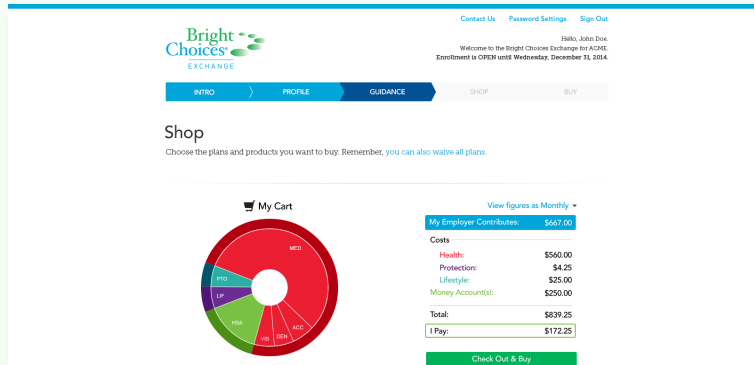


# Now There Is... A Better Way To Buy Benefits

Let your employees personalize a benefits portfolio to get the right coverage at the right price



Bright Choices® makes it easy. It recommends a customized benefits portfolio for each person or family — analyzing their health situations, preferences, and finances to assemble the right plans for them. It provides them with educational tools to understand their options. And then they are free to pick what they want.

## THE RESULTS

### YOU SAVE MONEY:



- Set a fixed budget for benefits this year and into the future
- Control long-term health care cost inflation

### YOU ENHANCE EMPLOYEE SATISFACTION:



- Empower your employees with knowledge and choice
- Engage your employees in their health care
- Provide better overall coverage

## IT JUST MAKES SENSE

WHAT YOU HAVE NOW	WITH BRIGHT CHOICES	WHY IT MATTERS
<b>Misaligned coverage</b> Give everyone a “one-size-fits-all” health plan and limit other forms of protection	<b>Balanced coverage for diverse risks</b> Your employees choose the coverage that meets their individual needs across a range of insurance products	Your employees are better protected
<b>Annual juggle of rising benefits costs</b> Each year, either pay more, change carriers and plans, limit coverage, or shift costs to employees	<b>You set your benefits budget</b> Allocate fixed dollars to your employees and let them buy what they value	You control your budget, and your employees control their budgets—people spend money more wisely when it’s their own
<b>Less satisfied employees</b> Hide the value of your benefits spend from employees and choose for them	<b>Increase employee satisfaction</b> Allow employees to build a personalized benefits portfolio that meets their specific needs	Employees understand and value every dollar you spend on benefits
<b>Benefits administration headaches</b> Track down paper enrollment forms, answer employee questions, manage carrier reporting needs	<b>Streamlined benefits administration</b> We streamline benefits administration and handle employee questions; you use e-client online tools for changes and reports	You save time and your employees get better service

## YOUR PLAN OPTIONS

Each employee will be able to choose from a wide range of benefits options, including a variety of health plans ranging from traditional co-pay plans to low-premium, high-deductible plans that qualify for an HSA.

