

My Benefit Express™

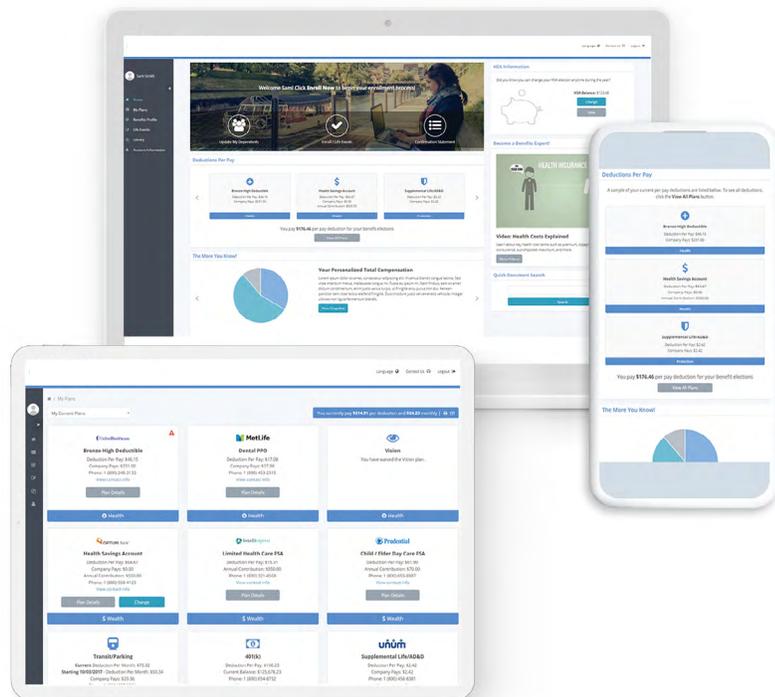
Customizable, Responsive and Cloud-Based

Make Benefits Easy

Provide employees with the benefit experience they want: streamlined enrollments at any time, on any device

Ongoing Solutions Include:

- **The must-haves:**
cloud-based benefit administration, online enrollment, payroll and carrier integration, and EDI
- **HR tools:**
business intelligence (BI), analytics, reporting, and full-service customer support team
- **Compliance management:**
ACA and E-filing
- **Employee engagement:**
education, communication, and employee site
- **Service that won't quit:**
HSA, FSA, COBRA, dependent audits, claims reimbursement and premium billing admin
- **Healthy workforce:**
voluntary benefits and wellness management





Built-in

Features that our customers know and appreciate include:

Wellness Administration

To assist your wellness initiative, we communicate, calculate and report all types of rewarding benefit credits

Premium Accounting

Our reconciliation and invoice process provides a seamless link between carriers and employers

Voluntary Benefits

Our automated management of voluntary benefit programs lets you promote participation with ease

EDI and Payroll

Our tools and processes allow us to work with any data — from file build to QC to retroactive action

Customer Care Center

Our friendly and helpful staff provides assistance via phone call, email or live chat



Standalone

Add these features to your implementation, or go a la carte:

Dependent Eligibility Verification Audits

Optimize your spending with our audit and reinvest in your workforce

ACA Compliance Tech & Analytics

Manage and analyze data year-over-year to comply with employer mandates and mailings, and successfully E-file to the IRS

Reimbursement Administration

Whether that's FSA, HSA, or HRA — we have reimbursement programs covered

Total Comp Statements

When employees understand total compensation, they feel valued, more engaged, and loyal

Offboarding

Rely on our COBRA and direct bill expertise for sponsored benefits and premiums collection

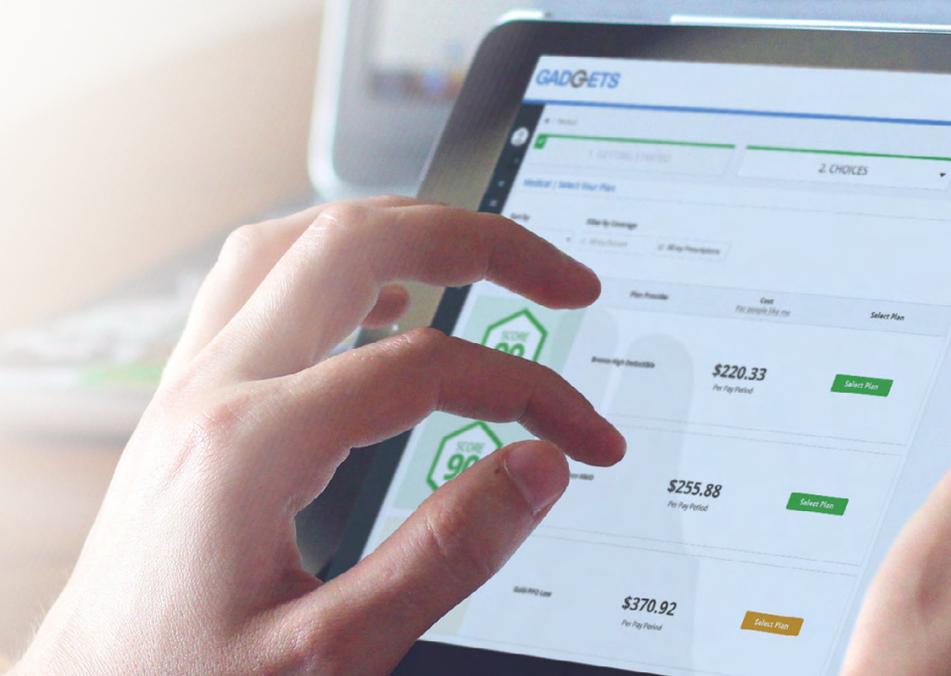
Benefits are complex, but administration doesn't have to be.

[Schedule a call today!](#)



Decision Support Tool

Provide employees with immediate and meaningful access to personalized medical plan recommendations



Integrated, Intelligent Decision Support

Amplify the employee enrollment experience with personalized decision support. The BeneFITwise Integrated Intelligence Guide is a feature that applies nationwide data and provides an objective ranking of available plans — granting employees the **power to choose benefits with confidence**.

Thoughtful Choices

BeneFITwise helps employees reduce confusion during enrollment and choose the best benefits. Employees are prompted to answer a few scenarios to help them understand how different plans would accommodate their needs to:

- Improve comprehension of benefit plan behavior
- Ensure fewer underinsured employees

Set Preferences

Employees input preferences, including medications, to see which plans meet their specified needs. Risk tolerances are also measured — such as choosing more comprehensive plans to cover unplanned surgeries. Preferences are reflected in the score breakdown.

Choose the dependent(s) that you want to be included in your BeneFITwise score recommendation. **Please note:** This section is ONLY for the purpose of the recommendation. You will make your actual dependent selection when you select your plan. To add a dependent, you can do so on the previous Dependents page or the upcoming Plan Selection page.

Select	Name	Age	Birth Date	Gender	Tobacco User?
<input checked="" type="checkbox"/>	Myself	40	04/06/1976	Female	<input type="radio"/> Yes <input checked="" type="radio"/> No
<input type="checkbox"/>	Spouse, TESTDEP Smith	40	04/06/1976	Female	<input type="radio"/> Yes <input checked="" type="radio"/> No
<input type="checkbox"/>	Child, TESTDEP Smith	12	03/22/2004	Male	<input type="radio"/> Yes <input checked="" type="radio"/> No

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1. GETTING STARTED 2. CHOICES 3. CONFIRMATION

Medical | Risk Preferences

The following scenarios show how different plans behave. These are made to get you thinking about choosing a plan that best accommodates your needs.

[View More Info](#)

Please consider these two sample insurance plans and select which one you'd prefer in the below scenarios:

Plan A	Plan B
Pay more each month for your health coverage but pay less out-of-pocket if you have an unexpected surgery.	Pay less each month for your health coverage but pay more out-of-pocket if you have an unexpected surgery.

Scenario 1: If you had a low chance of being injured next year and didn't need surgery, which plan would you choose?

Scenario 2: If you had a moderate chance of being injured next year and needed surgery, which plan would you choose?



Decision Support With Artificial Intelligence

Most plan selection and decision support tools are known for their ability to educate consumers and compare options. However, this unique product uses artificial intelligence and advanced analytics to predict individual risk and costs, account for preferences, and recommend the best health benefits based on the options available.

Scored Benefit Plans

For employees, simplicity is key. Personalized inputs are paired with public and proprietary data to arrive at a scored and ranked recommendation. The recommendations evaluate several key sources, such as risk protection, that employees would miss if they picked plans based on cost alone.

Employers Benefit Too

BeneFITwise enables employers to offer a new, market-leading plan selection and decision support experience to employees. The result is increased benefits usage, understanding, and better-managed costs.

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1. MY DEPENDENTS

2. CHOICES

3. CONFIRMATION

Medical | Step 1. Select Your Dependents

First select the dependents you wish to cover, if any, for this plan. The system will automatically determine the appropriate coverage level for you below. You can also click the "Edit" link next to each dependent's name to edit their information, or the "Upload Document" link to upload any necessary documentation.

Select your dependents below:

- TESTDEP Smith, Spouse | [Edit](#) | [Upload document](#)
- TESTDEP Smith, Child | [Edit](#) | [Upload document](#)

[Add Dependent](#)

Medical | Step 2. Select Your Plan

Compare Plan Features

View a side-by-side comparison of features between the below plans.

Need Help Choosing a Plan?

Answer a few simple questions, receive a score for each plan, and choose with confidence!

✓ UHC High Deductible

SCORE 99 Real Cost: \$5,719.87

Tier: Employee + 2 or More		Per Pay Period:	
Individual Deductible:	\$5,000.00	Total Cost:	\$712.50
Family Deductible:	\$7,500.00	Employer Pays:	\$562.50
Individual Out of Pocket Maximum:	\$6,450.00	You Pay:	
Family Out of Pocket Maximum:	\$12,900.00	\$150.00	
Coinsurance:	10%	Plan Info	
Copayment:	\$20.00	Selected	

UHC-PPO Low

SCORE 20 Real Cost: \$20,017.44

Tier: Family		Per Pay Period:	
Individual Deductible:	\$250.00	Total Cost:	\$822.57
Family Deductible:	\$500.00	Employer Pays:	\$50.00
Individual Out of Pocket Maximum:	\$1,000.00	You Pay:	
Family Out of Pocket Maximum:	\$2,000.00	\$772.57	
Coinsurance:	20%	Plan Info	
Copayment:	\$20.00	Select Plan	

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Call Center Services

Call, email, or live chat our support team for 1:1 human assistance.

Automation is important, but it's not the only solution when your participants need answers. Give your employees access to a full-service customer care center who connect each interaction to a person, not just a file or record.



Our call center offers the following advantages:

- Exceptionally low turnover
- Support to put customer service above all else
- Spanish speaking representatives available
- IVR options for Spanish-speaking clients, as well as translation services for other languages.
- Long tenure and experience (average 3.5 years)
- Evening/weekend callbacks and email response
- Transparent reporting, metrics and visibility



Dedicated Support

- The Customer Care Center is available via phone, secure message, and live chat during our business hours
- We back up our response times with a performance guarantee



Available services include:

- Login assistance with password resets
- Navigation assistance
- Dependent verification assistance
- Telephonic enrollments
- Warm transfers to carrier, payroll, etc.
- Urgent enrollment updates
- Explanation of benefits and related questions
- Life event assistance
- EOI completion assistance
- Eligibility appeals



Hours:

7:30 a.m. - 6 p.m. central time

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Dependent Eligibility Audit



Dependent Eligibility Screening Services Include:

Large plans can generally expect a 3% to 5% reduction in the number of covered dependents after an eligibility audit.

COST SAVINGS

\$3,500 - \$5,000

per plan member per year

- **Comprehensive planning** to tailor the audit to meet the employer's audit objectives, including whether to use an amnesty period and how to handle non-responders
- **Easy-to-use, customizable website** to inform your employees of requirements and track progress and ability to upload documents via mobile device
- **Optimized user experience and results** from utilization of standard practices groomed from our many years of experience
- **Validation of required documents** such as marriage and birth certificates, federal 1040s, and other documents
- **Application of spouse eligibility** rules for employed spouses
- **Customer Care Center** to support employees through the audit and eligibility requirements
- **Documentation management** during the audit, including the retention of both paper and electronic documents
- **Reports** to facilitate termination of ineligible claimants at the end of audit
- **Electronic eligibility reporting** to verify coverage is terminated correctly with the carrier

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COBRA and Direct Bill Services

COBRA, leave of absence, and retiree administration



An Extensive Range of Direct Billing Options

We provide COBRA and billing administration services for terminations, severance, retirement, and leave of absences. Our clients rely on our experience and expertise in billing for company-sponsored benefits and collection of premiums from participants who are no longer actively at work.

Direct Bill Administration Services

Our services provide clients with administration that meets all COBRA regulatory requirements. In addition, we are able to provide customized billing services for severance, retirees and leave of absences.

Services Include:

- 24/7 access to participant and employer information
- Reducing the COBRA administrative burden with:
 - Timely mailing of notices
 - Quality auditing and processing of enrollment and payments
 - Rapid response issue resolution
 - Premium remittance to employer
- Meeting all compliance and legislative requirements, including auditing the population for ineligible participants
- Sending data to health and prescription drug insurance companies
- Monitoring all payments received and cancelling coverage if payment is not received on time, as well as at the COBRA expiration date
- Resolving carrier issues on behalf of participants and sending enrollment forms when appropriate
- Access to pre-designed reports and ability to create custom reports with an easy report tool
- Customer Care Center that provides support to COBRA-eligible participants for inquiries and resolution of billing issues

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Reimbursement Administration

Track and reimburse claims



Reimbursement Made Easy

Need to track and reimburse claims? WEX delivers relief from this administrative burden. We provide FSA, HSA, HRA and commuter benefits administration.

FSA Administration

Flexible spending accounts are a valuable way to promote consumer-driven healthcare and pay for eligible expenses. Services include:

- Debit card for ease of use
- Online and mobile access to submit claims and check payment status, view account balances, plan details, recent transactions, mobile account balance alerts and personal information changes
- Review, audit, and process requests for reimbursement
- Customer support team for inquiries and resolution of issues
- Reimbursements through direct deposit or check

HSA Administration

Combining our customer support team and self-service tools for a well-managed delivery of health savings accounts. Services include:

- Debit card with a single point of authentication
- Access to HSA modeling and educational tools
- Customer support team for inquiries and resolution of issues
- Integration with banking entities
- Ability to invest balances



Commuter Benefits Administration

Transit & parking reimbursement programs are beneficial, but can be a challenge to track and manage without a strong administration platform and partner. Services include:

- Online easy access to collect and submit claims and check claims status 24/7
- Customer support team support for inquiries and resolution of issues
- Reimbursements through direct deposit or check
- Stacked debit card to access all reimbursement accounts

HRA Administration

A health reimbursement arrangement is a valuable tool to control rising medical plan costs and minimize the impact on employees.

Services include:

- A debit card for employees with a single point of authentication
- Automated connectivity between systems and carriers
- Customer support team
- Multiple funding options and reimbursement cycles
- Review, audit and process requests for reimbursement
- Non-discrimination testing

A Full-Service Solution

Delivery of reimbursement administration includes: technology, our benefit wise project management and support, and our customer support team.

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Total Compensation Statements Ongoing or one-time



Do your employees know what you spend on their benefits?

With the skyrocketing expenses associated with healthcare plans, now is the best time to educate your employees about the “true value” of the total compensation package you provide.

Ongoing Solutions Include:

- **A comprehensive, personalized, and clear overview of all total compensation components**
- **Dynamic online statement** with real-time updates
- **Custom online website** with plan highlights, forms, documents and vendor links
- **Total employer contributions** — including employer’s share of FICA, medical/dental/vision/life insurance, 401(k)/retirement, and increased health care costs
- **Annualized pension figures**
- **Data from multiple sources**
- **Single webpage statement format** keeps the focus on the value of each employee’s total compensation package
- **Fully documented testing process** to ensure the accuracy of every statement

We also offer a **One-Time Total Compensation Solution** distributed to participants via mail or email on behalf of the employer on an annual basis.



Demonstrate true value



Illustrate rising costs



Increase goodwill



Reduce turnover

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wexTM

ACAManager

Analyze, Report, and E-File with a click



Compliance with a Click

Witness the most comprehensive method to manage your data, effectively audit and E-file to the IRS

When your data is accurate and you can click a button to file — it's pure HR joy. With ACAManager, you have the most cohesive method to manage your data year-over-year, effectively audit information and successfully E-file to the IRS.



Measurement Periods

Track and manage measurement, administrative and stability periods



Analytics Dashboard

Review affordability ratio and employee status results



Notifications

Trigger model exchange notices and manage open notice submissions



Pay or Play

Identify company costs, assess FTE equivalency and calculate penalties



Reporting

Populated and signature-ready 1094 & 1095 forms



E-file

Validate forms, view acknowledgements, click-to-file and check ongoing statuses

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Benefits Communications Services

We create high-quality benefits communication materials to keep employees engaged, satisfied, and informed.

Communication is key to employee satisfaction and engagement—but it goes beyond day-to-day conversation. Spark engagement and participation in your organization with eye-catching communication materials during open enrollment and beyond.



Standard Benefits Communication Materials

Employee engagement is a goal of any company or organization—and what better way to catch the eyes of your staff than with stand-out communications? From emails, postcards, posters and flyers, we offer a library of sleek designs to fit your brand. It's easy, too. Simply choose one of our professional designs, add your company logo and voila! You're ready to communicate with your staff in style.



Custom Communication Pieces

Looking for something more unique and branded to the nines? We can do that, too. Choose from our a la carte communications materials and we'll create a customized product consistent with your branding and business requirements.



Microsites

Where can your employees go for quick information about their benefits offerings? Enter: microsites! Designed to work on desktop, mobile or any tablet device, microsites ensure that general information about your benefits program is readily available to employees – no password necessary. We'll design your microsite to speak to specific benefits classes with a look and feel that is a seamless extension of your corporate website.



Open Enrollment Packages and Workshops

As the days get longer and the kids head back to school, HR and benefits professionals have their own early-fall ritual: open enrollment. Our Open Enrollment packages and workshops aim to support the framework of your open enrollment strategy and engage works during this critical period. With input from your organization's key stakeholders, we'll create a comprehensive open enrollment communication plan with professional recommendations.

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