



## Introducing the *Employee Benefits Marketplace*

### You Choose The Budget. Your Employees Choose Their Benefits.

The *Employee Benefits Marketplace* is a whole new approach to employee benefits. As a defined contribution model, it enables you to set a fixed budget for benefits...then lets your employees use these dollars in a way that meets their individual needs.

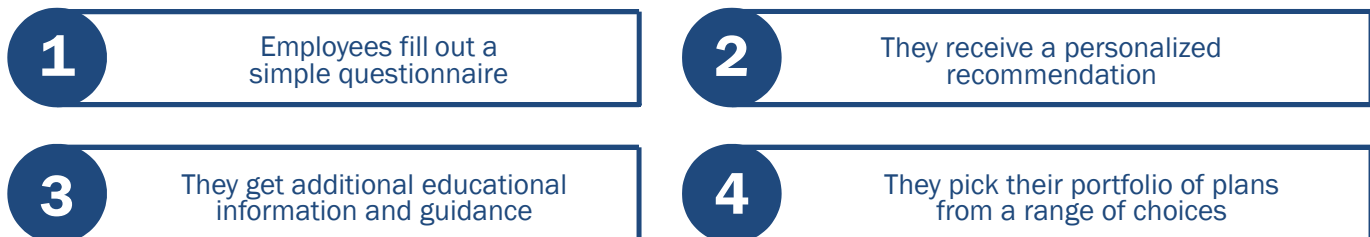
The *Employee Benefits Marketplace* gives your employees access to a simple-yet-powerful online store – where they can shop for health, dental, life...even pet insurance. It's like nothing you've ever seen; it may be exactly the solution you need.

### How It Works

The *Employee Benefits Marketplace* makes it easy and enjoyable for employees to build a personalized benefits portfolio with:

- Easy-to-understand educational resources
- Award-winning decision support that recommends a complete benefits portfolio based on one's health profile, financial status and preferences
- Plan comparison tools

### The Process



### The *Employee Benefits Marketplace* Turns Insurance Jargon Into Plain English With:

- Easy-to-use tools to compare plans side by side
- Videos about key health and other insurance topics
- Explanations of why certain plans are recommended
- Transparent prices

### Our Online Benefits Store

#### Health

Medical, Dental, Vision, Voluntary, Wellness, Telemedicine

#### Money

HSA, FSA (Medical, Dependent Care, Transit/Parking)

#### Protection

Life, Disability, Group Legal, Pet Insurance

## Advantages For You

### Predictable Benefits Costs

Because you set the budget, you can truly plan for this year and years to come – avoiding the potential volatility of traditional benefits costs. Most employers save 10-30% in the first year alone.

### Simplified Benefits Program Management

Instead of juggling multiple benefits plans from a variety of carriers, now you can consolidate and simplify administration.

### Higher Employee Satisfaction

When employees have transparency into their benefits dollars, they appreciate and value them more.

### Peace Of Mind

End-to-end customer support and quality coverage means you know your employees are taken care of.

## Advantages For Your Employees

### The Right Benefits For Their Needs

They get the benefits they want and need based on their individual and family circumstances, all from top national and regional providers.

### Total Support

Multiple levels of support are available to help employees and their families during enrollment and throughout the year.

### Better Understanding Of How To Use Their Benefits

Educated employees are more engaged in their healthcare and financial decisions.

### And They Often Save Money Too

With the Exchange, they only pay for the benefits they want.



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