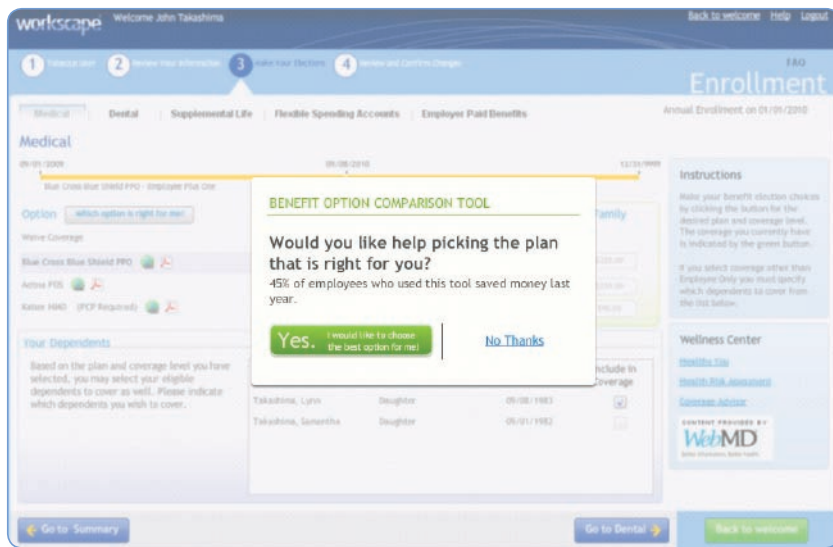


Workscope's Outsourced Benefits Administration Solution

A Seamless Online Experience for Driving Best-Fit Employee Enrollment Selections



The Challenge

Health and welfare benefits have a huge impact on your employees' well-being and peace of mind. But as healthcare costs continue to skyrocket, the pressure is on to reduce HR expenditures while continuing to offer competitive benefit packages. Without an easy way to compare benefit plans and match available options to their individual health and financial circumstances, employees often select more coverage than they really need, thereby driving up benefit costs for their employers. Plus, they risk overlooking benefit programs that offer opportunities for further savings. If only there was a simple, straightforward way to influence employee enrollment behavior for driving down individual and corporate benefit costs — without compromising workforce satisfaction.

The Solution

Workscope's Outsourced Benefits Administration (OBA) solutions engage employees in a seamless online experience that actively helps employees to evaluate, identify, and select the healthcare option that is best suited to their unique personal and financial needs. Unlike other solutions that force employees to move in and out of separate applications to make informed benefit choices, our

OBA solution provides self-service enrollment and decision support in a single, seamless online process. This fully integrated approach empowers employees to become more educated healthcare consumers. And it can generate significant cost savings for employer and employee alike.

With many flexible spending programs, money is deposited into accounts on a pre-tax basis, enabling employees to reduce their taxable income and employers to lower their FICA costs. The more employees who participate in the tax-advantaged programs, the more money the organization saves. Use of Workscope's decision support tools has been proven to not only boost participation in flexible spending accounts, but also to increase the contributions of those who do enroll. There's no better — or easier — way to influence employee behaviors for favorable financial outcomes.

Featuring an Adobe® Flex®-based interface, Workscope's Enrollment and Eligibility application prompts and guides novice users through each step of benefits enrollment, while allowing more experienced users to proceed directly to specific tools and functions. At appropriate points in the process, the application provides access to dynamic Decision Center tools to help employees determine the most suitable selections based on medical costs, preferred plan attributes, health status, and more. It also makes employees aware of plan options or supplemental benefit programs that may lower employee contributions or deductibles. After all, when employees make cost-effective enrollment choices rather than selecting coverage they don't really need, the company saves money, too.

Instruction boxes are displayed on each screen to take the guesswork out of enrollment and decision support. Real-time field validation reduces ambiguity and user frustration and context-sensitive help is always just a click away. If employees need additional assistance, they can receive 24x7 phone support from Workscope's on-shore HR Service Center. Our knowledgeable call counselors receive thorough training in your company's benefit programs and HR policies, so they are qualified to guide employees in making informed benefit choices. And because our call counselors are compensated based on response quality, information accuracy, and customer care metrics — not call volumes — your employees can count on expert advice and responsive service.

An Employee-Centric Enrollment Process

Workscope's online enrollment experience cuts through the complexity of choosing a benefit plan that provides the right balance of coverage and cost. How? It engages employees in an interactive online experience that guides them in making informed benefits selections that take into consideration personal preferences, medical usage, premiums, and out-of-pocket expenses. The application presents employees with only those benefit options for which they are eligible based on company-specific business rules. Plus, it can be pre-populated with healthcare consumption data from the previous year — if available — to drive informed recommendations based on the actual medical usage history of the employee and his or her dependents. So your employees get a head start on the enrollment process right out of the gate.

A Welcoming Introduction

Upon logging into the Enrollment and Eligibility application, the employee is presented with an introductory message screen. This screen provides an ideal opportunity for employers to communicate with their workforce. You can display a letter of appreciation from the CEO, a reminder from HR about benefit changes, or even an announcement from Marketing about a recent award or press coverage.

In addition to providing a valuable communications vehicle for reaching the employee base, this introductory screen offers a welcoming entry into the online enrollment experience.

Persuasive Pop-ups

Taking a cue from Internet adware, Workscope's online enrollment experience supports pop-ups that require users to make choices that will lead them down a specific path in the enrollment process. For example, you can display a pop-window that asks the employee if he wants help in choosing the best-fit benefit option. If the employee clicks on the large "Yes" button, the application will take him directly to the Decision Center. If the employee already knows he wants to enroll in the same benefit program as last year, clicking on the small "No Thanks" button links directly to the core enrollment application, bypassing the decision support tools altogether.

A Fully Integrated Decision Support Center

The Workscope Decision Center, which is fully integrated with the core enrollment application, includes a Medical Cost Calculator, Preference Module, Comparison Module and Savings Account Estimator. These dynamic and highly interactive tools are tailored to reflect your company's specific benefit plan offerings, policies, and business rules. Using an interview-like format, the Decision Center tools walk employees step-by-step through a series of questions to help them choose the best-fit benefit options based on cost and coverage.

You can boost employee engagement by building incentives into the online enrollment experience. For example, you can offer employees a \$10 benefit credit for each decision support tool used during the enrollment process. The application automatically tracks tool usage, accrues incentives, and factors the total benefit credit into the employee's premium displayed on the confirmation screen.

Medical Cost Calculator

Employees can use the medical cost calculator to estimate out-of-pocket expenses for those health care services they use most. After selecting a coverage level — individual, individual with one dependent, etc. — the employee specifies the estimated number of times he (and any dependents) will use various healthcare services, such as annual physicals, emergency room visits, outpatient hospital procedures, or X-ray services. Because the cost of medical care varies widely from region to region, the calculator factors in the employee's home address to arrive at more accurate estimations. Once the employee completes his selections, the calculator computes and displays the employee's out of pocket costs, annual medical contributions, and estimated total costs by plan.

The screenshot shows the Workscope Decision Support Center interface. At the top, the Workscope logo and 'Decision Support Center' are visible. Below that, the 'Benefit Year: 2010' and an 'EXIT' button are shown. The main content area is titled 'Decision Center' and contains a 'Decision Tools' section. This section lists four tools, each with an icon, a description, and buttons for 'Start Tool' and 'Learn More':

- Medical Cost Calculator:** What will my costs be for each medical plan? (Icon: medical syringe)
- Preference Module:** Which medical plan best meets my priorities? (Icon: medical pills)
- Comparison Module:** How do medical benefits vary by plan? (Icon: medical chart)
- Savings Account Estimator:** How much should I contribute to minimize my taxes? (Icon: piggy bank)

To the right of the tools is an 'Incentive Available' section with the text: 'Use Decision Support Center to help select the right medical plan for you! For each tool you complete, you will receive a \$10 benefit credit for 2010.' Below this is a list of tools with star icons: Medical Cost Calculator, Preference Module, Comparison Module, and Savings Account Estimator. At the bottom right is an 'Enrollment Reminder' section with the text: 'You must make an enrollment decision for 2010. In addition, be sure to enroll in an FSA or HSA for the coming year.'

At the bottom of the page, there are links for 'Glossary | FAQs | Legal' and a copyright notice: '©2009 Asparity Decision Solutions'.

Preference Module

The employee uses the Preference Module to select the ideal attributes he would like in a health and welfare benefit plan. From a comprehensive list, the employee selects from attributes such as deductible amount, out-of-pocket maximum, annual physicals, in-patient care, emergency room visits, infertility treatments, chiropractic care, mental health services, home health care, and more. Once the employee makes his selections, he is asked to rate the importance of various attributes and answer a series of trade-off questions to determine the relative importance of one set of attributes versus another.

An Online Experience that Drives Plan Participation

Does Workscope's integrated online enrollment experience help influence employee choices? The results speak for themselves. Workscope client employees who use our online enrollment and eligibility application and integrated decision support tools are significantly more likely to:

- *Participate in Flexible Spending Accounts (FSA) programs.*
- *Contribute more to FSAs than those who do not use the online tools.*
- *Reduce costs by making pre-tax contributions that yield savings for employer and employee alike.*

Comparison Module

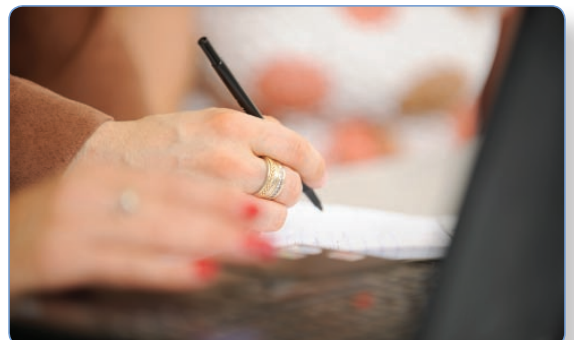
While the enrollment application automatically ranks benefit plans based on Preference Module and Medical Cost Calculator results, some employees find it helpful to compare plans at a more detailed level. The Comparison Module allows the employee to sort plans by name, best fit, contribution, out-of-pocket cost, or total cost. The tool shows a side-by-side comparison of all plan costs and attributes to help employees see how the choices stack up against each other. Links to provider web sites make it easy for employees to do additional research, if needed, for more informed decision making.

Savings Account Estimator

Because more employers are offering Health Reimbursement Accounts (HRA), a Health Savings Accounts (HSA), or Flexible Spending Accounts (FSA), the Workscope Decision Center includes a Savings Account Estimator. This fully integrated online tool calculates a recommended savings or spending account contribution — based on estimated medical, dental, vision, or dependent care expenses — along with any associated tax savings. By bringing potential savings opportunities to the employee's attention, the Savings Account Estimator can increase plan participation and deliver cost savings for employer and employee alike. Because employees who participate in savings account programs reduce their taxable income, their employers pay less in matching FICA contributions. It's a win-win proposition.

Health Risk Assessment

Workscope has partnered with WebMD[®], the leading provider of health information services, to offer an online health risk assessment as part of an integrated wellness program. The health risk assessment guides employees through a series of medical- and lifestyle-related questions and calculates a health risk score based on their responses. Employers can use health risk scores to track employee progress in incentive programs designed to encourage healthier lifestyle choices. After all, when employees make healthy changes like smoking cessation, weight loss, or participation in regular exercise programs, employers benefit from reduced absenteeism, increased workforce productivity, and lower healthcare costs.



Behavior

Workscope's built-in reporting and analytics enable HR and corporate management to understand enrollment patterns, identify utilization levels for specific enrollment tools, and gauge how employee activities are affecting overall healthcare costs. This actionable insight is valuable for developing strategies and campaigns aimed at encouraging those enrollment behaviors that will optimize cost savings for the company.

Workscope's online enrollment process with fully integrated decision support improves employee engagement, empowers employees to make more informed healthcare decisions, and drives more positive outcomes for employee and employer alike.

Customized Communications that Drive Results

Making significant changes to your benefit programs or enrollment process? If you're looking to educate employees about new benefit programs, boost enrollment and plan participation rates, or drive adoption of your self-service applications, Workscope's Communications Services can help. With over 10 years of health and welfare benefits expertise and a proven track record for developing highly effective employee communications, our skilled team of professionals can design and execute fully branded, results-driven campaigns to significantly impact enrollment or other participant behavior.

Interested?

Find out how Workscope's Outsourced Benefits Administration solution can drive best-fit enrollment choices for reduced benefit costs, increased plan participation, and enhanced employee satisfaction. Call us at **888-975-7227** or visit us online at **www.workscope.com**.