



Benefits Innovation

 | **GROUP**
CONSULTANTS

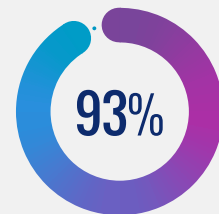


Unlocking the Value of Voluntary Benefits

When you're tackling your overall rewards package, every dollar counts. And the number of health and wellness benefits providers multiplies year over year. At Businessolver®, we understand that evaluating and managing multiple carriers, vendors and platforms can be fatiguing. We want to help administrators streamline their day-to-day and partner with them to create and deploy an effective benefits strategy.

Part of that strategy is selecting the right technology partner, who can help you personalize the benefits experience for your workforce and innovate alongside you as your needs grow and change. Another part of that strategy is finding the best vendors and creating cost-containment opportunities.

The Benefits Innovation Group Consultants are your partners in driving your benefits strategy forward and finding savings in the process.



of employees say it is important that they be able to **choose benefits based on their particular needs**, such as ones that enhance their lifestyle, protect their well-being and improve their financial well-being.

[Human Resource Executive](#)



of employees want **supplemental health insurance benefits**.

[Guardian](#)

Benefits Innovation Group Consultants Partner with You to:



Review current plan design and optimize your benefits spend. Our partner relationships offer multiple savings mechanisms, depending on your current line-up



Consolidate vendor relationships. Reduce the headache of managing multiple carriers



Provide best-in-class voluntary benefits partnerships. Our partners have made the onboarding and management process simple and cost-effective



Partner with you or your voluntary benefits broker. Our consultants can broker or co-broker the benefits, again streamlining your number of contacts

We incorporate partner vendors into a single platform to create efficiencies that:



Boost enrollment + education for voluntary benefits. The Benefitsolver® enrollment flow guides employees into best-fit coverage through educated decisions



Increase year-round engagement with voluntary benefits. The best benefits are those that employees use—the platform can provide reminders and timely activity-based prompts to activate their benefits selections



Two-thirds of employees (66%) indicated they **want their employer to help them better understand their employee benefits throughout the year** — not just at open enrollment.

Voya

BIG Consultants work with our Benefits Innovation Group colleagues to provide a full suite of services to our clients and their employees. Consultant services are available at no charge.



Employer Services: Free

- ▶ Review overall plan optimization
- ▶ Make product and carrier recommendations
- ▶ Demonstrate ROI and cost savings through redistribution of premium, integration efficiencies
- ▶ Broker/Co-Broker voluntary benefits



Employee Services

- ▶ Enroll in all benefits with one login
- ▶ Access education and guidance during enrollment
- ▶ Engage in elected benefits and client programs through year-round personalization

Employer Services

- ▶ Customize digital benefits communications
- ▶ Provide ongoing carrier management
- ▶ Fuel benefits strategy through employee data and analytics
- ▶ Boost enrollment and programs through personalized navigation

Employees Gain

- ▶ Generous selection of voluntary benefits
- ▶ Increased awareness and education around total benefits
- ▶ One benefits “wallet” and one site for benefits interaction
- ▶ Personalized benefits interactions that help employees activate coverage