

PLANSOURCE

Helping people live happier, healthier lives by
maximizing the benefits of their benefits

VOYA[®]
FINANCIAL

Reimagining How Benefits Work Together

PLANSOURCE

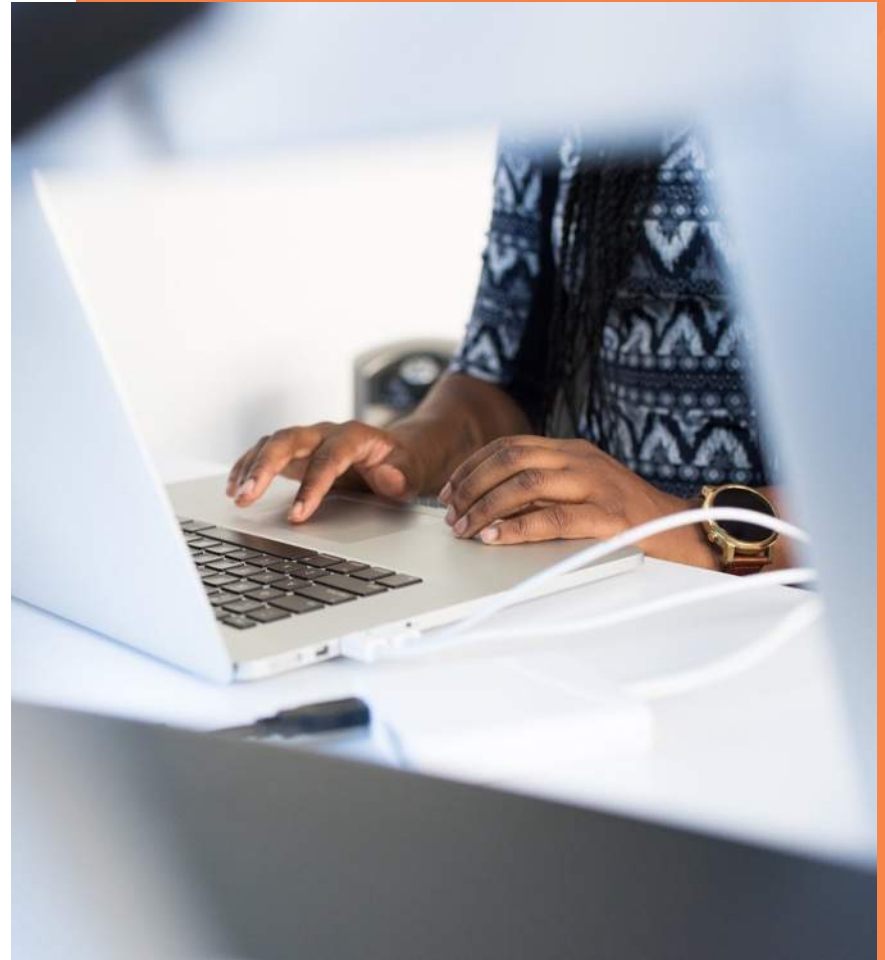


A CLOSER LOOK AT CLAIM INTEGRATION

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Today's speakers



Jill Hernandez
AVP, Enrollment Technology
Voya



Sean Fahey
Director, Claims
Voya



Shannon Shafer
Director, Customer Experience
Voya



Bradley Taylor
EVP, Strategic Partnerships
PlanSource



Leah Benfield
Senior Sales Consultant
PlanSource

VOYA CLAIMS 360

Simplified claims come full circle



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WHEN IT COMES TO PAYING CLAIMS

No one has your back like we do



PRODUCT TO PRODUCT INTEGRATION

After a claim is filed, we'll check to see if that same incident triggers benefits under our other products for which the insured is covered.



INTUITIVE CLAIM MODEL

We don't just stop at paying the benefit for the filed claim. We anticipate and pay upfront for covered follow up visits and other related needs likely to occur from the initial injury.



MEDICAL CLAIM INTEGRATION

We have developed the ability to analyze medical data to identify claims employees may have overlooked or not even realized are possible covered events.

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HELPING OUR CUSTOMERS GET THE MOST OUT OF THEIR ACCIDENT INSURANCE

Auto-pay claim integration: Short Term Disability (STD) Insurance - Accident Insurance



Sadie* was in a car accident several months ago and needed to go on STD to take time to heal and be treated for her injuries which included several fractures. She had Accident Insurance, but with all that was going on, had forgotten and didn't file a claim under that coverage.



As part of our Claims 360 claim integration, our Supplemental Health claims examiner Mary reviewed the previous months STD claims. Mary opened an Accident claim for Sadie and also saw that Sadie's son was in the car. Since he is covered as well, she opened an Accident claim for him also.



Mary calls Sadie and gives her the good news that she was going to receive a paid benefit of \$7775 for specific events she experienced as a result of a covered Accident, and her son would receive \$845. All without Sadie needing to file a claim.

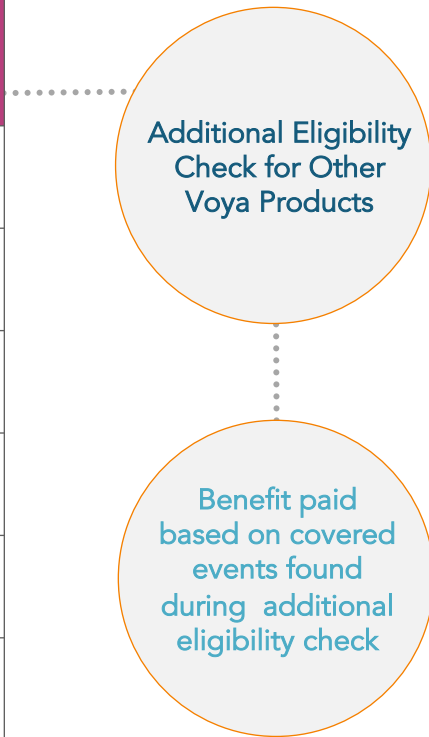
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*Name changed. This example is based on an actual 2020 claim that utilized claims integration procedures. It is provided for illustrative purposes only. Average Accident Insurance benefit amount paid in 2020: \$1,100. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders.

Intuitive Claim Payment Model

Claim Example: Joe breaks his leg and spends a day in the hospital. He submits his accident claim and documentation from his hospital stay to the Voya Claims Center.

COVERED EVENTS	Traditional Claim Payment Model	Voya Intuitive Claim Payment Model
Fracture, Torn Knee Cartilage Repair, Tendon, Ligament, Rotator Cuff Repair	✓	✓
Emergency Room & Hospitalization Benefit	✓	✓
X-Ray		✓
Medical Equipment		✓
Follow-up Visit (2 visits if surgery is required)		✓
Max PT with documentation of 1 visit		✓



Plus - Concussion - 1 Follow-up Visit Automatically Paid

INDUSTRY-LEADING, PROACTIVE MEDICAL CLAIMS INTEGRATION

When employees need it the most



**WE WORK WITH
YOUR MEDICAL
INSURANCE
CARRIER**



**WE LEVERAGE
EXISTING
RELATIONSHIPS**



**WE ARE
PROACTIVE**



**WE TARGET THE
RIGHT
INFORMATION**

Medical claim integration is available for Accident Insurance, Critical Illness/Specified Disease Insurance, or Hospital Confinement Indemnity Insurance offered by Voya Employee Benefits. These are not coordinated benefits and medical coverage is not offered by Voya Employee Benefits.

Filing a claim may require any necessary medical records or proof of claim as determined during the review process. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern.

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SOLUTIONS THAT MAKE THE MOST OF MEDICAL DATA

You choose the medical carrier. We send data-driven reminders to help encourage employees to file claims.



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Poll Question

For groups that have medical claim integration with Voya in 2021, what percentage of payable claims opportunities are we finding where their employees have the supp health product, had a payable event (based on medical data) and did not file a claim?

Focus on claims - MCI first files received

In early April 2021, we received our first set of files for four employer groups & triggered email notifications:

	RECORD COUNT	UNIQUE PEOPLE	EMAILS SENT *	% EMAILS / PEOPLE	ACC	CI	HI
Group 1	1,865	140	31	22%	1	1	29
Group 2	34,391	2,300	289	13%	55	15	241
Group 3	7,049	636	126	20%	18	10	113
Group 4	18,362	962	273	28%	31	29	264

- Medical record indicated a covered event through our product(s), but the employee didn't have coverage.
- The medical record indicated a covered event through our product(s), but the employee had already filed a claim.
- The medical record did not indicate a covered event through our product(s).

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Who is a good candidate & what is needed?

- Data files from the medical carrier(s)
- Data sharing agreement/BAA with medical provider(s), Voya & BST
- Supplemental health benefits must be offered on a post-tax basis
- Enrollment platform is able to capture the opt-in and send to Voya on the enrollment file
- Communication strategy to ensure emails are not filtered out by company firewall

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AN EMPLOYEE'S CHOICE



Voya is committed to protecting the privacy and the confidentiality of each employee's personal information. To review the Voya Privacy Notices, visit us online at: voya.com/privacy-notice.



Our medical claims integration process is optional, so employees can still enroll in our supplemental benefits even if they choose not to participate.

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Poll Question

In order to receive the benefits of medical claim integration, employees must opt in during enrollment and choose to share their medical data with Voya to allow reminders to file supplemental health claims.

What is the average percentage of employees who opt in to share their medical data for this purpose?

TECHNOLOGY RELATIONSHIP

COLLABORATION WITH THE ENROLLMENT TECHNOLOGY IS KEY!

During enrollment, the technology company must have the ability to:

- Capture employee email addresses
- Enable employees to opt-in and provide permission allowing use of their medical data to identify potential claims
- Send Voya our standard enrollment file, including the employee email addresses and opt-in values

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PLANSOURCE + VOYA EMPLOYEE BENEFITS

PlanSource and Voya collaborated to deliver Medical Claims Integration to a mutual client for 1/1/2021.

- PlanSource built the opt-in and has a blueprint to follow for future customers
- PlanSource and Voya teams stayed closely aligned through the implementation to deliver this industry-leading capability

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Technology Innovation and Engagement

INDUSTRIES RADICALLY TRANSFORMED BY TECHNOLOGY



TRAVEL



RETAIL



TRANSPORT



MUSIC



Self-Service

From airline check-in to grocery store checkouts, self-service is now the first choice for consumers

Speed

Claims paid in 3 seconds by peer-to-peer lending companies, meals delivered in minutes by tech companies connecting customers to restaurants



Ecosystem Connectivity

Ride-sharing apps connect consumers to drivers in seconds

Access

Consumers have access to every TV show and movie ever made



Personalization

Allows companies to deliver more relevant and effective experiences



Ease of use

Customers expect delightful experiences when they interact with your brand

TODAY'S BUYER

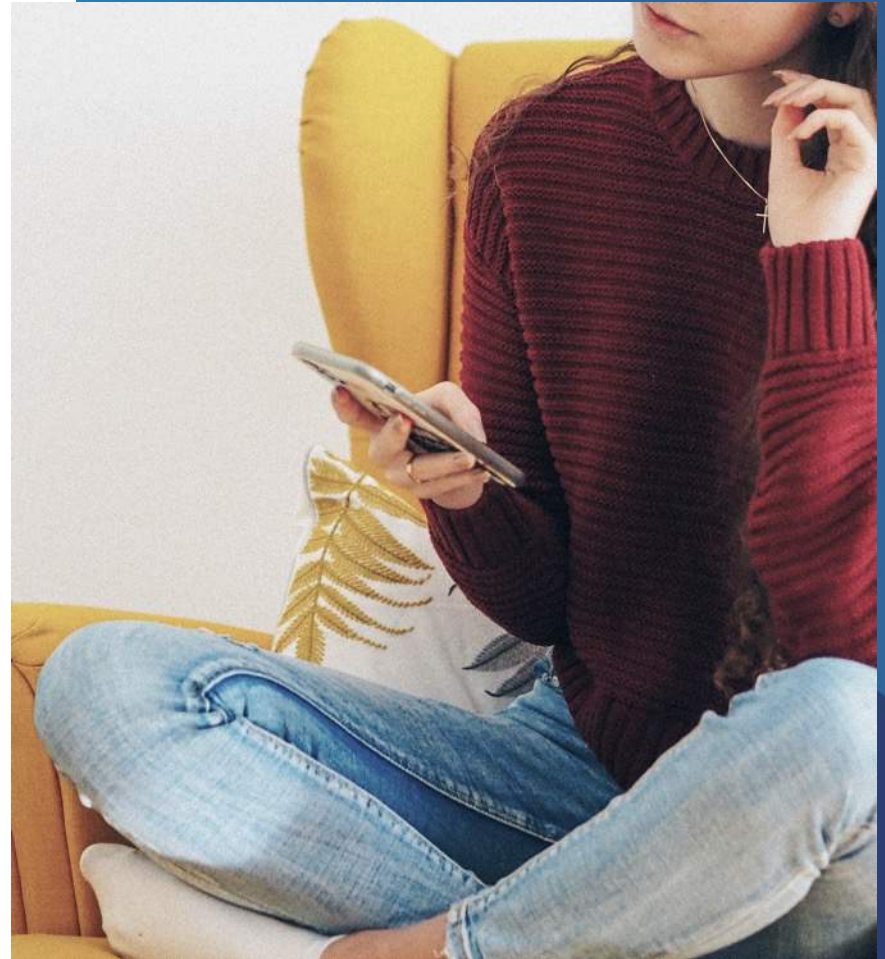
WITH A CLICK OF HER FINGER...

She has ordered her groceries

Placed her takeaway order with Uber Eats

Reserved a walking appointment for her dog

All from the comfort of her couch and smartphone...



APIs HAVE CHANGED EVERYTHING

APIs facilitate real-time information sharing across independent platforms



KAYAK

Flight information pulled from multiple airlines via APIs



REALTOR.COM

Property details pulled from local Multiple Listing Service systems



SALESFORCE

APIs allow customers to extend and customize Salesforce in just a few clicks

HOW IS THE BENEFITS INDUSTRY DOING?

Information is manually entered at setup and renewal in multiple systems, creating lots of errors

Weekly batch EDI files create discrepancies and timing issues

HR teams report spending 1 week per month manually reconciling carrier-provided bills

Manual EOI processes create administrative hassles and risk for employers

The employee shopping and enrollment experience is disjointed, and confusion is rampant



EMBRACE THE FUTURE, AND LIVE IN THE PRESENT

PANAMA CANAL AND THE EMPLOYEE BENEFITS EXPERIENCE...

For years the employee benefits
experience didn't change

Benefits communications and education
seemed arcane

Enrollment experience brought frustration

No one entity can fix the experience on
their own



Why Does All of This
Technology Innovation Matter to the
Benefits Industry and to You?

HR teams are expected to deliver
more than ever, yet

75%

of HR professionals indicate that
their workload is increasing

EMPLOYEE: **SEAN**

Enrolls in employee + child dental coverage

Covers one dependent, age 25

Son turns 26 on 3/1/2021

Employee's payroll deduction updates accordingly to employee-only coverage

Son attempts to seek dental services on 3/15 and is denied

Sean receives a COBRA letter on 4/1/2021

Dependent age out rule for this dental plan is coverage until the end of the year in which the dependent child turns 26

How did this happen?



CLAIMANT: **ADELINE**

At OE, elects supplemental life insurance

Adeline was never prompted to fill out the EOI questions

Guarantee Issue is \$100,000, she elects \$300,000

She begins paying for the coverage

Adeline passes away

Spouse works with Adeline's employer to file the death claim
and both parties are informed that Adeline never had the
coverage

How did this happen?



WHEN PROBLEMS ARISE

90% of problems come from
poor setup – incorrect data.

What happens when the
foundation of a house is cracked?

In benefits that means a bad
implementation.



HOW DO WE SOLVE FOR THIS?

Modern API Integrations



PLAN CONFIGURATION

Automates the setup and renewal process, eliminating errors and saving time



ENROLLMENT TRANSACTIONS

Eliminates traditional batch EDI files, turns a weekly process into real-time function



EVIDENCE OF INSURABILITY

Allows employees to complete EOI within the shopping experience instead of sending paper forms



MEMBER PORTAL & PROVIDER DIRECTORY

Employees can easily search for and select dental providers within PlanSource

HOW IT STARTED...



WHERE WE ARE HEADED...



Demo

Q&A SLIDE

Ask your questions now.

REACH OUT TO US
plansource.com/contact

CALL US
877.735.0468