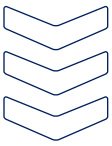


Businessolver[®] Capabilities Overview

Market-Changing Benefits Administration
Technology & Services

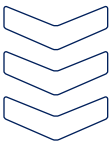


Market-Changing Benefits Administration Technology & Services

We create technology that reinvents benefits, taking annual enrollment from a once-a-year selection event into a personalized year-round journey. What that means is no matter where your employees find themselves in life, Businessolver is here to ensure they have the right experience at the right time, transforming them into empowered health care consumers.

We accomplish this with our state-of-the-art benefits enrollment and administration platform, Benefitsolver® and the high-touch, high-value service and support we provide. This effective combination delivers an integrated, omni-channel consumer experience that meets employees where, when, and how they prefer.





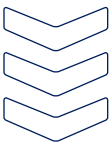
Solutions Built for You

With a foundation in empathy, we are a technology company filled with real people, solving real problems, every day. We believe in delivering innovative benefits administration technology and services that transform the benefits journey for both employers and their employees.

As benefits continue to get more complicated and more costly, we provide user-centric solutions that help members connect to their benefits. Further, our technology solutions help members and employees realize a greater ROI on their benefits spend through engagement and utilization.

 **Technology, Powered by *People***





How We Do It Differently



Grounded in Empathy

Our system is built to ensure your employees are empowered through empathy to make the best possible benefits decisions, while allowing administrators to focus on the needs of their employee population.



Innovative Solutions

Businessolver is an innovation leader within the benefits landscape. We believe in building a roadmap that's both innovative and achievable, and that ensures we are delivering the right product to our clients and their workforce.



Single Source

Benefitsolver, our proprietary software as a service (SaaS) technology, is a true single source solution. All services are managed from the same web-based application, allowing for a significant degree of automation with no lags in data transmittal between systems.



Ease of Integration

Our proprietary technology is built on a single code base that makes data integration—from file feeds to APIs—seamless and makes security rock solid between other enterprise systems and vendors/carriers.



Committed to Quality and Service

We are focused on quality and providing high-value service so you and your employees consistently have an exceptional experience.

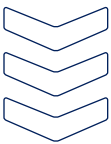
As the hub connecting employees to your benefits program, every connection and touchpoint matters. We have been delivering an effective high-touch, high-value service with marketing-leading technology for over 25 years.



Highly Configurable

Benefitsolver was designed to be highly configurable to accommodate client needs without customization, translating to optimal flexibility at the best cost.





The HR Experience

Benefitsolver is a comprehensive benefits eligibility and enrollment system that works for everyone—HR and the people you support. As part of our solution, we offer a configurable platform complemented with a comprehensive suite of core services.



Enrollment & Eligibility

Our rules-based configuration gives you the power and flexibility to support the most complex benefits program. With its robust configuration, Benefitsolver only presents employees with the options they are eligible for in an easy-to-understand enrollment format, available through self-service any time, day or night.



Billing

Benefitsolver's integrated billing and financial reporting tools allow all billing rules, generation, and historical information to be tracked alongside your eligibility data. Each billing item is generated based on the billing setup requirements by unit, carrier, and coverage and are specific to reporting requirements.



Payroll

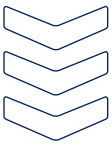
Our payroll functionality operates out of Benefitsolver, which means all payroll rules, file generation, and historical information is tracked on the same platform as your eligibility data, making Benefitsolver your one-stop benefits solution.



Reporting

Benefitsolver includes powerful built-in reporting and analytic functionality that is comprehensive and available real-time. The system includes standard and configurable reporting, ad hoc reporting, and interactive summary analytics tools that allow administrators to visually monitor important aspects of system performance and employee interaction.





The HR Experience



COBRA

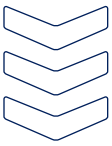
We manage all COBRA activities including compliance, documentation, enrollment, payment and more through Benefitsolver. This means your COBRA information will be in the same place as your enrollment and eligibility data. With our COBRA services, you can be sure your eligible members get access to the insurance coverage they're entitled to – without having to deal with the challenges of self-administered COBRA or file exchanges with yet another vendor.



Direct Bill

For employees, hours may vary widely from paycheck to paycheck and employment can change seasonally. In addition, most HR and benefits teams you talk to will agree that collecting premiums for employees on leave of absence (LOA) and retirees creates a challenge. With direct billing services, management of bills, collection of payments, and taking calls from employees, LOA participants, and retirees are all handled by the Businessolver team — with communication and data tracked within Benefitsolver.





The HR Experience



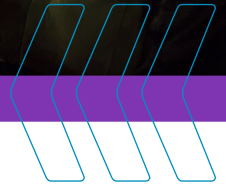
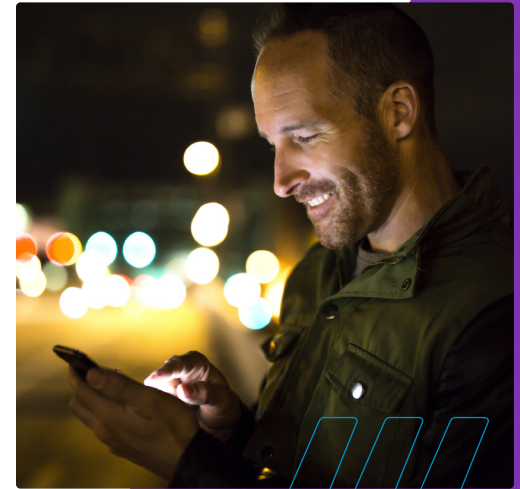
ACA

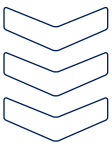
The Businessolver ACA Compliance Suite brings the power of three ACA compliance solutions together with our industry-leading Benefitsolver platform to deliver a single solution. The ACA Compliance Suite's flexibility allows you to choose the pieces required to help you maintain compliance, now and into the future. We offer hours tracking and eligibility, 6055 reporting (including data storage/IRS transmittal and employee 1094 fulfillment), and Exchange Notice fulfillment. Clients may choose one or all of these services in conjunction with the enrollment and eligibility solution.



Retiree Administration Services

Retiree benefits can be complex. Our job is to make it as easy as possible to administer and deliver. Businessolver's Retiree Services offers a range of support to help you and your employees manage the transition to retirement and ongoing delivery of retiree benefits.





The HR Experience



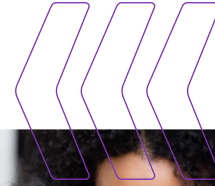
Verification Services

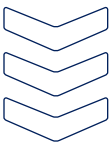
Many companies are paying to cover benefits for employees or their dependents who are ineligible for coverage, but verification can be a time-consuming process. Plus, verification audits are a task no one really enjoys. Businessolver can verify both dependents and events using our Benefitsolver platform. Part of our service is AI-powered instant verification, making the process faster and easier than ever for employees.



Consumer Accounts

Our in-house, fully-integrated consumer accounts platform removes the need for HR personnel to manage multiple systems and vendors for employees' consumer accounts. It provides simplified funding and financial reconciliation, and it streamlines the payroll deduction process. We offer HSA, FSA (including limited purpose), HRA, commuter benefits and more. One holistic intuitive system makes life easier on administrators while creating a streamlined experience for employees where they can manage all of their benefits with one platform and one mobile app, year-round.





The Employee Experience

We understand that, at the end of the day, our purpose is to provide your team with the best benefits experience. Empathy-driven design puts the member first, delivering technology with heart. By focusing on the user, we've created an experience that not only works but also delivers results.



Employee Benefits Engagement

Benefits expertise + data + supercharged creativity = employee engagement. We use deep benefits knowledge to translate our client's goals and objectives into a tailored communications strategy that drives results. Our built-in framework and data inherent only in our system, allows us to drive intelligent, highly-targeted personalized communications — all backed by a dedicated consumer experience team.



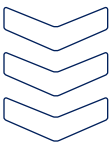
Service Center

As complicated as benefits have become, sometimes employees want to be able to talk to a trusted expert. Businessolver's in-house, on-shore Member Service Center offers comprehensive support to reduce the burden on your administrators and provide personalized service to your most valuable asset: your employees. Our member services advocates are licensed and located around the U.S. to prevent location-based disruptions.



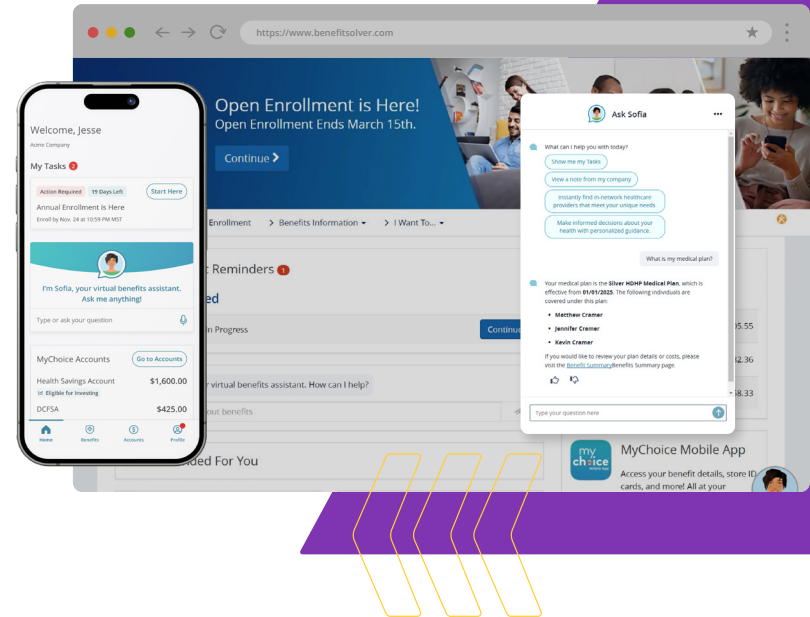
Total Rewards

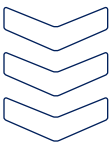
Our Total Rewards solution is not just paper statements, it's about creating an interactive and personalized experience, fully integrated in Benefitsolver. This solution provides your employees a one-stop, online view of the total contribution you are making for each employee, one that goes beyond total dollar spend, and demonstrates the impact you have on their daily lives through their hidden paycheck.



The Employee Experience

As an extension of our service center team, SofiaSM, our personal benefits assistant, is standing by 24/7 to provide a high-touch, personalized experience for your employees. Using artificial intelligence, machine learning and natural language processing, Sofia connects employees with answers to their questions and assists with benefits utilization when and where they need it most—at work, at home, on a computer, or through our mobile app. And, she's multi-lingual!





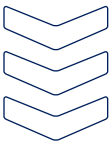
The Employee Experience

MyChoice Accounts offers employees the opportunity to maximize their healthcare wallet through a simplified savings and spending account experience. When paired with our decision support tool, it also supports employee decision-making by taking into account their financial, physical and emotional status during enrollment.

With MyChoice Accounts, employees can manage all of their benefits, including benefit spending accounts, such as HSA, FSA, commuter, fitness reimbursements and more, from one holistic technology platform. Not only can they enroll in these benefits year-round, but within the same system and mobile app they can submit claims, check balances, view employer contributions, and more. Plus, there's only one debit card for all accounts, making it easy all the way around.

mychoice[®]
Accounts



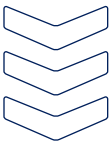


The Employee Experience

In this age of smartphones, people expect their important information to be available when and where they need it. With our **MyChoice Mobile App**, built with a seamless connection to Benefitsolver, an employee can manage their benefits in the palm of their hand. Users can check their benefit details to confirm coverage, access their ID cards at the doctor's office, review their consumer accounts, or complete life event changes.

mychoice[®]
Mobile App





The Employee Experience

Our integrated **decision support** isn't your average benefits decision tool. It's smart, comprehensive, completely configurable, and most importantly, embedded within the enrollment experience in Benefitsolver. We understand employees are easily frustrated or confused when choosing their benefits.

We built our decision support based on our core beliefs that people don't want to shop for benefits. A lot of choices can be overwhelming, and we need to make the enrollment process empathetic and simple. Moreover, the insights you get from the tool for your employee population as a whole helps you shape your benefits line-up.



Decision Support





When it comes to choosing a benefits administration solution, Businessolver has you covered. Our single-source SaaS-based platform is powerful, configurable, easy to use and cost-effective. It offers you and your workforce the opportunity to manage benefits easily and intuitively. And, it's constantly evolving, taking advantage of the newest technology to enhance the experience.

We pride ourselves in offering a better benefits administration solution, thanks to our Benefitsolver enrollment technology and because of our intrinsic belief in working alongside you, delivering delight.

Ready to see for yourself?

Visit www.businessolver.com to schedule a demo.

