



Connecting Your Employees to Better Benefits Decisions

Decision Support

Our integrated decision support tool takes the fear and confusion out of selecting benefits by walking the employee through a visually engaging series of questions to aid in selecting the best plans for their needs.

We cut through the jargon and get straight to the point. Decision support asks the questions that your employees don't know to ask themselves, educating them to make an ideal choice that suits their unique lifestyle and situation.

Our decision support isn't your average insurance recommendation tool — it's an insurance recommendation engine. It's smart, comprehensive and unlike many of other decision support tools out there, it's completely configurable.

Each decision support question was designed with a specific purpose in order to learn more about the employee and drive a thoughtful recommendation, based on factors including risk tolerance, well-being of employees and dependents, historical utilization, financial risk tolerance, and more.

We connect your employees with benefits recommendations they can be confident in.

A screenshot of a digital decision support interface. At the top, it asks, "Would your rainy day fund cover a \$6000 emergency room visit?". Below this, there are three radio button options, each with a weather icon: "I'd get soaked" (cloud with rain) with the subtext "I don't have much in savings", "A light sprinkle" (cloud with rain) with the subtext "I could cover some of it", and "I've got an umbrella" (umbrella) with the subtext "My savings will cover it". The "A light sprinkle" option is selected. At the bottom, there are "Back" and "Next" navigation buttons.

For Employers:

- Configure the questions to fit your benefit choices and plans.
- Receive useful insights into how employees are engaging with your benefits.
- View recommendation and enrollment trends to help drive your benefits strategy.
- Potential cost savings knowing your employees are choosing the best plans for their needs.
- Reduce over or underinsuring by personalizing the decision experience with historical utilization.

For Employees:

- A simple, easy-to-use process provides employees with a holistic, strategic recommendation.
- Considers the employee's whole person including their financial, physical and emotional needs.
- Helps employees plan for the future and truly understand the benefits they are paying for.
- Removes the frustration from selecting benefits by simplifying the process – too much choice is too much.
- Allows employees to model different scenarios to identify components of care that drive out-of-pocket costs.

The ultimate goal of our integrated decision support tool is to give your employees the confidence they need to make benefits decisions.

