



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.

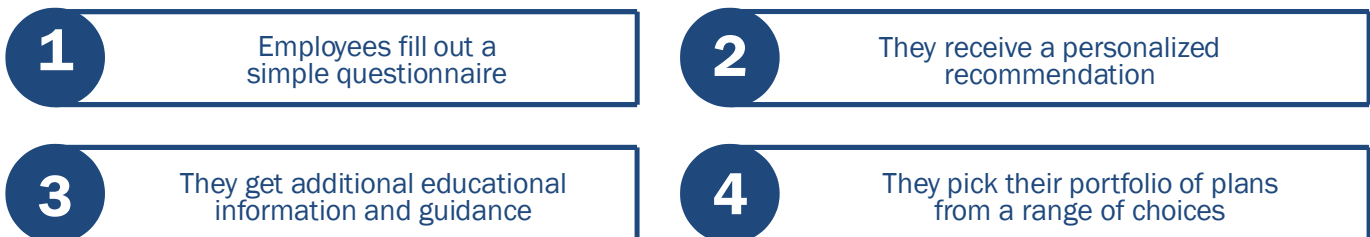
The *Employee Benefits Marketplace* gives your employees access to a simple-yet-powerful online store – where they can shop for health, dental, life...even pet insurance. It's like nothing you've ever seen; it may be exactly the solution you need.

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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MARKETPLACE