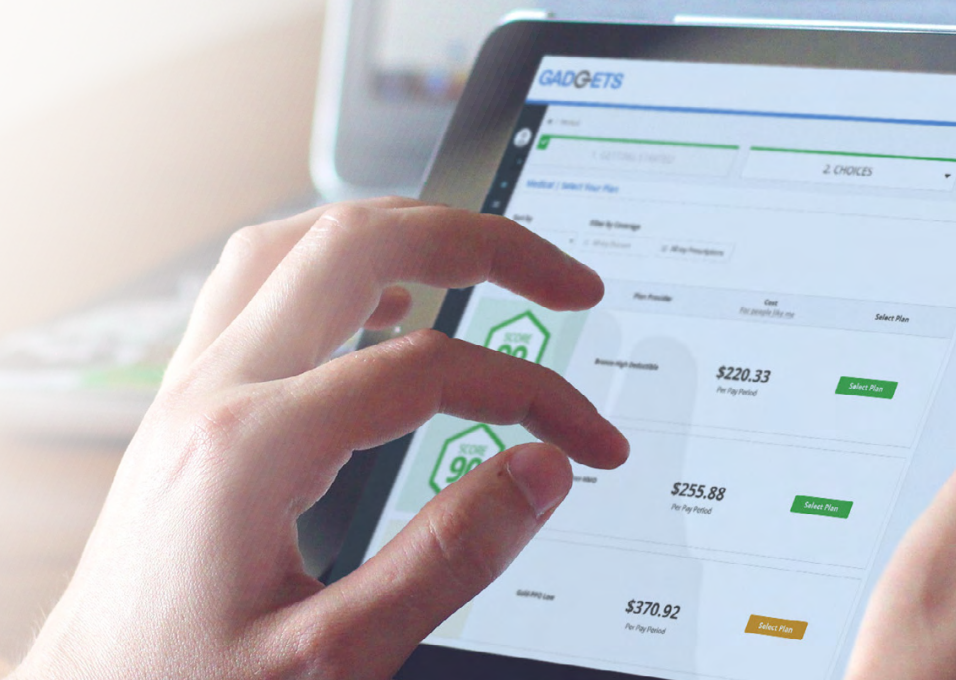


Decision Support Tool

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 checked="" type="checkbox"/>	Spouse, TESTDEP Smith	40	04/06/1976	Female	<input type="radio"/> Yes <input checked="" type="radio"/> No
<input checked="" 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	

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

[Schedule a call today!](#)

