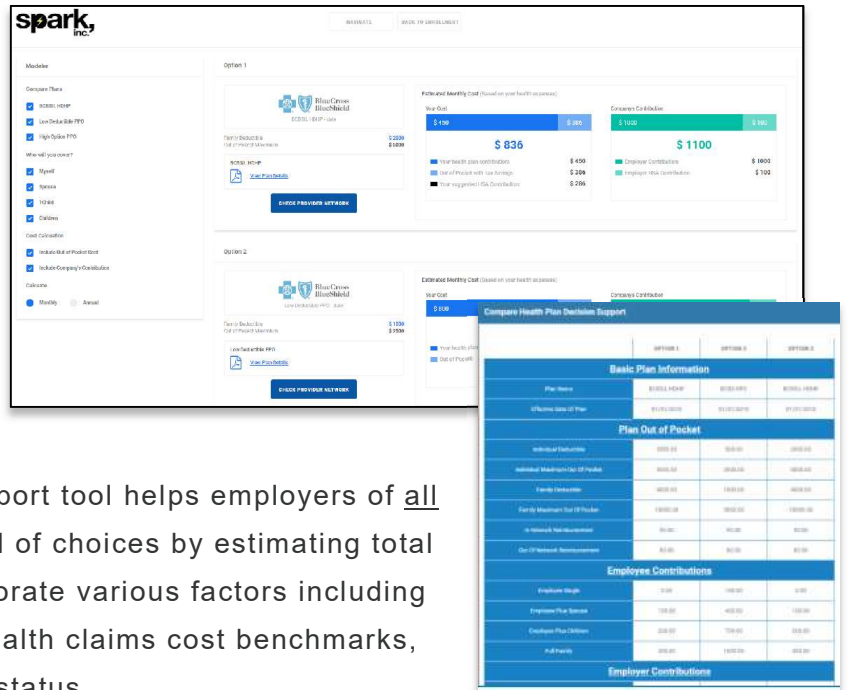


Decision Support

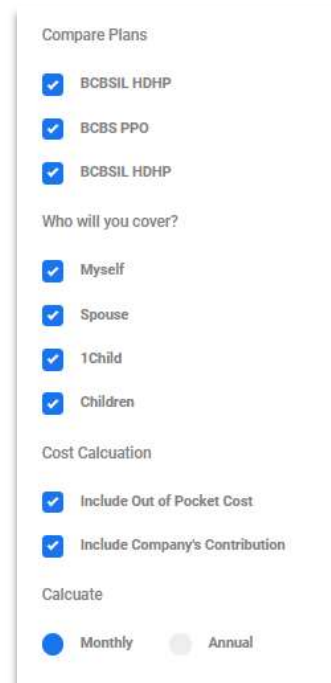
With expanded choice and the growing number of High Deductible health plans entering the market, employees are presented with increasingly complex and difficult decisions selecting a plan. Choosing the wrong plan is a common mistake, and could amount to \$1,000s in additional expenses. **HCM**

Engage's health plan Decision Support tool helps employers of all sizes affordably navigate the myriad of choices by estimating total cost of each plan. The totals incorporate various factors including contributions, plan out of pocket, health claims cost benchmarks, estimated health expenses and tax status.



Features include:

- **Flexible access** linking directly from any payroll, benefits, HR solution or web page. Our system auto generates a link to the client's specific decision support tool
- **Easy-to-launch** works from a simple MS Excel upload, links from any application
- **Health claims data** provided by **Milliman**, a leading healthcare actuarial firm
- **Complex Calculation** factors your estimated health expenses, plan cost, tax savings. Suggests HSA contributions and provides pre-tax cost calculation. Designed by industry experts
- **Modeler** allows you to change your assumptions on the fly ➤
- **Employer Costs** are provided alongside employee costs offering up a mini benefit statement
- **Utilization Analytics** enable you to measure participation of your workforce
- **Side-by-side Plan Comparison** helps see the differences in plans



A Simple Process Start to Finish

A decision support tool that launches in minutes and can link from any HR platform. The process is straightforward, and the solution is easy-to-use.



We collect plan specifics and load your data into our engine



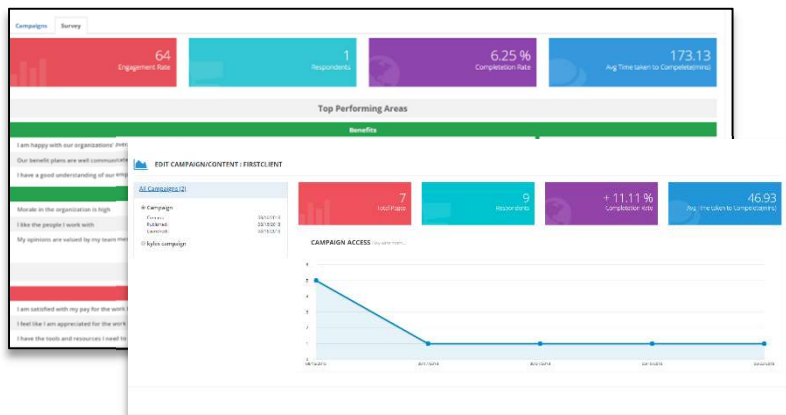
Our decision support tool is created and linked to your HR application



Your employees connect with the solution and receive recommendations

Get the Feedback You Need

With Engage you will be able to login and access the reporting dashboard. The dashboard shows up-to-



date metrics on employee utilization. You can see how much time employees are spending on the decision support page. Engage also offers a pre-built employee engagement survey which is scored and reported identifying strengths and areas of improvement.