

Benefits Guru

Making informed benefit enrollment decisions is as easy as 1, 2, 3! Employees provide **3 simple informational pieces:**

- 1. Indicate** who will be covered.
- 2. Assign** a health grade for each covered member.
- 3. Provide** their tobacco status.

And Users receive a personalized enrollment recommendations based on data analytics and machine learning technology that helps to ensure they feel confident in their plan decisions.



Benefits Guru™ gives employees a more customized enrollment experience. No need to settle for a one size fits all approach to something as personal as benefits.

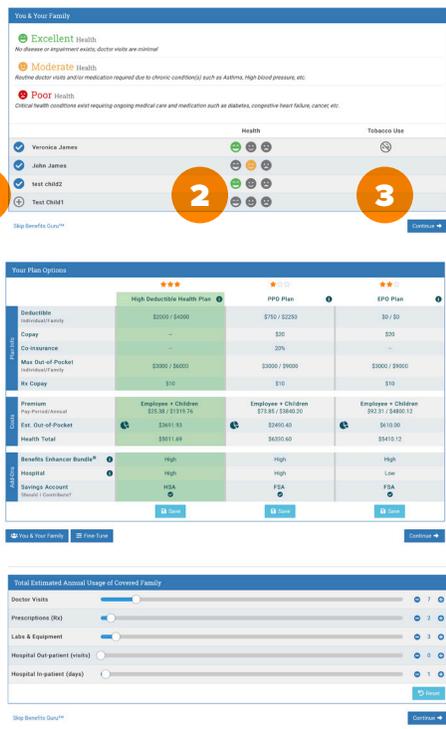
Why Do You Need The Benefits Guru™?

Benefits can be confusing. There are seemingly endless options, insurance terminology is like a foreign language and reading a plan document doesn't always provide a clear picture of what is being offered. Enrolling in benefits can be a daunting task that often leaves employees with more questions than answers. It is no surprise that **9 out of 10 employees don't change** their enrollment elections each year. They simply don't know where to start when trying to figure out what choices are best for them.

How Do We Fix The Problem?

Benefits Guru™ simplifies the decision making process for the employee. Employees rate their health score on a scale we outline in detail and whether or not they are a tobacco user and based on the answers provided, Benefits Guru™ provides **Personalized Plan Recommendations** based on the needs of the employee and his or her family. No one gets the same Google search results, has the same Facebook feed or product offerings from Amazon, and now employees no longer have to settle for a one size fits all approach to their benefits.

At the end of the day it's about providing clearer direction for employees to help them achieve **Better Results.**



The screenshot displays the 'You & Your Family' enrollment interface. It shows three steps: 1. Selecting family members (Veronica James, John James, test CHSE2, test CHSE1) and their health status (Excellent, Moderate, or Poor). 2. Comparing plan options (High Deductible Health Plan, PPO Plan, EPO Plan) across metrics like Deductible, Copay, Co-insurance, Max Out-of-Pocket, and Premium. 3. Selecting tobacco status (Tobacco Use) for each member. Below the plan comparison is a 'Total Estimated Annual Usage of Covered Family' section with sliders for Doctor Visits, Prescriptions (Rx), Labs & Equipment, Hospital Out-patient (visits), and Hospital In-patient (days).

Plan Option	High Deductible Health Plan	PPO Plan	EPO Plan
Deductible (Individual/Family)	\$3000 / \$4000	\$750 / \$2250	\$0 / \$0
Copay	---	\$20	\$20
Co-insurance	---	20%	---
Max Out-of-Pocket (Individual/Family)	\$3000 / \$6000	\$3000 / \$6000	\$3000 / \$6000
Rx Copay	\$10	\$10	\$10
Premium (Employee + Children)	\$1611.53 (\$1767.76)	\$2400.40 (\$2658.00)	\$610.00 (\$688.12)
Est. Out-of-Pocket	\$3611.53	\$6300.40	\$610.00
Health Total	\$5611.49	\$6300.40	\$5410.12

Total Estimated Annual Usage of Covered Family

- Doctor Visits: 7
- Prescriptions (Rx): 2
- Labs & Equipment: 3
- Hospital Out-patient (visits): 0
- Hospital In-patient (days): 1

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