

Bright Choices: The Capabilities Employers Need To Provide Employees With The Benefits They Want

Liazon's flagship product, the Bright Choices® Exchange, is an online benefits store that is changing the way employers provide benefits to their employees.

With our defined contribution model, employers allocate a fixed amount of money per employee for benefits. Employees then select and purchase the benefits that are most appropriate for them. And with Bright Choices' robust product offering that goes far beyond medical coverage, employees can build true protection against financial risk through a diversified portfolio of benefits.



A Flexible Marketplace for Employers Large and Small

- Supports employers of all sizes
- Self-insured or fully-insured options
- Single or multi-carrier

Designed With The Employee In Mind

At its core, Bright Choices provides employees with an award-winning benefits shopping experience – everything they need to create the right portfolio of products.

Shopping Experience

Bright Choices offers a simple, intuitive online shopping experience that takes employees, on average, just 30 minutes to complete.

From start to finish, our user-friendly marketplace guides employees to better understand the products available to them with full transparency on true costs – so that they can make the best benefits selections for themselves and their families. When they've completed the enrollment process, they can view or print a statement confirming their selected benefits, as efficiently as possible.

Award-winning Online Shopping

- Easy to understand and navigate
- Seamless decision support that makes personalized recommendations to meet employees' needs
- Educational materials that reduce confusion and time spent making decisions
- Resources available all year round

Decision Support

Bright Choices provides robust decision support tools to make it easy for individuals and families to select a benefits portfolio with the coverage they actually need.

At the heart of Bright Choices is a proprietary recommendation engine that uses sophisticated statistical modeling to predict the combination of plans that will result in the best personal fit for each individual's potential risks. The rationale for each plan recommendation is provided, including total estimated medical expenses for a range of scenarios.

Employees can easily compare plans via side-by-side comparisons of coverage options, features, and costs. They can also view the key components of plans, including deductibles, copays, prescription coverage, and out-of-pocket maximums – without insurance jargon, or they can view more detailed benefit summaries and SBCs. Those who prefer paper can download and print a store catalog with summaries of each available plan and corresponding rates.

Our "Tell Me More" resource center provides employees with access to easy to understand educational tools to explore benefits topics in more detail.

Year-Round Support

Bright Choices is not just for benefits enrollment. At any time during the year, employees can log in and:

- Access plan information
- Track and manage their health care expenses with Simplee®ONE
- Reference educational materials in our "Tell Me More" resource center
- Make changes to benefits due to life events such as marriage, birth, and adoption

For technical assistance, email and phone support are available during open enrollment and all year round.

Containing The Merchandise That Employees Want And Need

To find the right combination of benefits, employees need meaningful choices. With the Bright Choices shopping mall experience, employees can choose among different products, plans and price points to personalize their benefits portfolio with a selection of medical, dental, vision, life, disability, and other products from leading national and regional providers.

Portfolio Of Benefits

To have full financial protection from life's unknowns, medical insurance alone isn't enough. That's why Liazon encourages employees to build a benefits portfolio, filled with complementary products that will give them complete coverage for whatever life may throw their way. We've built Bright Choices to support a myriad of important benefit products, including:

Health	Wealth	Protection	Lifestyle
Medical	HSAs	Life	Personal Time Off Buy-Up
Rx Carve-Out (self-insured only)	FSAs (Medical, Dependent Care, Transit, and Parking)	Disability (LTD and STD)	
Supplemental Health		Legal Plans	
Dental		Identity Theft Protection	
Vision		Pet insurance	
Health Coaching			
24-Hour Doctor Hotline			

Support for Employees

- Dedicated team of Employee Advisors available by email and on the phone Monday - Friday, 8 a.m. to 8 p.m. EST
- Standard response system available 24 hours a day, 7 days a week
- Spanish speaking support available

Inventory of Carrier Partners and Plans

In addition to the full range of benefits products offered, Liazon works to proactively build a robust inventory of carrier partners and plans. With over 120 product partners and counting, Bright Choices has representation from the leading insurance carriers and administrators available today.

Turn-Key Product Offerings Or Bring Your Own

Employers have the flexibility to offer a turn-key marketplace solution or create a customized store.

- A Complete Store is pre-stocked with a variety of plans and products from our carrier and product partners. Employers of any size can choose a single carrier offering multiple plan options per coverage line to provide a meaningful array of choice on price and benefits.
- A Custom Store is available to companies with 100+ employees in which employers can customize plans or carriers with support from a broker.
- The National Multi-Carrier offering is a turn-key solution available to companies with 3,000+ full-time employees. Here, employees have a choice between multiple carriers for medical, dental and vision coverage, plus a single carrier for each ancillary product such as disability and life insurance, ultimately providing your employees with a comprehensive offering and maximum flexibility.

Carrier And Vendor Management

Liazon handles the implementation and ongoing management of carriers to take the burden off of employers.* Our team handles everything from connectivity and data integration, to the day-to-day management of billing and eligibility issues, to updating plan designs as part of our annual review. We also provide vendor eligibility reporting, management and reconciliation.

Third-Party Wellness Offerings

Companies can offer third-party wellness and health behavior programs to their employees through Bright Choices as well. Any existing programs can be integrated into our system to turn rewards points into defined contribution dollars, and messaging about the programs can be incorporated into the open enrollment experience.

Complete Administrative Support For Employers

Liazon's comprehensive, step-by-step administrative support goes beyond the building of your turn-key or customized Bright Choices portal. We offer sophisticated, hands-on support for employers and a robust administrative portal that puts you in control.

Getting Started

A dedicated implementation manager makes it easy for you to get up and running. Implementation can be completed in as little as 45 days, and allows you to customize your marketplace to best fit the needs of your employees.

- **Flexible Funding Options** – The Bright Choices Exchange supports a variety of defined contribution funding scenarios, including the ability to vary defined contribution by tiers, product types (medical vs. other), employee status (full-time or part-time), waivers, and more. Our team also provides tools and resources to support you in establishing your funding strategy.
- **Customized Portal** – We provide you with various customization options to make Bright Choices feel like your portal, from co-branding of the exchange, to including customized content, to adding additional survey questions during the shopping process. We also allow you to add employer-specific documents at the plan level if there is information unique to your company that you'd like to communicate to employees during open enrollment.
- **Pre-Loaded Information** – We import initial employee and dependent census data from your payroll or HRIS to make the transition to Bright Choices as seamless as possible.
- **COBRA Administration** – Liazon offers COBRA administration through a third party so that we can consolidate the administration of all your employee benefits and ease the administrative effort for you.

Ongoing Administrative Support

We handle all the complex transactions and communicate electronically with your HRIS and insurance companies, saving you time, paperwork, and hassle.

- **Streamlined Billing** – Liazon provides a consolidated monthly invoice for insurance products offered through Bright Choices, excluding medical insurance which is typically billed directly from the carrier. The invoice can be configured to your requirements to make the billing and reconciliation process as effortless as possible.

* Applies to Complete Stores only. Custom Store carrier management is handled on a case-by-case basis.

An Online Benefits Shopping Mall

- Product choices that go way beyond medical coverage
- Partnerships with more than 120 carriers for employers to choose from
- Our 'shelves' are pre-stocked with a variety of medical and ancillary benefit options

Employer Administrative Portal

Our easy-to-use portal allows employers to:

- View employee elections
- Initiate new hires and terminations
- Process life events

- **Data Integration** – We provide seamless integration between employee and employer portals, benefits administration and carrier sites, and with your eligibility, payroll and compliance IT systems. Payroll deduction export files are available in a variety of formats for maximum flexibility.
- **Employer Administrative Portal** – Liazon's Employer Administrative Portal monitors the progress of open enrollment, provides on-demand reporting capabilities, and can easily handle in-year changes such as life events, eligibility changes, and more. An at-a-glance dashboard allows you to stay up-to-date with real-time data on employee enrollments and costs.
- **Reporting** – Our employer portal includes robust reporting capabilities. More than 15 standard reports are provided – such as the enrollment report, payroll report, and more – with the ability to customize these reports as desired. Reports can be exported into multiple formats to best fit your needs.
- **Employer Control** – Although Bright Choices allows employees to choose their own benefits, we recognize that you should still have control over the open enrollment process. You have the ability to override employee-initiated enrollments should the need arise and employee-requested changes during the year are not processed without your approval.
- **Regular Updates** – We send out a periodic e-newsletter to employers and administrators to keep you informed about any new functionality or updates to our technology, especially those that will make your job easier.

Streamlined Annual Enrollment

When you sign up for the Bright Choices Exchange, we help handle the annual enrollment process so that renewal is easier than ever before.

- Our enrollment administrative support includes open enrollment, new hires, and terminations, as well as mid-year changes due to life events.
- We support dual-year administration - when the annual enrollment window doesn't line up with an employee's hiring date.
- When it comes time for renewal, the hard work has already been done. If you'd like to make any plan or funding changes, we'll guide you through the process. And if you're selecting from any of our standard plan offerings, you can rest assured that these are always in compliance with federal and state regulations.
- Renewal is just as straightforward for your employees. They can simply review their profile and make any updates necessary to receive a new recommended portfolio, and then select their plans for the coming year. They can even reference their current benefits selections right within the exchange for easy comparison.
- We provide open enrollment materials in plain language to help take the burden off internal communications teams, such as our email template, brochure and PowerPoint presentation. Use these to introduce Bright Choices to employees.

Find Out More

At Liazon, you will find a team of dedicated professionals that understands the complex world of employee benefits.