

TECH + SRVC + YOU

# PRECISION BENEFITS





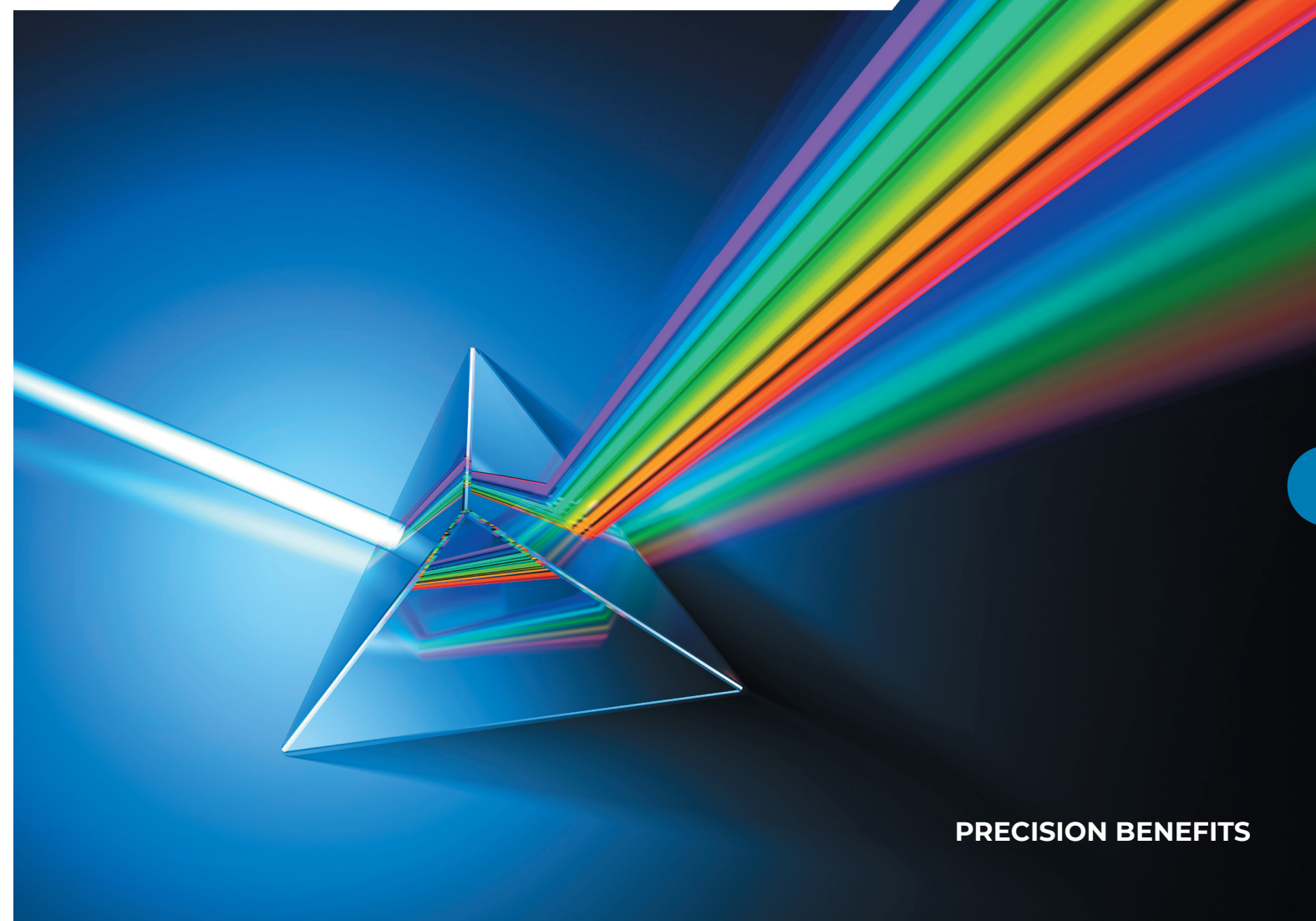


# Engage Your People, Drive Success: Introducing Precision Benefits by Empyrean

At Empyrean, we understand that your employees are at the heart of your organization's success. That's why we've meticulously crafted Precision Benefits to empower your workforce, fostering a sense of ownership and control over their health and financial futures. Our innovative platform goes beyond traditional benefits administration, providing your employees with personalized decision support, comprehensive plan reviews, and expense management insights.

With Precision Benefits, your people will gain access to a wealth of resources that empower them to make informed choices about their healthcare coverage. Our user-friendly interface ensures that employees can easily navigate and compare various plan options, tailored to their individual needs and preferences. By proactively engaging with their benefits, your workforce can confidently make the right choices, minimizing unexpected financial burdens and optimizing their well-being.

Empowering your people through Precision Benefits not only enhances their overall satisfaction and loyalty but also leads to a healthier and more productive workforce. As your employees take charge of their health and financial security, your organization will experience improved productivity, reduced absenteeism, and increased employee retention.



Benefits play a central role in advancing every people-related goal within your organization, ultimately driving your total success as a company. The key to leveraging benefits to advance your broader HR goals is delivering these life-enriching benefits through a personalized experience.

With Empyrean as your partner, we enhance the way your people interact with their benefits through an engaging experience driven by Precision Benefits.

According to a survey by the Employee Benefit Research Institute (EBRI) in 2021, 77% of employees reported that decision support tools were essential in helping them understand their benefit options and make informed decisions. //





# Personalize Benefits Enrollment with Precision Benefits

In a world where personalized shopping experiences are the standard, benefits should be no exception.

At Empyrean, we understand this expectation and have developed Precision Benefits - our AI-enabled technology that empowers your employees with personalized benefits recommendations fueled by their individual health data. By recommending right-fit plans, we make sure your employees aren't over-insured or under-insured so they can get the most out of their benefits and take care of themselves and their loved ones.

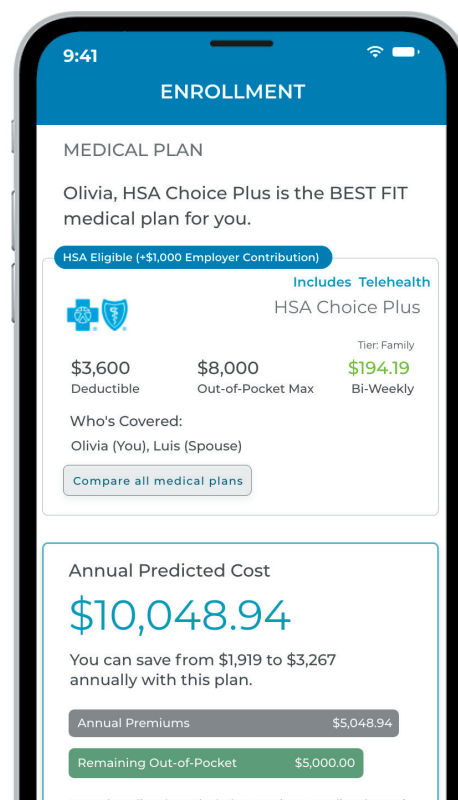
72% of employees said they wish they could get help in selecting the best health insurance for their unique situation, according to a survey by The Harris Poll in 2022. //



## Decision Support

**Help your employees find the benefits that are right for them (and that they will actually use all year long).**

**How it works:** Our guided experience quickly and accurately assesses their health needs to create a personalized risk profile. Using our robust algorithms, we analyze various plan options to provide a personalized recommendation that meets their needs.



## Luis & Olivia

Meet Luis and Olivia, a young couple full of excitement and anticipation as they embark on a new journey together. Just as they savor the joy of their recent marriage, life has another beautiful surprise in store for them – they are expecting a baby! Amidst their happiness, they know that this new phase of life also comes with responsibilities, including making informed decisions about their healthcare options. That's why they turn to Precision Benefits and Decision Support for guidance.

Precision Benefits' Decision Support also helps Luis and Olivia understand the potential costs associated with medical services throughout their pregnancy and beyond. Armed with this knowledge, they proactively plan and budget their healthcare expenses, ensuring that they can comfortably accommodate the financial demands of having a baby. With each passing day, as their anticipation grows, Luis and Olivia feel incredibly grateful for the support and guidance offered by Precision Benefits. They realize that being part of a comprehensive and caring benefits program not only improves their health and financial security but also strengthens their bond as a couple and growing family.



### YOUR DOCTORS ARE COVERED



**FAMILY MEDICINE**  
**David Ginsberg, MD**



**OBGYN**  
**Amy Johnson, MD**



### OUT OF POCKET EXPENSES

Predicted for the  
year to come

**\$2,800**



# Amanda

Meet Amanda, a young and talented remote employee who works diligently from the comfort of her cozy home office. While she enjoys the flexibility of remote work, Amanda understands the importance of taking care of her health and well-being, especially in the midst of a fastpaced and demanding work environment. That's where Precision Benefits steps in to make a significant difference in her life.

Amanda is thrilled now that her company has introduced Precision Benefits, a comprehensive program that provides her with a range of invaluable resources. As an ambitious go-getter, she values being proactive about her health choices, and Precision Benefits perfectly aligns with her approach. One of the key features Amanda loves is the ability to regularly review her healthcare plans to ensure she is in the right one.

With the help of Precision Benefits, Amanda gains access to detailed insights and personalized recommendations regarding her healthcare coverage. She can easily compare different plans, ensuring that her chosen plan meets her specific needs and preferences. This level of control and flexibility empowers Amanda to make educated decisions about her healthcare, giving her peace of mind that she is making the right choices for her well-being.

## BENEFITS CHECKUP

**You could have saved**  
**\$1,300.00**

If you had plans that better met your needs this year.



## Inform and Empower with Precision Benefits

Regularly reviewing your benefit plan and evaluating its performance is of paramount importance for a multitude of reasons. Firstly, it allows you to assess the effectiveness and value of the benefits you provide to your employees. By analyzing the performance of your benefit plan, you can gauge its impact on employee satisfaction, engagement, and overall well-being. This evaluation provides valuable insights into which benefits are resonating with your workforce and which may need adjustments or replacements to better meet their evolving needs.

Moreover, giving your people the ability to review their personal plan demonstrates your commitment to the well-being and satisfaction of your employees. It sends a powerful message that you value their feedback and are dedicated to a culture of transparency and trust, where employees feel heard and supported.

## 2 Plan Review

**Empower your employees with valuable information about how their benefits performed last year.**

**How it works:** Our vast database delivers plan feedback right at enrollment, enabling your people to save money and confidently explore new benefits. Most people don't know if their benefits helped them last year, but this will help them understand that!

DEVCO

We've done a benefits checkup and you're paying relatively high premiums and not going to the doctor very often.

Benefit Checkup

You could have saved

\$1,300.00

If you had plans that better met your needs this year.

Current Medical Plan Spending

HSA Choice Plus

\$1,113.64

Out-of-pocket charges

\$7,738.90

Total Premiums You Paid

\$297.65

Bi-Weekly

Tier: You + Spouse

You can view health insurance claims you have incurred while you've been covered by this plan.

View my claims details

Supplemental Insurance Payouts

\$100.00

Year to date

You received payouts from your supplemental insurance benefits that helped offset costs related to your medical events.

Health Savings Account

\$4,517.37

Available Balance

The money in your health savings account can help you pay for your portion of the expenses (your out-of-pocket costs) on your medical and pharmacy claims.

Back to the previous step

FIND THE BEST BENEFITS FOR ME

Continue to Do-It-Yourself >>>

Driven by Precision Benefits





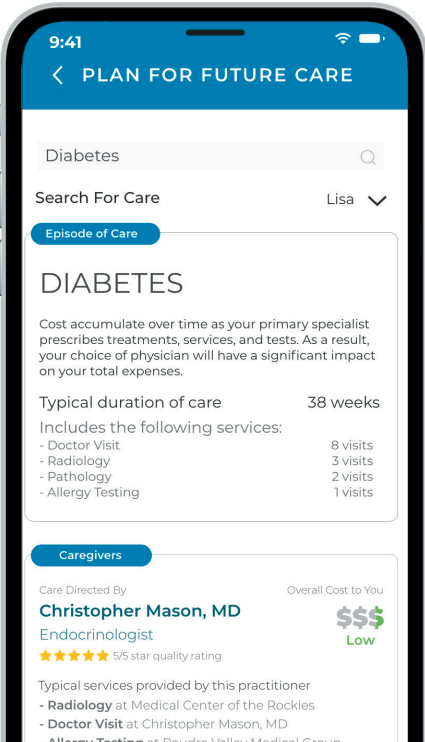
# Navigating the Complexities of Healthcare with Precision Benefits

Understanding the costs associated with major health services is crucial for individuals and families to plan and budget their healthcare expenses. By delivering insights into the costs of these services, your employees can proactively prepare for potential financial burdens and explore cost-saving measures. This knowledge enables them to make educated choices that align with their healthcare needs and financial capabilities, minimizing any unexpected financial strain.

## 3 Plan for Care

**Prepare your people for all healthcare scenarios, from the expected to unexpected.**

**How it works:** Our Precision Benefits' experience delivers helpful messages based on personal and family conditions, gives insight into the costs of major health services, provides transparency into anticipated out-of-pocket costs, and reinforces the chosen plan's provider network strategy.

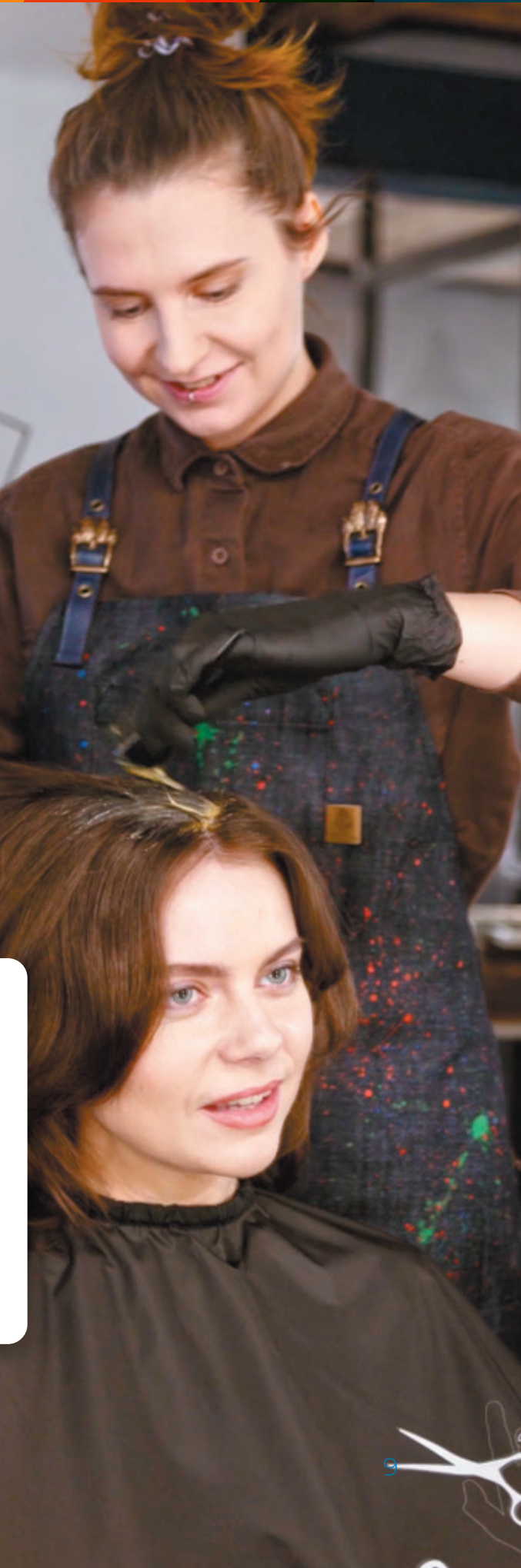


## Robyn

Meet Robyn, the proud owner of a bustling hair salon and a determined woman living with diabetes. Robyn refuses to let her condition define her or dampen her entrepreneurial spirit. She firmly believes in staying proactive about her health, and that's where Precision Benefits come into play.

Robyn values the ability to plan and budget her healthcare expenses effectively. The program delivers insights into the expenses related to her diabetes treatments, regular check-ups, and any other medical services she might need in the future. With this foresight, Robyn can proactively prepare for potential financial burdens and explore cost-saving measures without compromising the quality of her care.

The knowledge Robyn gains from Precision Benefits gives her a sense of financial security, allowing her to focus on what truly matters – her passion for hairstyling and providing exceptional service to her beloved clients. With her salon flourishing, Robyn's renewed confidence echoes through her business, inspiring not just her team but also her clients.



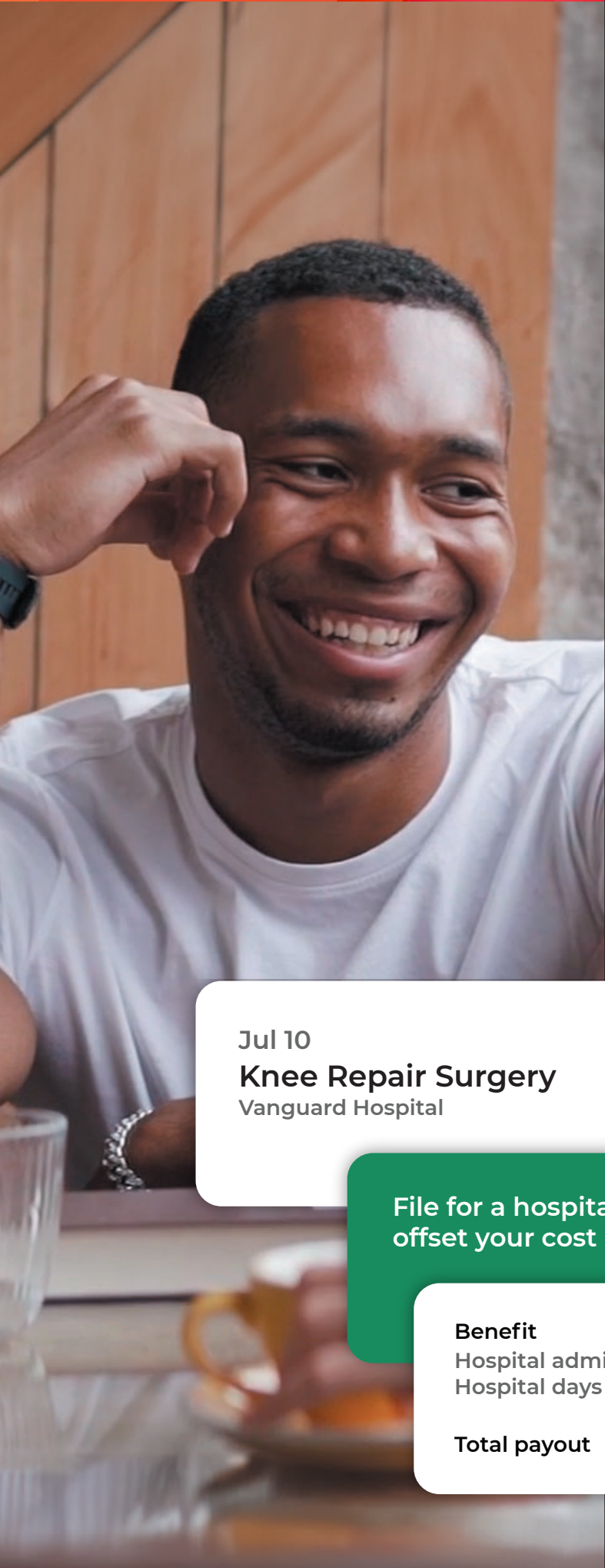
### Planning Ahead

Your plan gives you ample choice for care. Some options cost more than others. Planning care ahead of time helps avoid unnecessary spending.

### What are you looking for?

- ✓ Select a required response
- Knee X-Ray
- Diabetes
- Pregnancy
- Mental Health





# Jay

Meet Jay, a passionate and adventurous young man with a love for sports and a zest for life. Whether on the basketball court or the soccer field, Jay is always in his element, pushing his limits and enjoying every moment. However, fate has a different plan for him when he suffers a severe knee injury during a thrilling game. As the pain persists, Jay knows he has to take action and opts for knee surgery to regain his mobility and continue pursuing his dreams. In this challenging time, he turns to his trusted companion, Precision Benefits, specifically utilizing its expense management feature.

With the support of Precision Benefits, Jay knows he is in capable hands. As he prepares for his knee surgery, he has peace of mind knowing that he can easily manage while navigating the expenses associated with the procedure and subsequent treatments. The expense management feature of Precision Benefits provides him with a comprehensive breakdown of the costs involved, including hospital fees, medical tests, and post-surgery care.

Precision Benefits not only helps him through a challenging time but also empowers him to focus on what truly matters - his health and his passion for sports.

Jul 10  
**Knee Repair Surgery**  
Vanguard Hospital

Billed to you  
**\$3,525**

**File for a hospital payout to offset your cost**

Benefit	
Hospital admission	\$1,000
Hospital days	\$200

<b>Total payout</b>	<b>\$1,200</b>
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## Manage Healthcare Expenses with Precision Benefits

Taking charge of one's healthcare and benefits expenses is essential for employees.

When managing their expenses effectively, employees can gain a clear understanding of the exact costs and what they may owe. This knowledge helps them to make informed choices about their healthcare, ensuring they get the most out of their benefits.

Additionally, expense management keeps everything organized. Employees have a clear view of their medical events and bills all in one place, eliminating the stress and hassle of dealing with confusing paperwork.

Another great benefit is timely reminders to use funds from a Health Savings Account (HSA) if available, which helps cover out of pocket employee healthcare costs.

Overall, expense management puts employees in control of their healthcare finances. They can avoid unexpected bills and make smarter decisions about their well-being, saving money and staying healthy.



### Manage Expenses

**Enable employees to confidently manage and save on health bills.**

**How it works:** Our experience helps employees manage health bills, understand associated costs, and discover the optimal payment method. We take the complexity out of medical event tracking.

All healthcare bills are in one place.

Employees can stay on top of their bills in one easy-to-follow view of their medical events. No more bills piled up, as they can see it all in their app.

Get the most out of benefits. We review all incoming bills and notify employees when it's time to file a health claim for a reimbursement or to use funds from their HSA to help offset their cost.

No more surprise bills. We guide employees through appealing the questionable charge and help them make more cost-effective care decisions for the future.





# Your People Experience Matters More Today than Ever Before

No matter how many programs you offer, if your team doesn't know where or how to engage, it won't have the impact you expect. At Empyrean, we understand the importance of delivering a people experience that seamlessly integrates into everyday life.

Precision Benefits empowers individuals to make informed choices about their health, considering both medical history and personal preferences. We conduct regular plan reviews to adapt benefits coverage to each person's changing needs, fostering flexibility and responsiveness in healthcare.


Moreover, our focus on expense management ensures healthcare remains accessible and affordable for all. Our priority is individualized attention, comprehensive support, and financial ease, with your people's well-being at the core of everything we do.








Together, we build a healthier, happier future with Precision Benefits as the foundation for improved well-being and a more compassionate benefit strategy. Experience a whole new world of engagement and connection as Precision Benefits enhances the way your people interact with their benefits.

## The Results

People have saved an average of \$1,880 per year when accepting personalized recommendations.








### Your Care, Personalized.


#### Step One

Reflect on past insurance use and input expected needs.




#### Step Two

Verify who you want to cover under your health benefit plans.



#### Step Three

Choose from your best-fit plans, and see an estimate of your potential savings.



Get started today and take the first step towards a healthier, happier future.

GET STARTED >

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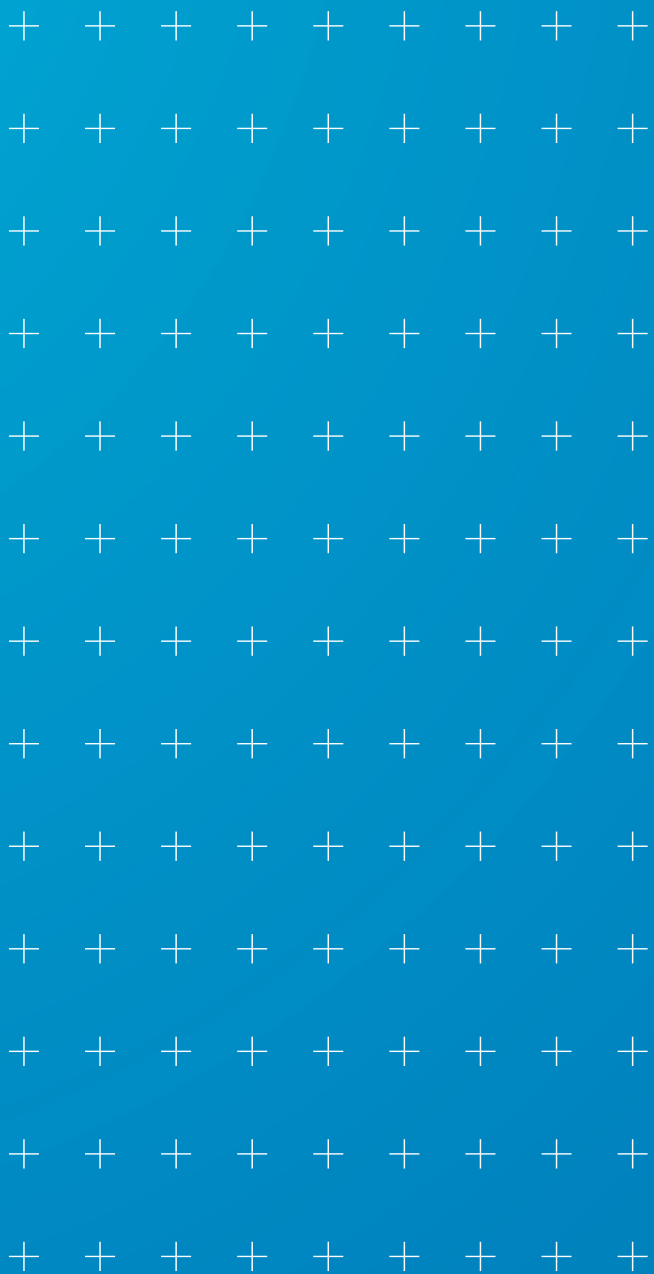




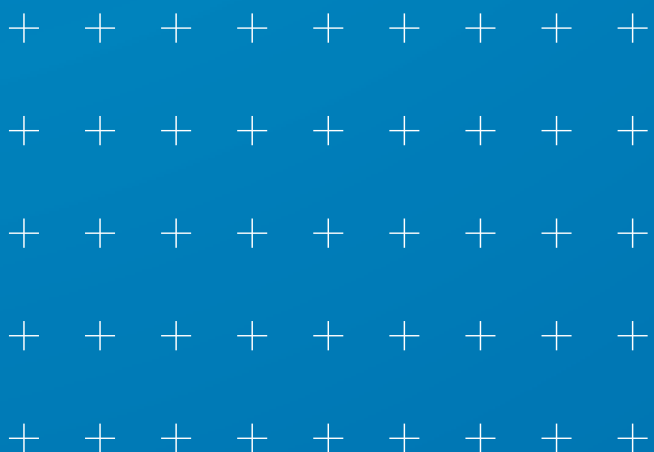
**We believe that everyone deserves a workplace culture that supports their total well-being through benefits.** Since 2006, Empyrean has provided employers of varying size, industry, and benefit plan complexity with the innovative technology, service-first approach, and focus on people experience to solve pain points and bring benefit strategies to life.

Empyrean delivers a total solution designed to create connected benefit and people experiences that enrich lives, strengthen employer brands, improve workplace cultures, and advance organizational goals. Through our technology and service, we create scalable, tailored experiences that empower participants to better understand, access, and engage with their benefit programs not just at enrollment, but year-round. More than 5 million people depend on Empyrean to inform and guide their benefits decision-making.





EMPYREAN



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