



# EMPLOYEE BENEFITS DECISION SUPPORT

Picwell is committed to helping everyone win with employee benefits.

When employees use Picwell, they make wise choices, save money, and get better protection. As a result, their employers experience improved benefits communication and education, higher benefits satisfaction, increased adoption of consumer directed health plans, and cost savings.

Picwell partners with forward-thinking employers to help them drive critical benefits objectives while guiding employees to confident decisions.



**#EMPOWERWISECHOICES**

Learn more on [picwell.com](https://picwell.com)

# PICWELL DX

Guiding employees to wiser choices.

## Employees struggle to make the right choices

Offering employees a rich, diverse set of benefits is not enough. Most employees lack the time, interest, and skills to make sense of it all. Employees need the tools and guidance to quickly evaluate their options and make confident decisions during open enrollment and beyond.

That's where Picwell comes in. Picwell DX, a direct experience that partners can offer to employers of all sizes, provides employees with everything they need to make a personal decision. Employees receive guidance to the right set of benefits for their personal situations. From choosing the right medical plan and HSA contribution to identifying the right supplemental health benefits, Picwell helps them with it all.

### How Picwell DX helps employees:

- + Provides a hyper-personalized ranking and cost estimate for each medical plan offered
- + Guides them to the appropriate Health Savings Account (HSA) contribution amount
- + Offers smart, personalized "reasons to consider" supplemental health benefits to offset risk
- + Educates with easy learning tips, approachable content, and engaging videos
- + Saves them, on average \$968 per year, to use toward other valuable benefits

### How Picwell DX helps employers:

- + Lets them put easy, smart, and personal benefits guidance in the hands of every employee
- + Helps drive results, increasing the likelihood of an employee choosing a CDHP by 1.6x
- + Saves them, on average, \$94 per employee per year after accounting for all relevant factors

### The facts show why employees need access to benefits decision support:

#### FACT #1

ABOUT **9** <sup>OUT</sup> **10** <sub>OF</sub>

SELECT THE SAME BENEFITS  
YEAR AFTER YEAR.<sup>1</sup>

#### FACT #2

**\$2,000**

ANNUAL COST MANY EMPLOYEES  
PAY FOR BAD PLAN SELECTIONS.<sup>2</sup>

<sup>1</sup> "Open enrollment: 5 key employee disconnects and desires," 2017 Aflac WorkForces Report

<sup>2</sup> Handel, B. & J. Kolstad, "Health insurance for 'Humans': Information frictions, plan choice, and consumer welfare," The American Economic Review, vol. 105, no. 8 (2015): 2449-2500.

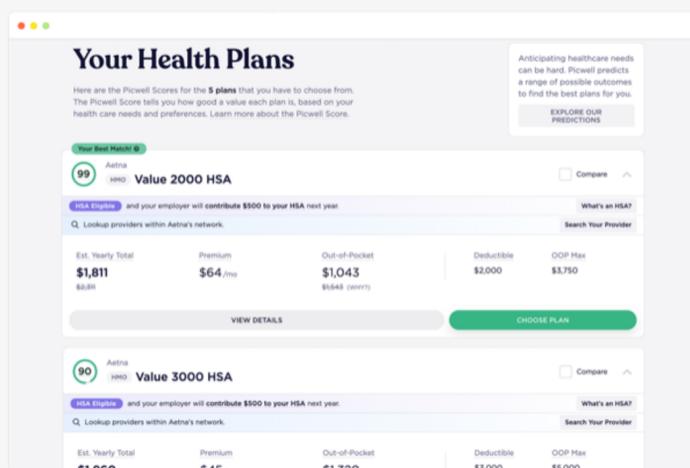
Learn how you can leverage Picwell DX to make an impact.

Picwell partners with forward-thinking employers to empower wise choices in benefits. Picwell DX allows them to efficiently educate employees during open enrollment, on-boarding, and qualifying life events on benefit options.

The benefits employers offer vary.

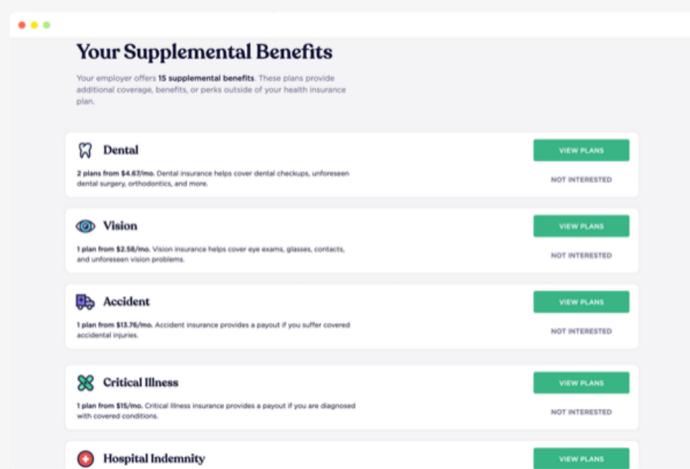
Picwell DX allows our partners to help with all of them.

Whether the employer group offers the standard core benefits or a rich assortment of core, supplemental health, and retirement benefits, Picwell DX has it covered.



## Personalized Medical Plan Decision Support

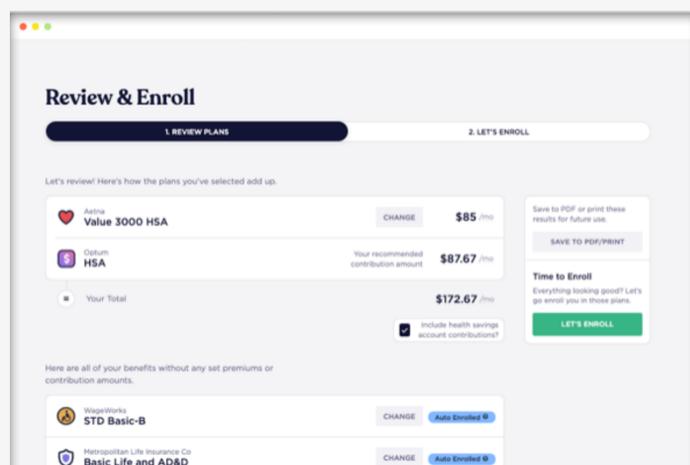
- + Ranks and scores each health plan
- + Predicts employee out-of-pocket expense
- + Recommends HSA contribution amount
- + Tool tips and educational content and videos



## Smart Supplemental Benefits Guidance

- + Modules for all supplemental benefits
- + Smart, personal “reasons to consider”
- + Rich, approachable content and videos
- + Highlights plan and coverage details

“You’ve selected a medical plan with a \$4,000 deductible, and have indicated that the largest bill that you can afford to pay for any unexpected medical care is less than \$500.”



## Review & Enroll

- + Review all selected benefits
- + See the impact on your paycheck
- + Save/Print all of the important plan details
- + Click to navigate to your enrollment platform