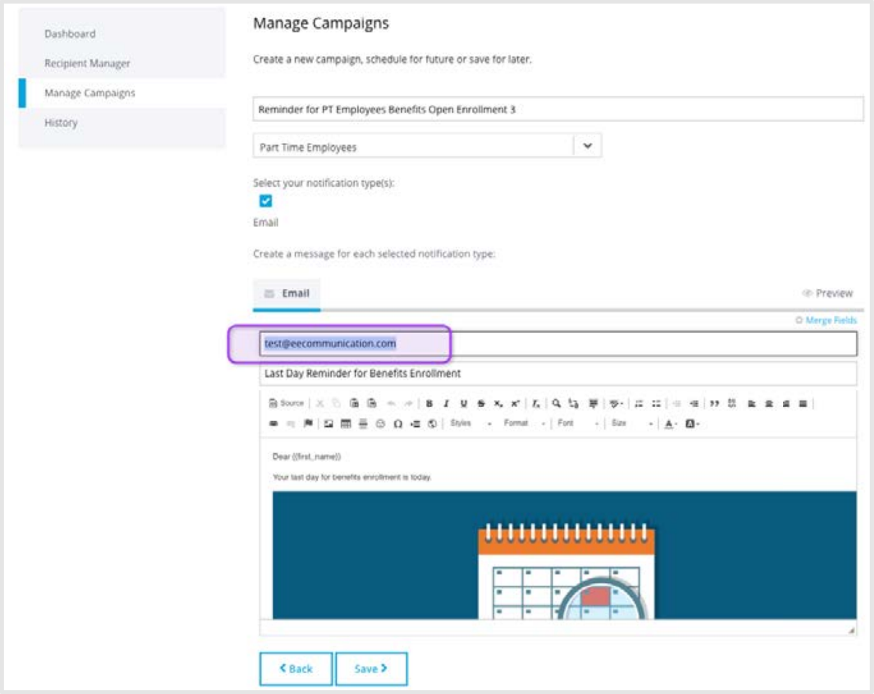
Employee Communications

Generally available with Galileo

Hanna Jenkins

Employee Communications Enhancements

Customizable "From" email address



- 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.

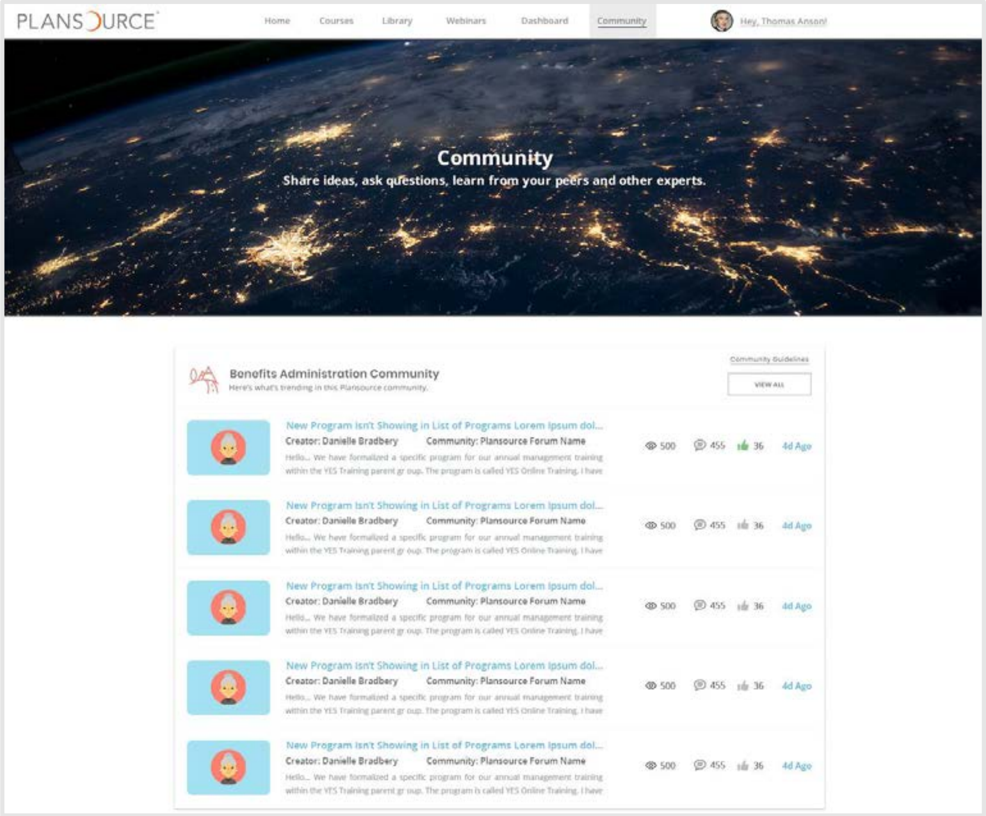
As part of our PlanSource University portal, PlanSource Community provides users with a virtual place to share best practices, submit ideas and strengthen their knowledge of PlanSource products and services by learning from fellow PlanSource users and subject matter experts.

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

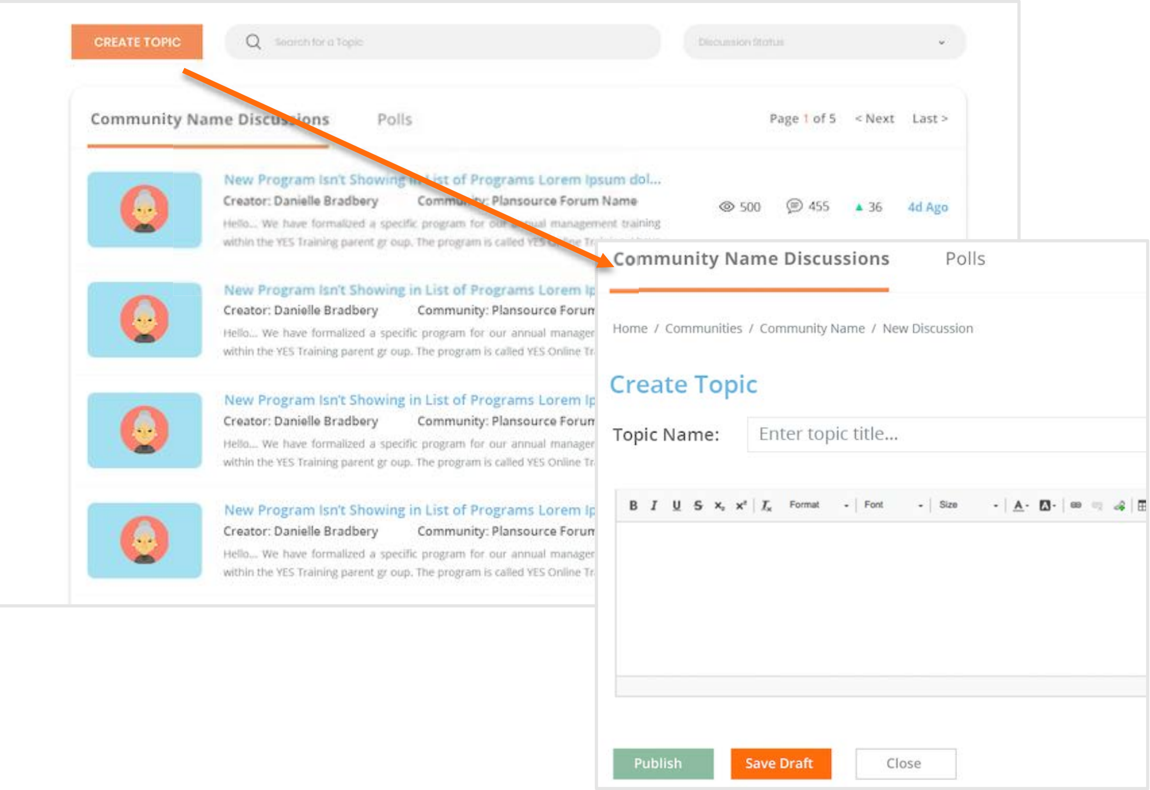


A valuable resource for idea sharing and practical advice from real-world users who work in PlanSource daily.

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

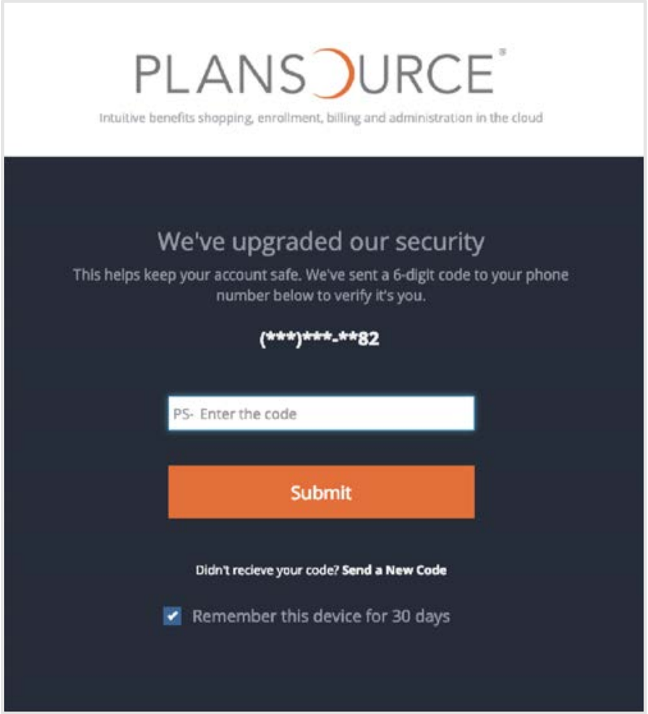
Smartphone, one-time passcode or Smart Card

Something You Are

Biometrics, like your fingerprint, retina scans or voice recognition

Multi-Factor Authentication

We've increased your security



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

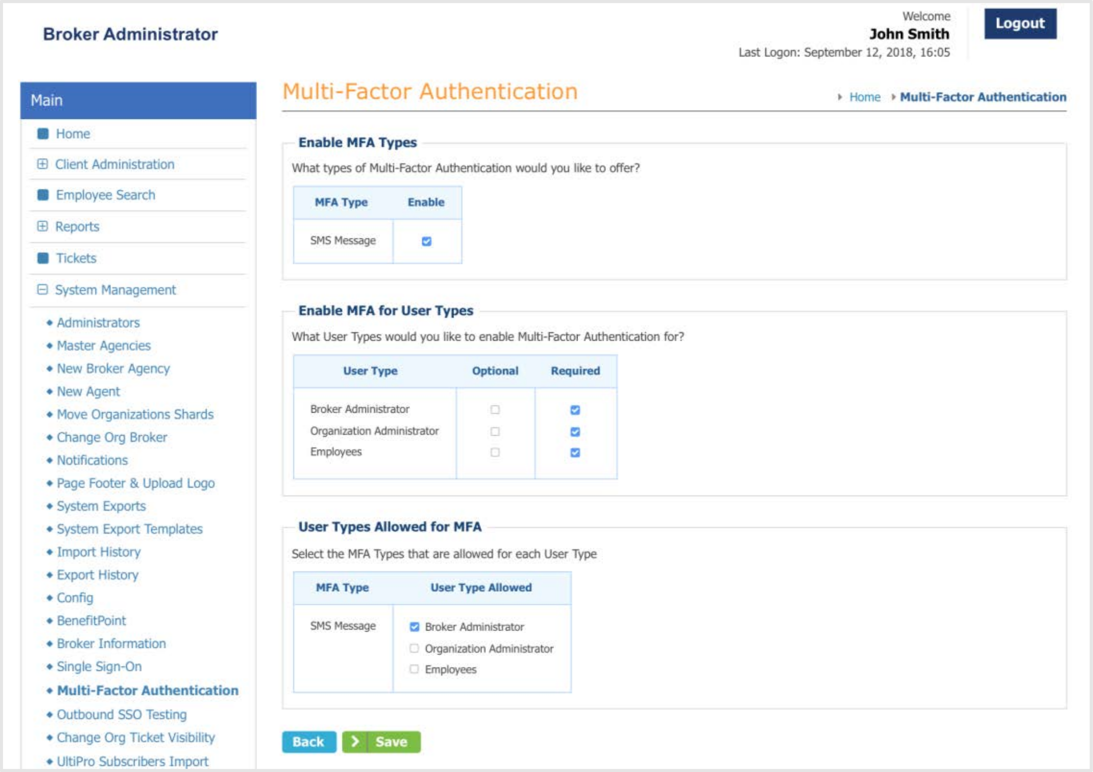
Backup Codes

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



Configure by user type:

- Broker Admin
- Org Admin
- Employee

Configure by MFA type:

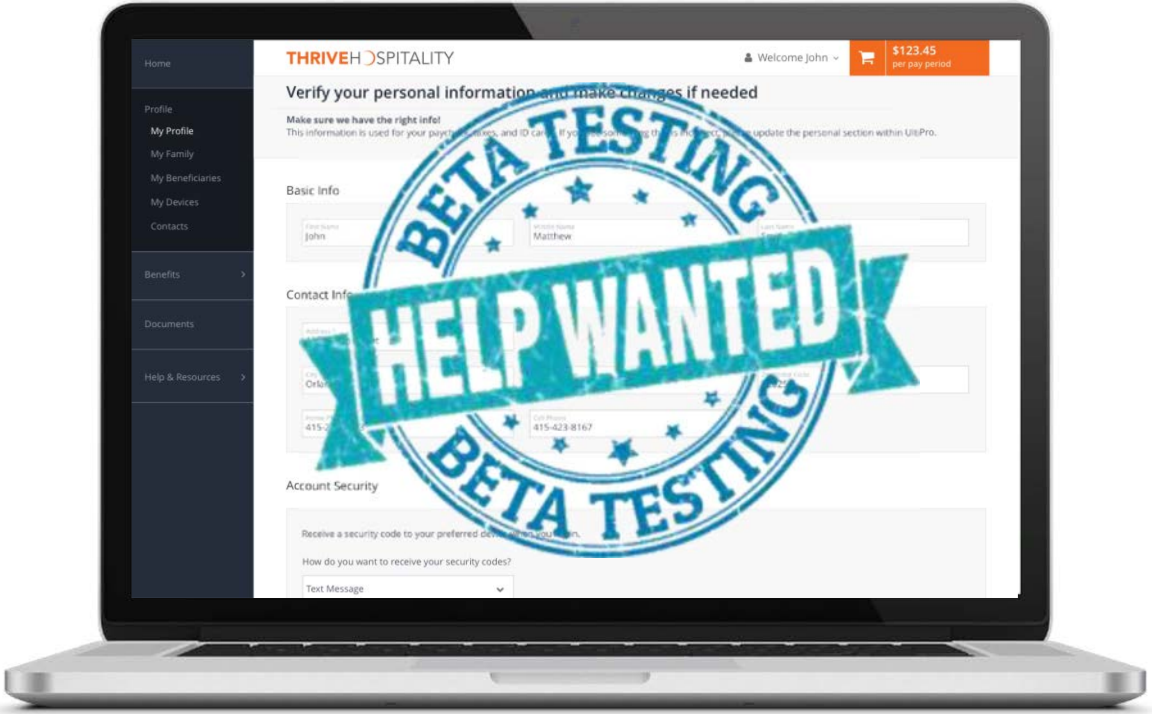
- SMS
- YubiKey
- Authenticator App
- Backup Codes

Configure by requirement:

- Not enabled
- Optional
- Required

Multi-Factor Authentication

Getting started with MFA



IP White Listing

Don Renyer

IP White Listing

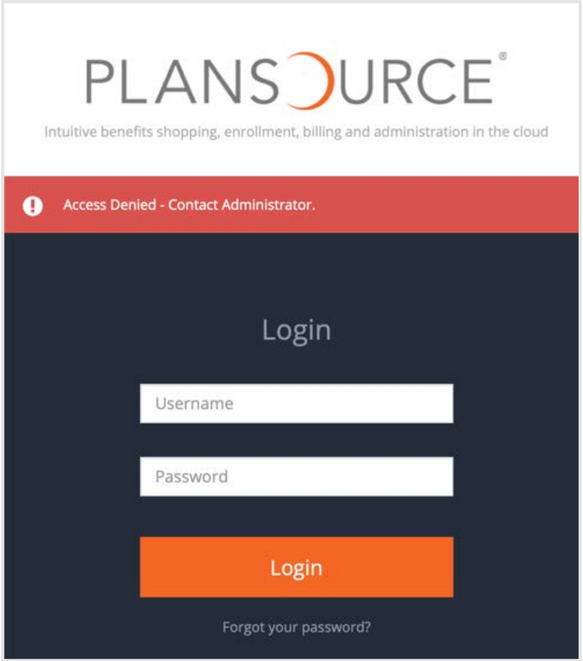
Understanding the technology

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.

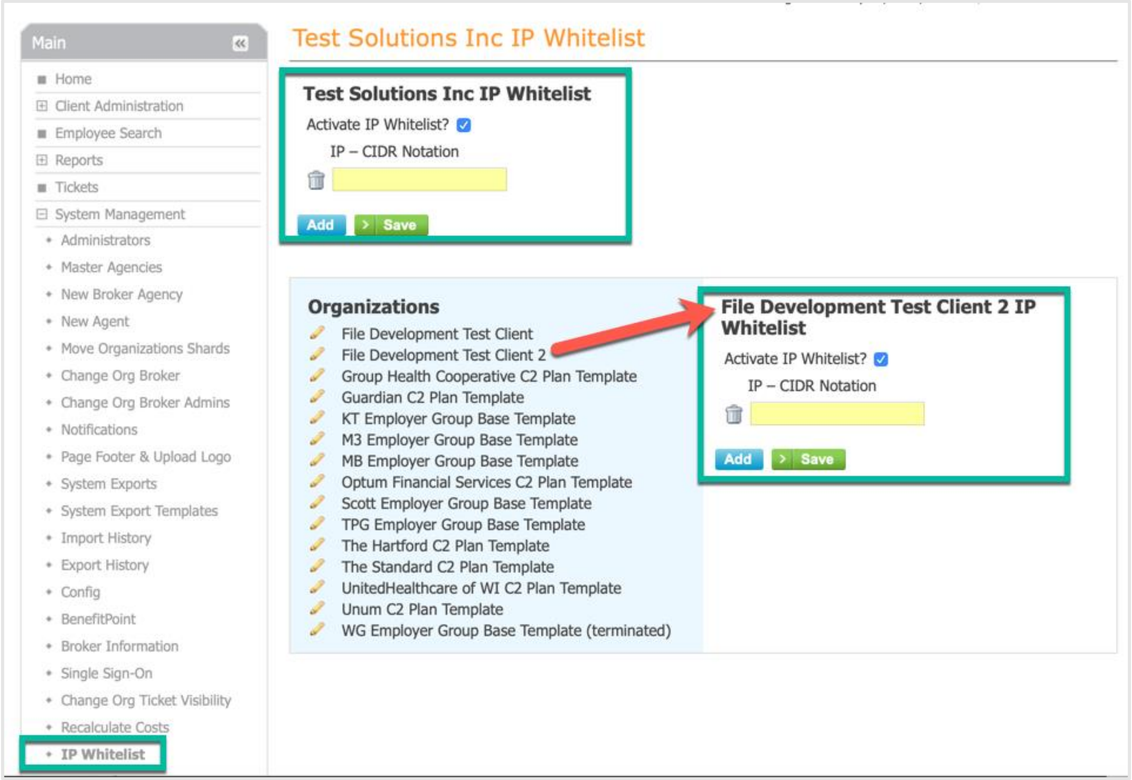
Why is it important?

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



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

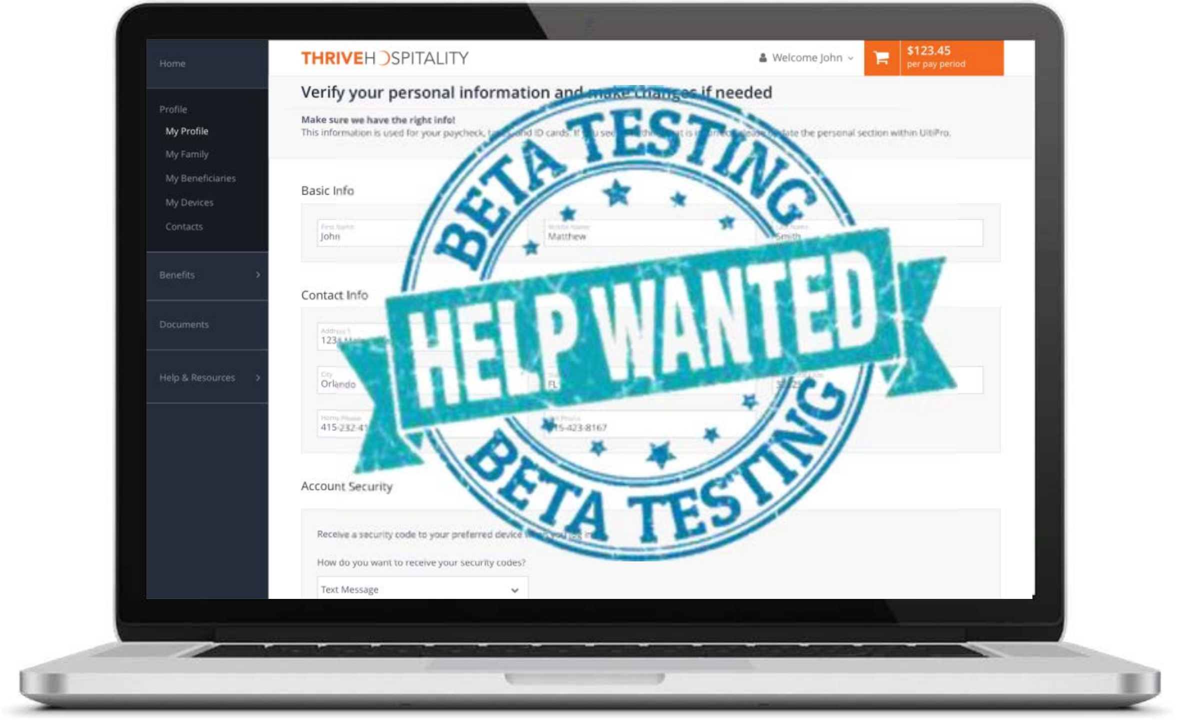
IP Addresses:

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 *projected* annual savings (assuming *6%* of dependents are ineligible)			

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

[2]Flat 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	$3,500
Dependents to be Audited	0
% of Dependents Removed *average client removes 6%	6%

Dependents Removed	Annual Savings
0	$0

Cost of Delaying Your Audit:

30 days	60 days	90 days
$0	$0	$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

Aflac
Cigna
Guardian
MetLife
unum

Allstate BENEFITS
Colonial Life Making benefits count.
Lincoln Financial Group
Mutual of Omaha

Prudential
Sun Life Financial
The Standard
voya FINANCIAL

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 employees[1]
- PlanSource provides MetLife invoice and premium collection support
- Fully-insured PPO dental with 50% + participation[2]
  (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:

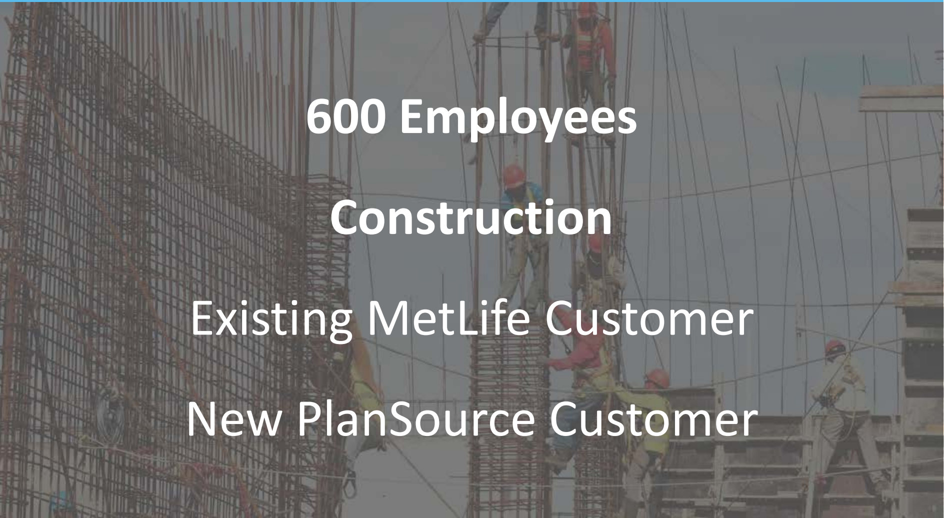
The client added 9 new lines of coverage from MetLife: Dental, Vision, Short Term Disability, Long Term Disability, Basic Life/AD&D, Supplemental Term Life/AD&D, Group Accident, Group Critical Illness and MetLaw Legal Services.

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

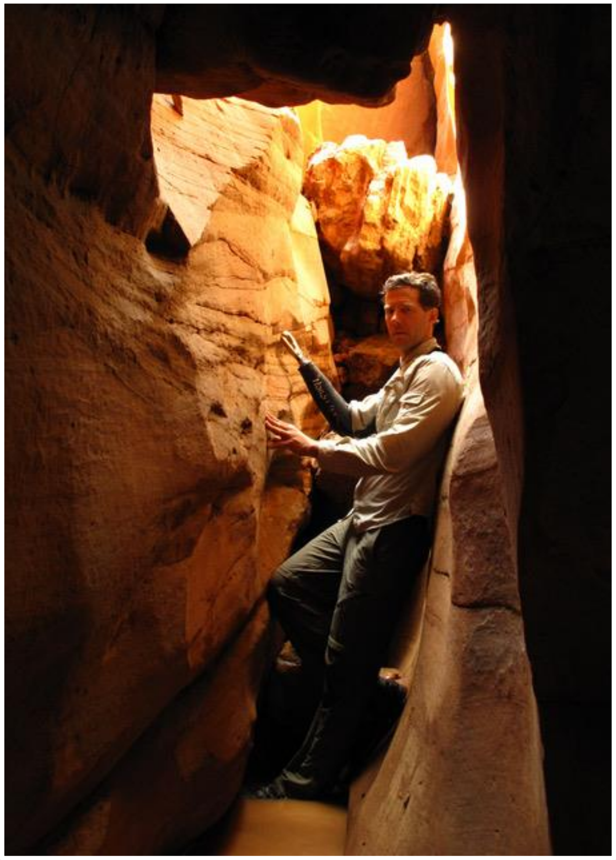
Early bird registration now open – learn more at eclipse.plansource.com

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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