



Activate on the Best-Fit Benefits

Benefits management is a never-ending balancing act of spending money to save money. In order to save money, for both you and your employees, it's necessary to educate your workforce on what's available and then ensure they take advantage of your carefully designed benefits package. **While you're quite good at selecting the most valuable programs, there is increasing evidence that HR has an opportunity to better leverage technology to improve optimization of the programs by moving your population from benefits SELECTION to benefits ACTIVATION.** And do so while satisfying compliance legislation that supports your role in creating more impactful engagement strategies across your program.

No doubt your employees need help untangling the confusing knot of health care, claims, providers and available point solutions. It's also likely you don't have a team of data scientists and benefits marketers at your disposal to help navigate this challenge. **You need to find cost-reduction levers that work on your behalf to increase employee understanding and use of their benefits that will ultimately drive down costs for both the employee and the employer.**

With Personalized Navigation, our omni-channel engagement tools drive outcomes for your employees' well-being and your bottom line.



Satisfy legislation requirements that work to your advantage, such as the new rule regarding Transparency in Coverage for Health Care Services



Increase employee engagement in resources and programs for informed medical choices and improved health outcomes



Reduce overall employer medical spend through accurate and efficient use of benefits and programs



of consumers are willing to **share their data** to create a more personalized experience.
- Accenture

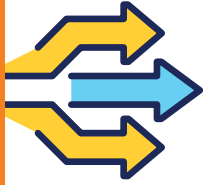


of employees strongly believe their employers' benefits communication is customized to **address their personal situations.**
- MetLife



Compliant solutions that reduce costs

Businessolver employs tools and technology partners to improve employee health outcomes, reduce employer spending and support necessary compliance with three Personalized Navigation solutions:



Activation Paths will amplify your programs for increased engagement, keeping applicable compliance at the forefront

Benefitsolver® tools guide employees across your population to key programs, such as non-electable benefits like telemedicine, wellness programs, care navigation, and point solutions. Employees have a simple, consolidated location to find all their benefits options.

Claims-Based Personalization will use employee claims and utilization information to drive engagement toward healthier choices

Benefitsolver tools will target employees to activate care based on claims utilization and clinical analytics data:

- ▶ Encourages participation in specific, applicable programs based upon a clinical condition
- ▶ Reminds employees of preventive care opportunities
- ▶ Prompts employees to file a claim under their voluntary benefit plan

MyChoice™ Find a Provider will encourage transparent and cost-effective provider choices

Benefitsolver tools will drive employees to a more optimal provider based on network status, quality, and cost with:

- ▶ Provider search tool
- ▶ Smart Match recommendations
- ▶ Provider ratings and cost comparisons
- ▶ Appointment booking support
- ▶ Procedure cost estimation based on accumulator status



Benefitsolver tools and technology all work together to amplify benefits programs and engage employees.

- ▶ **Online Portal** - enrollment, engagement, education
- ▶ **Action Manager** - text and email communications
- ▶ **Sofia**SM - personal benefits assistant, available 24/7
- ▶ **Member Services** - live representatives for high-touch support
- ▶ **MyChoice® Mobile App** - engagement on the go
- ▶ **MyChoice® Recommendation Engine** - enrollment and selection guidance

