



Explore your *Options*

# INTRODUCING ASSURED OPTIONS

Helping you explore your options...



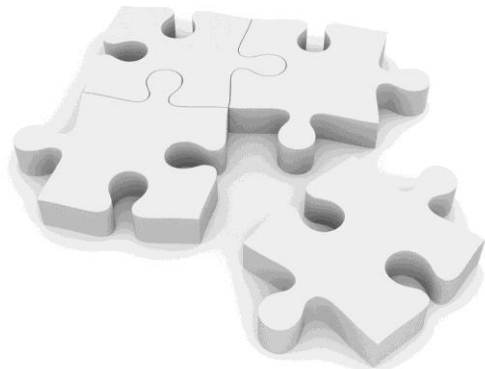
Instead of the usual “one-size” fits all approach, personalize and right-size each employee’s benefits portfolio.

- **You** give employees a set amount of money to spend on benefits
- **Employees** shop in the online store and are guided to personalized benefits selections
- **Assured Options**
  - ❖ Provides technology support online and on the phone
  - ❖ Consolidates and handles administrative tasks

# CHOICES

Why are these my only choices year after year?

1. Pass more costs onto your employees
2. Cut or decrease benefits
3. Spend even more on benefits



# EMPLOYEES HAVE DIFFERENT NEEDS

A “one-size” fits all approach doesn’t meet them.

Traditionally, everyone gets a POS plan, basic dental and company-paid life

Chris & Family  
Cost: \$1,800

“My son has asthma, so we see the doctor often. I don’t want to think about how much I spend each time. I need to protect my family in case something happens to me.”



Tom  
Cost: \$650

“Doctors – I don’t go much. I want to spend as little as possible on premiums. I haven’t built up much in savings, so if I get sick and I’m not getting paid, I need a source of income.”



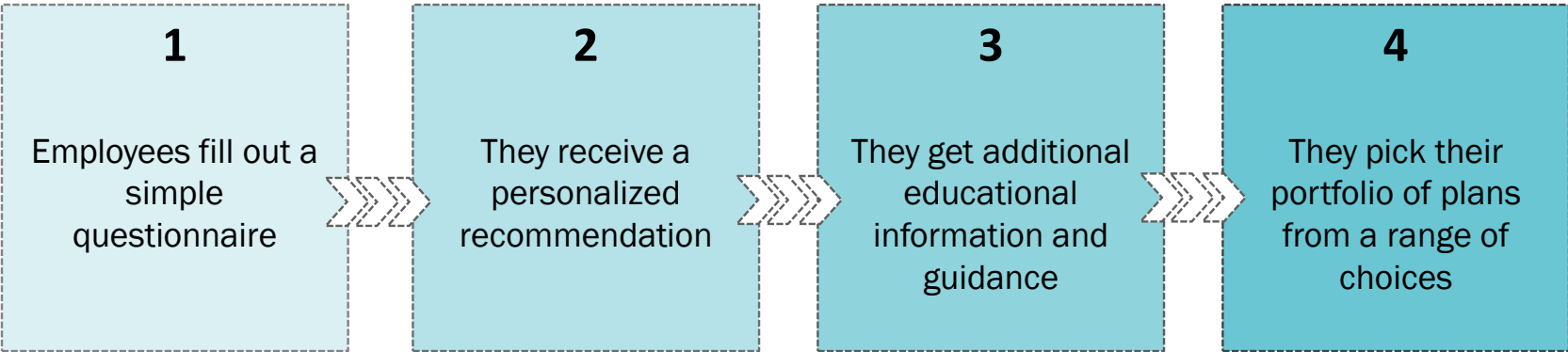
Alicia  
Cost: \$650

“My favorite doctor doesn’t accept insurance. I’d like to stop smoking, and I do worry about cancer as it runs in my family.”



# PERSONALIZED BENEFITS PORTFOLIO

Assured Options makes it easy for employees to translate those needs into a personalized benefits portfolio.



# EXPLORING YOUR OPTIONS

Finding the right protection is about combining the right portfolio for that person or family.

Now, everyone got what they wanted and total savings are \$575

## Chris & Family

Previously: \$1,800

With Assured Options: \$1,300

- HMO Health Plan (Copay)
- Long Term Disability
- Life
- Vision
- Telemedicine
- Enhanced dental



## Tom

Previously: \$650

With Assured Options: \$550

- HDHP Health Plan
- HSA
- Long Term Disability
- Short Term Disability
- Basic Dental
- Accident



## Alicia

Previously: \$650

With Assured Options: \$675  
*(includes her monthly metrocard)*

- POS Health Plan
- Critical Illness
- Wellness
- Transit FSA

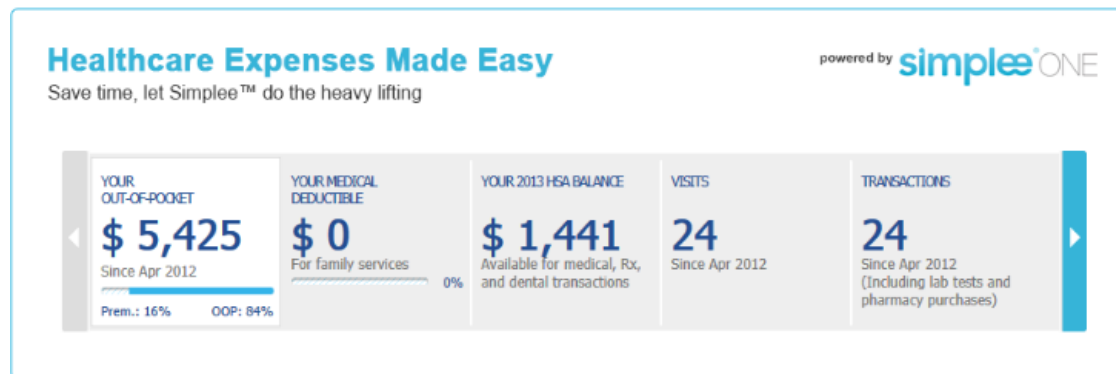


# BENEFITS MANAGEMENT

Assured Options helps manage benefits year-round.

Assured Options is there for employees, 24/7.

- **Simplee®ONE:** Track and manage medical, dental, pharmacy, and vision expenses in one place



- **The Help Center:** Learn about benefits through articles, videos, FAQs and a glossary
- **Benefit Details:** Reference plan information overviews and benefit summaries
- **Things Change:** Make enrollment changes due to life events such as marriage, birth and adoption

# A WINNING COMBINATION

With Assured Options both employers and employees win.

Employer	Employee
<ul style="list-style-type: none"><li>• Save money</li><li>• Get a predictable benefits budget</li><li>• Streamline administrative tasks</li></ul>	<ul style="list-style-type: none"><li>• Save money</li><li>• Get the right benefits for their needs</li><li>• Understand and appreciate the value of their benefits</li><li>• Get more involved in their healthcare</li></ul>