



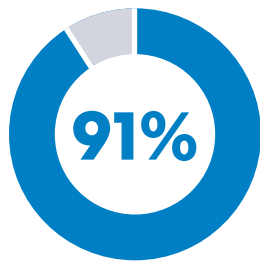
ease

Streamline Active Enrollment with Ease

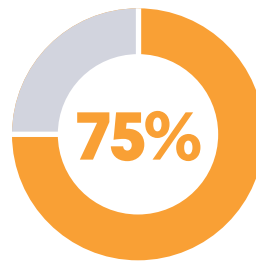
Employees' lives are active. Their enrollment should be, too.

Most brokers agree active open enrollment is a superior way to help employees make informed decisions about benefits that better suit their and their family's needs. Ease makes it easy for you to facilitate active enrollments that are faster, simpler, and more profitable than ever before—helping employees better manage their health decisions while solidifying your value to your employers.

Employers Want Active Enrollment



of employers believe it's at least somewhat important to offer HSAs, HRAs, and FSAs to their employees.



of employers stated they regularly look for new benefit options like telemedicine and life insurance to add to their offerings.



Businesses with fewer than 25 employees offered about two medical plans per employee.

Source: Ease. Employer Survey. 2018.



Passive Enrollment Puts Employers and Employees at Risk

Employers rely on you to help their employees avoid an open enrollment gone wrong. Familiarize yourself with the challenges that frequently come with passive enrollments so you can deliver a positive open enrollment that will benefit everyone involved.

Risks for Employers

- 1. Higher Costs:** Making sure employees have the right tools to select the best plans for their needs is critical to preventing surprise costs for your groups.
- 2. Lack of Appreciation:** A positive benefits experience contributes to employee engagement and overall retention for an organization. With passive enrollment, employees are less likely to realize the total value of their benefits offerings, because they're not reviewing them.
- 3. Inability to Track Plan Usage Data:** If employees are re-enrolled in the same plans, it prevents employers from analyzing trends in the decisions employees are making about their benefits and creates the opportunity for blind spots.

Risks for Employees

- 1. Potential for Poor Choices:** Passive enrollment can lead to employees who are left with benefits they may have outgrown or no longer meet their needs.
- 2. Lack of Coverage:** Passive enrollment can lead to a lack of awareness about coverage options that could result in a shortfall of adequate coverage for an employee or their family.
- 3. Lack of Awareness:** Passive enrollment makes it easy for employees to miss out on new or value-added benefits because they have little or no involvement in the process.

Active Enrollment is Better Than Passive Enrollment

Active Enrollment for Brokers

1. Win and retain groups by presenting more flexible coverage offerings, with comprehensive plans that can be customized depending on benefit shifts and trends.
2. Ensures all election and employee information is correct and up to date.
3. Provides a great opportunity to introduce technology, saving you time and increasing your commission.
4. Diversifies your product offers and helps defend against payroll vendors and PEOs.

Active Enrollment for Employers

1. Active enrollment helps recruit and retain employees because it engages and informs team members about available benefits.
2. Ensures that employees review and re-select their benefits annually.
3. Opportunity to create a better, digital experience for employees that will educate them on plan changes and new benefit options.
4. Opportunity to view employee enrollment data and better tailor benefit offerings over time.

Why is Active Enrollment Successful with Ease?

Streamline online enrollment from setup to submission with Ease—the fastest way to put your clients online.



Client Setup: Create a company, add employees via a census file, and build plans with 5,000+ digitally-mapped carrier forms. Pre-built plans can be added from your favorite partners with rates, forms, and documents pre-populated.



Enrollment Management: Determine what employees are eligible for the plans you add and when. Access a dashboard with enrollment progress details and email employees yet to complete enrollment inside Ease.



Employee Enrollment: Employees view side-by-side plan comparisons with coverage details and the cost per-pay-period during benefits enrollment. A unique login allows employees to discuss benefit options at home with their dependents. They can log in 24/7 to view important benefit details like plan summaries and policy numbers.



Manage Changes: Identify changes that need to be communicated to carriers. Ease sends you email notifications when an employee adds a qualifying life event or changes a demographic detail that impacts their benefits. Control all updates yourself by limiting employees to make edits during specific date ranges.

Access Benefits From Anywhere

When benefits change, your groups can keep up-to-date by using the Ease mobile app where users can:

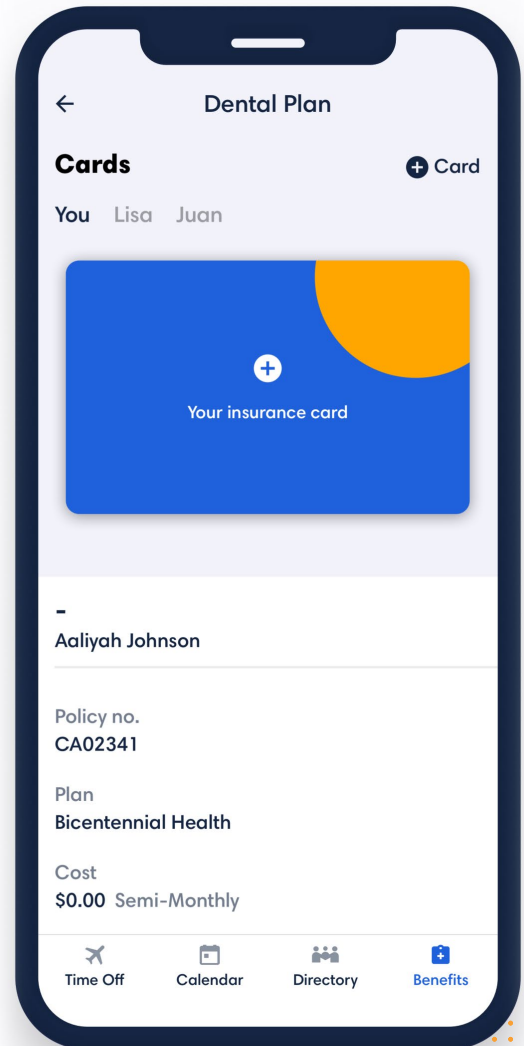
- + Add insurance cards and dependents' insurance cards.
- + View plan details and summaries directly in the mobile app.



The Ease mobile app is free to download in the App Store or on Google Play.



Ease is here to help you have your most successful open enrollments yet. If you have questions, or need guidance, please email your Customer Success Manager.



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