

Member Surveys



Surveys to Drive Strategies

New Member Surveys Launching in June!

Three new surveys launching in June to support your benefits strategies.

- Enrollment Surveys
- Benefits Literacy Surveys
- Kano Benefits Preference Surveys

Launching:

- **Surveys will turn on June 7.**
- Clients can opt out of the surveys during a two-week window (May 28 – June 7)
- You'll simply inform your client services lead if you want to opt out of any survey.

We will remind you when it's time to review the surveys with your client teams!



Enrollment Survey

What

- 4 Rating Questions
- 1 Optional Comments

Where/Who

- Displays on enrollment confirmation screen for:
 - Open Enrollments
 - New Hire Enrollment
 - Life Events

Why

- Provides rating scores for overall enrollment, ease of process, employee understanding of benefits and confidence in decisions made when enrolling
- Comments will be automatically summarized by topic, sentiment, issues and suggestions which will provide rich qualitative insight into employee's enrollment experience

How was your enrollment experience?



If you have a minute, tell us what you think.

Overall, how **easy** was your enrollment process?

1	2	3	4	5
Not at all easy	Not so easy	Somewhat easy	Very easy	Extremely easy

How well do you feel you **understood** the benefits offered to you?

1	2	3	4	5
Not at all well	Not so well	Somewhat well	Very well	Extremely well

How **confident** do you feel in the benefits decision you made?

1	2	3	4	5
Not at all confident	Not so confident	Somewhat confident	Very confident	Extremely confident

Overall, how would you describe your enrollment experience?

1	2	3	4	5
Very poor	Poor	Ok	Good	Excellent

Additional comments about your enrollment experience

Submit

No Thanks



Benefit Literacy Surveys

What

- Benefits literacy modular surveys focused on HSA/FSA Accounts, Accident, Critical Illness, Hospital Indemnity
- 2-3 questions per module

Who

- Each module will only display to a small subset of employee base (10-20%)

Where

- Upon log in to employee web portal
- Will run year-round

Why

- Assesses employee's level of benefits knowledge while educating about each topic
- Ability to segment employees by knowledge level, offering opportunity to serve employees more targeted communications and personalized web and mobile app experience

Question 1 of 5

Which of the following statements about Healthcare Flexible Spending Accounts (FSA) are **TRUE**?

- ☐ FSA contributions are taxed the same as the rest of your income
- ☐ You can only enroll in an FSA if you also enroll in a high-deductible health plan (HDHP)
- ☐ Any money not spent on eligible healthcare expenses during the plan year is lost
- ☐ Healthcare FSAs can only be used to pay for medical expenses you incur at a in-network doctor's offices or hospitals

Next



Healthcare Flexible Spending Account (FSA) Facts

✗ False

FSA contributions are taxed the same as the rest of your income.

FSA contributions are **not taxed** which can help you save money on eligible, expected healthcare costs.

✗ False

You can only enroll in an FSA if you also enroll in a high-deductible health plan (HDHP)

You can enroll in a Healthcare FSA, regardless of medical plan. You can even enroll if you waive coverage or have coverage under someone else's policy.

✓ True

Any money not spent on eligible healthcare expenses during the plan year is lost.

Healthcare FSAs are best used for **expected medical expenses**. Before deciding how much to contribute, ask yourself how much you're likely to spend within the year. This is because any money left over by the end of the year might not carry over to the next and may be lost.

✗ False

Healthcare FSAs can only be used to pay for medical expenses you incur at a in-network doctor's offices or hospitals.

FSA contributions are **not taxed** which can help you save money on expected healthcare costs.

You can use your Healthcare FSA on **eligible medical expenses**, such as copays and deductibles, select medical devices, qualified prescription drugs and more. You can find your list of eligible medical expenses in your plan documents or on the IRS website.

Next



Benefit Program Kano Survey

What

- Kano model surveys measuring which benefit programs are most important to an employee population

Who

- Each module will only display to a small subset of employee base (10-20%)
- Displays upon login

Where

- Through-out employee web portal
- Will run year-round

Why

- Kano model ranks each program on its potential to positively delight or satisfy as well as potential to negatively dissatisfy or frustrate employees.



Care Navigation Program

Care Navigation is an optional service which provides you with access to a team of experts who can help you understand your benefits, find opportunities and programs, and help you make decisions based on this information. Care navigation experts operate in your best interest in mind, giving you peace-of-mind whenever you need to make use of your paid benefits.

How would you feel if your employer offered care navigation program?

- ☐ I like it
- ☐ I expect it
- ☐ I'm neutral
- ☐ I can tolerate it
- ☐ I dislike it

How would you feel if your employer **DID NOT** offer a care navigation program?

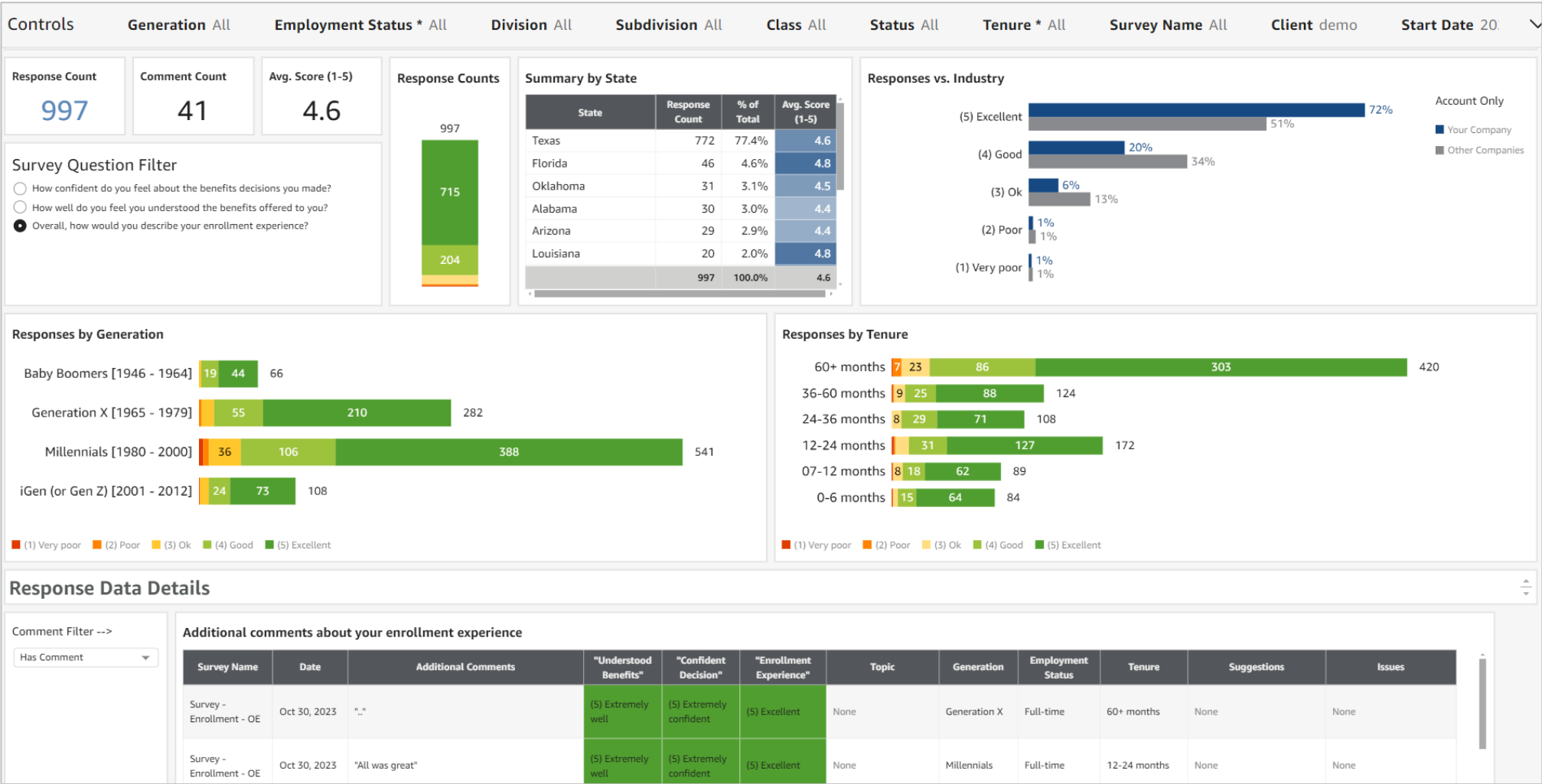
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Insights Coming To You!

Real-time access to this data to drive your strategies (launching by end of year)





Detailed Timeline

- **April 16** – Announce Surveys at Product Webinar, communicate opt-out window of 5/28 – 6/7.
- **May 28** – Opt out window begins. Communicate any surveys you do NOT wish to leverage.
- **May 28 – June 7** – Opt out window.
- **June 7** – All surveys start to deploy.
- **September** – Insight Dashboard launches.

Member Survey Configuration

Enrollment Surveys

- ☒ Enrollment - AE
- ☒ Enrollment - Life Events
- ☒ Enrollment - New Hire
- ☒ Enrollment - Retirement
- ☒ Enrollment - Cobra
- ☒ Enrollment - Newly Eligible
- ☒ Enrollment - Benefits Eligibility Override

Benefits Program Surveys

- ☒ Healthcare Patient Experience
- ☒ Condition Support
- ☒ Event-based Care Support
- ☒ Wellness and Prevention
- ☒ Employee Assistance
- ☒ Family Support
- ☒ Employee Perks
- ☒ Retirement Support

Other Surveys

- ☒ Feature Touchpoint
- ☒ Benefit Literacy





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Market Leader in Benefits Technology and Innovation



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Appendix

Detailed Benefits Literacy & Kano Surveys



Benefits Literacy Surveys



Module 1: FSA and HSA

Question 1 of 2

Which of the following statements about Healthcare Flexible Spending Accounts (FSA) are **TRUE**?

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You can use your Healthcare FSA on **eligible medical expenses**, such as copays and deductibles, select medical devices, qualified prescription drugs and more. You can find your list of eligible medical expenses in your plan documents or on the IRS website.

Next



Module 1: FSA and HSA

Question 2 of 2

Which of the following statements about Health Savings Accounts (HSA) are **TRUE**?

- ☐ You can only enroll in an HSA if you also enroll in a high-deductible health plan (HDHP).
- ☐ Any money not spent on eligible healthcare expenses during the plan year is lost.
- ☐ Your HSA account is tied to your employer, if you change your employer, the balance of your HSA is forfeited
- ☐ HSA contributions are taxed the same as the rest of your income.

Next



Healthcare Savings Account (HSA) Facts

✓ True

You can only enroll in an HSA if you also enroll in a high-deductible health plan (HDHP).

In order to be eligible to enroll in a HSA, you must:

1. Be covered by a qualified High Deductible Health Plan (HDHP)
2. **Not** be covered by other health coverage
3. **Not** be enrolled in Medicare
4. **Not** be a dependent on someone else's tax return

✗ False

Any money not spent on eligible healthcare expenses during the plan year is lost.

Unlike FSAs, **leftover HSA funds don't expire and roll over from year to year**. This means your unused balance can grow over time and, in some cases, provide investment opportunities for more long-term financial growth.

✗ False

Your HSA account belongs to your employer, if you leave your current employer for any reason, the balance of your HSA is forfeited

A Health Savings Account (HSA) is owned by the individual, not the employer. This means you can keep and continue to use the HSA even if you change employers or health insurance plans.

✗ False

HSA contributions are taxed the same as the rest of your income.

HSAs offer a **triple-tax advantage**:

1. **Contributions made to an HSA are tax-deductible.** Contributions through a payroll deduction are typically pre-tax, meaning they're deducted from your gross income before any taxes are paid.
2. **Your HSA funds, along with any HSA investment earnings and interest, are not taxed.** This means your HSA balance can grow over time without incurring taxes on the gains.
3. **You are not taxed for using your HSA on qualified medical expenses.** This includes a wide range of medical costs like doctor visits, prescription medications, dental care, vision care, and certain other eligible expenses. You can find your list of eligible expenses on the IRS website.

Next



Module 2: Voluntary Benefits – Accident, Critical Illness, Hospital Indemnity

Question 1 of 3

What benefit does Accident Insurance provide?

- ☐ Covers repair costs to your vehicle if you have a car accident
- ☐ Provides cash payout to help pay for unexpected expenses due to an accident
- ☐ Reimburses medical expenses you paid due to a health condition
- ☐ Offers income protection if you are unable to work due to an accident

Next



Accident Insurance Facts

✗ False

Covers repair costs to your vehicle if you have a car accident

Despite their similar names, Accident Insurance and Auto Insurance are two very different types of coverage. Whereas Auto Insurance covers damages to your vehicle, **Accident Insurance helps cover unexpected expenses resulting from many different types of accidents and injuries.**

✓ True

Provides cash payout to help pay for unexpected expenses due to an accident

Instead of reimbursing actual medical expenses, **Accident Insurance often pays out fixed benefits for specific injuries due to an accident.** For example, a policy may provide a set amount for a broken bone, or a certain amount for hospitalization.

✗ False

Reimburses medical expenses you paid due to a health condition

Accident Insurance is not a reimbursement plan. Instead, it provides a **lump sum cash payout** when the insured person files a claim for a qualifying injury or accident.

This money is intended to assist with any unexpected costs, but can be used freely once it's paid. The amount paid out is determined by the insurance company themselves as determined by the terms of the policy.

✗ False

Offers income protection if you are unable to work due to an accident

Once a claim is paid, you can use the lump sum you receive on anything you choose. However, **Accident Insurance claims pay a set amount and do not change based on your ability to work.** For coverage in event you're unable to work, consider **Short-term Disability** and **Long-term Disability** benefits.

Next



Module 2: Voluntary Benefits – Accident, Critical Illness, Hospital Indemnity

Question 2 of 3

What benefit does Critical Illness Insurance provide?

- ☐ Covers routine medical expenses
- ☐ Provides additional coverage for any large medical expense not covered by your medical insurance plan
- ☐ Reimburses large hospitalization costs
- ☐ Offers a lump-sum payment upon diagnosis of a covered illness such as cancer, heart attack or stroke

Next



Critical Illness Insurance Facts

✗ False

Covers routine medical expenses

Critical illness insurance is not a substitute for comprehensive health insurance. Instead, it's designed to provide financial support during significant health crises rather than for ongoing healthcare needs. It typically will not cover routine or preventative medical expenses.

✗ False

Provides additional coverage for any large medical expense not covered by your medical insurance plan

Critical Illness Insurance is an additional standalone policy and does not replace standard Health Insurance. The benefits received from a Critical Illness Insurance policy are not dependent on or connected to the medical expenses covered by Health Insurance.

✗ False

Reimburses large hospitalization costs

Critical Illness Insurance is not a reimbursement plan. Instead, it can help fill coverage gaps from your Health Insurance policy and provide financial assistance during a challenging time with a lump-sum payment upon diagnosis of a critical illness.

✓ True

Offers a lump-sum payment upon diagnosis of a covered illness such as cancer, heart attack or stroke

It's important to carefully review the terms and conditions of any critical illness insurance policy to understand the specific illnesses covered, exclusions, and the amount of the lump-sum benefit. Policies may have exclusions for certain pre-existing conditions, waiting periods, and limitations on coverage.

Next





Module 2: Voluntary Benefits – Accident, Critical Illness, Hospital Indemnity

Question 3 of 3

What benefit does Hospital Indemnity Insurance provide?

- ☐ Offers a lump-sum payment to help with costs associated with a hospitalization
- ☐ Offers a lump-sum payment upon diagnosis of a covered illness such as cancer, heart attack or stroke
- ☐ Provides income replacement if you are unable to work due to a hospitalization
- ☐ Reimburses any expense you paid during a hospitalization

Next



Hospital Indemnity Insurance Facts

✓ True

Offers a lump-sum payment to help with costs associated with a hospitalization

Hospital indemnity insurance is a type of supplemental insurance that **provides a fixed, lump-sum payment for covered hospital stays and related medical expenses**. Unlike health insurance, which typically reimburses specific medical costs, hospital indemnity insurance pays out a predetermined benefit amount directly to the policyholder.

✗ False

Offers a lump-sum payment upon diagnosis of a covered illness such as cancer, heart attack or stroke

Hospital indemnity insurance is event-based, meaning the benefit is triggered by the occurrence of a covered event, such as a hospitalization. It doesn't necessarily require a detailed medical diagnosis or the submission of medical bills for specific services.

If you are looking for additional financial protection in the event of a diagnosis of a critical illness, consider **Critical Illness Insurance**.

✗ False

Provides income replacement if you are unable to work due to a hospitalization

Once a claim is paid, you can use the lump sum you receive on anything you choose. However, **Hospital Indemnity Insurance claims pay a set amount and do not change based on your ability to work**. For coverage in event you're unable to work, consider **Short-term Disability** and **Long-term Disability** benefits.

✗ False

Reimburses any expense you paid during a hospitalization

Hospital Indemnity Insurance is not a reimbursement plan. Instead, it provides a **lump sum cash payout** when the insured person files a claim for a qualifying hospital stay.

This money is intended to assist with any unexpected costs, but can be used freely once it's paid. The amount paid out is determined by the insurance company themselves.

Next



Benefit Program Survey (Kano)



Benefit Program Surveys

- New survey to help you better understand what benefit programs your employees consider valuable.
- Includes 32 benefit program types.
 - You do not have to opt in to ALL benefit program types



Telemedicine Services

Telemedicine (sometimes called Telehealth) is another convenient way to get in touch with a healthcare professional, receive diagnoses, get prescriptions and more. When a healthcare provider offers telemedicine, you're able to schedule a virtual visit with a doctor, nurse or other specialist and receive the same care you'd get in an office visit.

How would you feel if your employer offered Telemedicine services?

- ☐ I like it
- ☐ I expect it
- ☐ I'm neutral
- ☐ I can tolerate it
- ☐ I dislike it

How would you feel if your employer **DID NOT** offer Telemedicine services?

- ☐ I like it
- ☐ I expect it
- ☐ I'm neutral
- ☐ I can tolerate it
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Next



Benefit Program Kano Survey



Care Navigation Program

Care Navigation is an optional service which provides you with access to a team of experts who can help you understand your benefits, find opportunities and programs, and help you make decisions based on this information. Care navigation experts operate in your best interest in mind, giving you peace-of-mind whenever you need to make use of your paid benefits.

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Next

33 benefit programs across 8 category modules.
You can leverage all 8 categories or opt out of any categories that are not applicable to your strategies.

Healthcare Patient Experience

- Care Navigation
- Telemedicine
- Drug Search
- Find a Provider
- Nurse line
- Provider Guidance
- Centers of Excellence

Condition Support

- Musculoskeletal Support
- Diabetes Support
- Hypertension Support
- Digestive Health Support
- Cancer Support
- Addiction Support

Employee Assistance

- Employee Assistance Program
- Financial Assistance Program
- Prescription Assistance

Retirement Support

- 401(k) Program
- Medicare Exchange

Wellness and Prevention

- Wellness Program
- Women's Health
- Weight Management
- Preventative Care Program
- Genetic Testing Program
- Tobacco Cessation
- Fitness Program

Family Support

- Family Planning Benefits
- Parent and Caregiver Support
- Day Care Support Program

Employee Perks

- Employee Discount Program
- Time off

Event-based Care Support

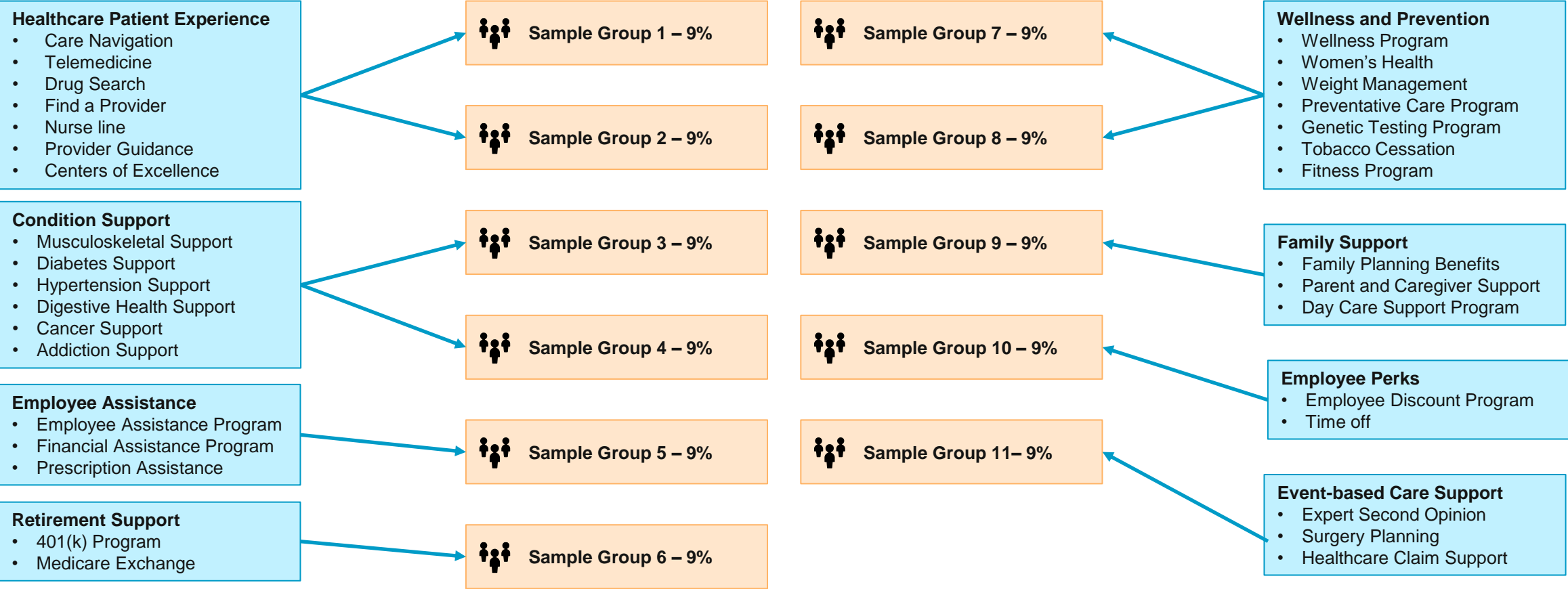
- Expert Second Opinion
- Surgery Planning
- Healthcare Claim Support



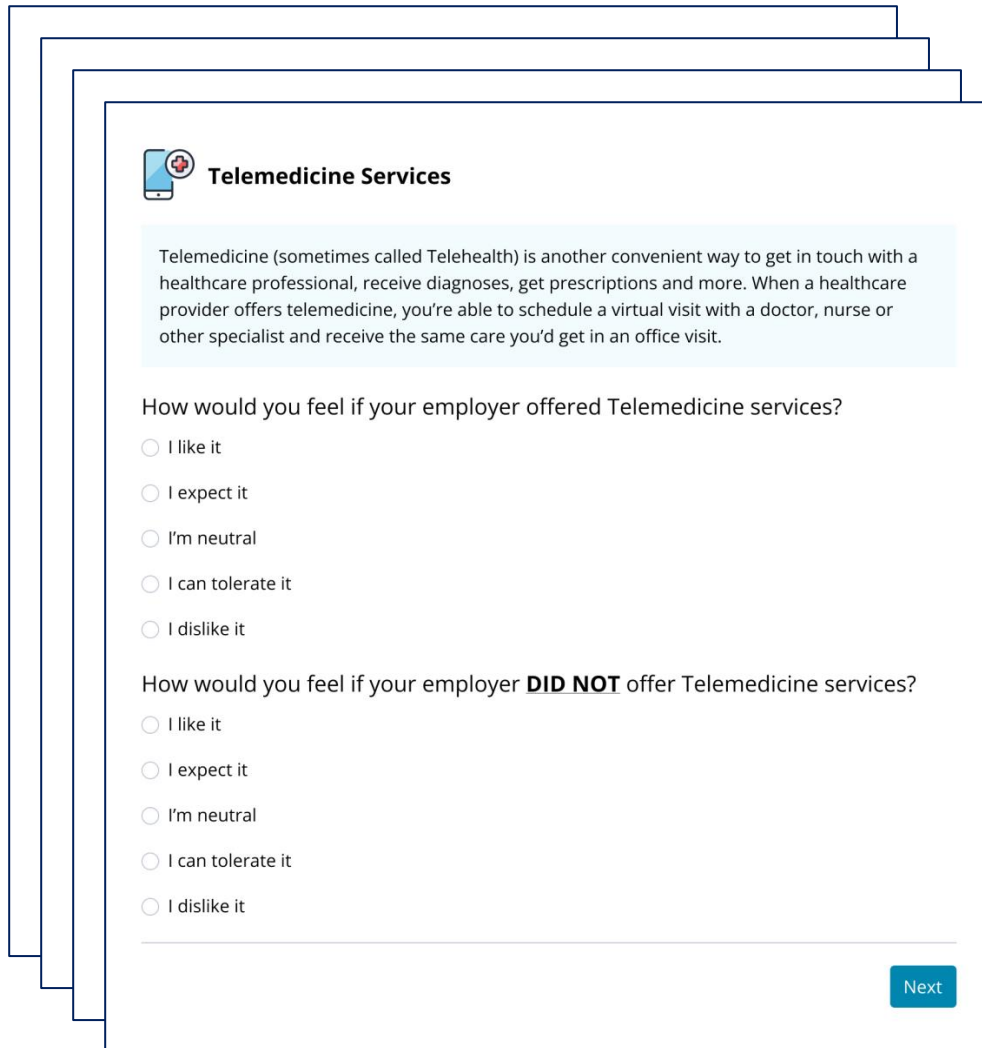



Benefit Program Kano Survey Deployment

Each module will only deploy to a small sample of a population, so no individual is asked to answer more than 4 questions. The configuration is such that you can opt out of a specific category of programs.



What is Kano?



 **Telemedicine Services**

Telemedicine (sometimes called Telehealth) is another convenient way to get in touch with a healthcare professional, receive diagnoses, get prescriptions and more. When a healthcare provider offers telemedicine, you're able to schedule a virtual visit with a doctor, nurse or other specialist and receive the same care you'd get in an office visit.

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[Next](#)

Kano uses a specific question format, asking customers how they would feel if the option was offered vs not offered.



Kano Model Analysis

 **Telemedicine Services**

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Next

Based on participants answers, each option is assigned the appropriate category

Option Absent

	Like it	Expect it	Neutral	Tolerate	Dislike
Option Present	Like it	Questionable	Attractive	Attractive	Performance
	Expect it	Reverse	Questionable	Indifferent	Must-have
	Neutral	Reverse	Indifferent	Indifferent	Must-have
	Tolerate	Reverse	Indifferent	Questionable	Must-have
	Dislike	Reverse	Reverse	Reverse	Questionable

Attractive - not expected but liked

Must-have - dislike not having


Performance - like having dislike not having, more performance features lead to higher satisfaction, fewer performance features leads to lower satisfaction.

Indifferent - neutral to or can tolerate

Questionable - Conflicting responses from participants

Reverse - like not having or dislike having

What is Kano?



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