



# BRI Insights

## LEADING EMPLOYEES TO THE BEST DECISIONS

Benefits decisions are complicated and often require a personalized touch to understand the nuances and advantages of each. Through the **BRI Insights** decision support tool, employees are not only able to gain a better understanding of their benefit choices, but also get a personalized assessment and recommendations for health plans, contribution strategies and other benefit programs.

### HOW IT WORKS

#### STEP 1. EMPLOYER SET-UP

Upon agreement for services, employers provide benefits information and an employee eligibility file, including email addresses, which are used to configure the decision support tool.

#### STEP 2. EMPLOYEE EMAIL CAMPAIGN

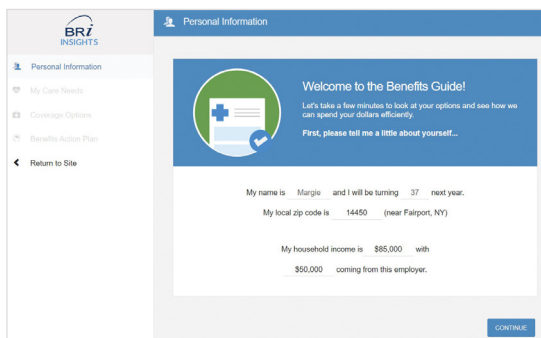
Employees will receive a series of communications inviting them to complete their personalized benefits assessment.

#### STEP 3. BENEFITS ACTION PLAN

Employees answer simple questions about their household, expenses, and benefits goals. The tool educates the employee about their choices and makes personalized recommendations based on the information they entered. These recommendations can then be used to help them enroll in the benefits that best suit their needs.

#### STEP 4. POST-ENROLLMENT REVIEW

Employers are invited to meet with their assigned Account Executive to discuss the results and impact on enrollments.



### THE BENEFITS OF USING A DECISION SUPPORT TOOL

#### PROMOTE CHOICE

Benefits are not a one-size-fits-all approach and employees want choice. But, with choice comes decisions and complexity. BRI Insights helps employees effectively navigate their benefits decisions.

#### OPTIMIZE CONTRIBUTIONS

This tool not only present employees with their benefits options, but educates them on **why** they should consider that option based on their household needs..

#### LOCALIZED RECOMMENDATIONS

BRI Insights uses an employee's home zip code to provide average costs for expenses in that area. These costs can be adjusted manually by the person using the tool.

#### SMART SAVINGS

BRI Insights provides employers and their employees with information and resources they need to make not just good decisions, but the best decisions. This translates to savings and peace-of-mind for all.

### BRI PRO TIP

Focus on reminding employees to complete the personalized assessment and BRI Insights helps take care of the rest.