

Decision Support Tool

Provide employees with immediate and meaningful access to personalized medical and voluntary benefit plan recommendations



Integrated, Intelligent Decision Support

Increase employee engagement and decrease confusion. The BeneFITwise Integrated Intelligence Guide is a feature that applies nationwide data and provides an objective ranking of available plans — granting employees the **power to choose benefits with confidence**.

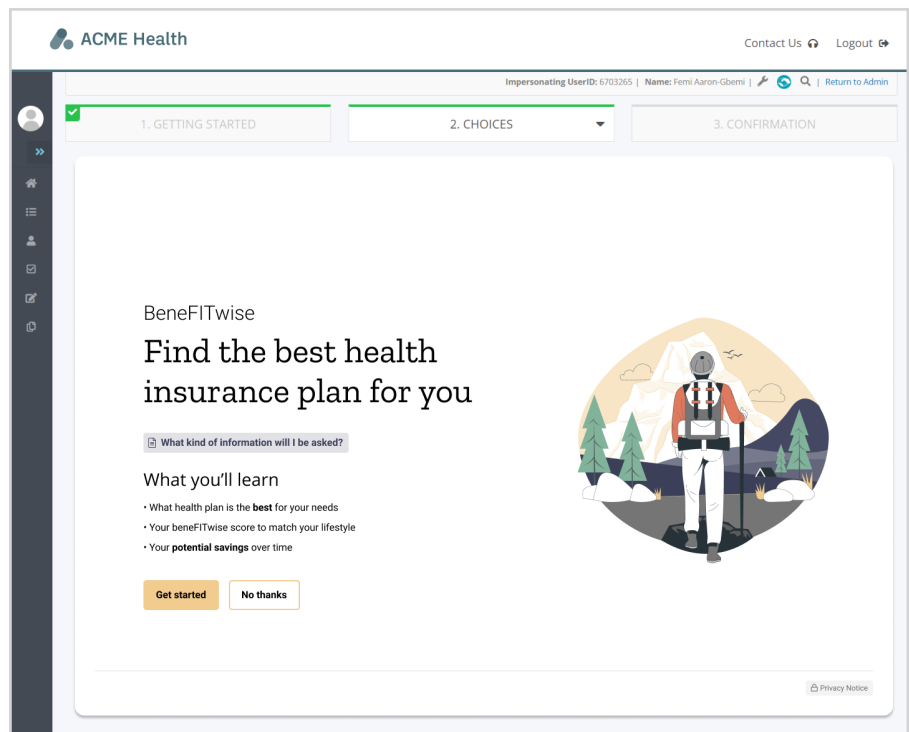
Thoughtful Choices

BeneFITwise helps employees reduce confusion during enrollment and choose the best benefits. Employees are prompted to answer a few scenarios to help them understand how different plans would accommodate their needs to:

- Improve comprehension of benefit plan behavior
- Ensure fewer underinsured employees

Set Preferences

Employees input preferences, including medications, to see which plans meet their specified needs. Risk tolerances are also measured — such as choosing more comprehensive plans to cover unplanned surgeries. Preferences are reflected in the score breakdown.





Decision Support With Artificial Intelligence

Most plan selection and decision support tools are known for their ability to educate consumers and compare options. However, this unique product uses artificial intelligence and advanced analytics to predict individual risk and costs, account for preferences, and recommend the best medical and voluntary benefits and recommended HSA and FSA contributions based on the options available.

Scored Benefit Plans

For employees, simplicity is key. Personalized inputs are paired with public and proprietary data to arrive at a scored and ranked recommendation. The recommendations evaluate several key sources, such as risk protection, that employees would miss if they picked plans based on cost alone.

Employers Benefit Too

BenefITwise enables employers to offer a new, market-leading plan selection and decision support experience to employees. The result is increased benefits usage, understanding, and better-managed costs.

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Enrollment / Choices / Medical

1. My Dependents 2. Choices 3. Confirmation

Medical Recommended **New Hire Enrollment**

Helpful Benefit Tip

What is medical coverage?
Medical insurance, or health insurance, is designed to protect you and your family from the costs of the medical services you need when you're sick or injured.

Who do you want to enroll?

Jacqueline [Edit](#)

Christopher [Edit](#)

[Add New Dependent](#)

Aetna HDHP (High Deductible Health Plan) **99%**
\$92.84 bi-weekly
[Previous Plan](#)

Platinum Plan **80%**
\$100.02 bi-weekly

Bronze Premium Plan **78%**
\$76.54 bi-weekly

Elect No Coverage
\$0.00 bi-weekly

[Compare Plans](#)

Aetna HDHP (High Deductible Health Plan) **Your Best Match • 99%**

Plan Details

\$92.84 bi-weekly premium | **\$6,000** deductible | **\$10,000** out-of-pocket max

[View Plan Details](#)

Bi-weekly Premium costs

You pay	\$92.84
Employer Pays	\$125.54
Total Cost	\$218.38

Covered Dependents

Smith, Jacqueline
Smith, Christopher

Predicted Expenses

Compared to people like you, this is what we estimate you'll pay in medical expenses this year.

Your Total Premium	\$3,072.12
Cost of Services	\$635.73
Cost of Medications	\$281.78
Spending Account Benefit	\$1,220.52
Total Predicted Expenses	\$3,072.12

[View Plan Details](#)

HSA Contributions

Adjust your bi-weekly HSA contribution amount

\$250/bi-weekly

FSA Employer Contribution \$600.00
Tax Savings \$220.00
Estimated Annual Cost* **\$15,172.90**

* Estimated Annual Cost = Total Estimated Expenses - Employer Contribution - Tax Savings

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Benefits are complex, but administration doesn't have to be.

[Schedule a call today!](#)