



SERVICES AND RESOURCES

When it comes to selecting a benefits program for your employees, it's not just about choosing a health plan - it's about the efficiency, services and delivery of a competitive program. We understand the challenges employers face in today's marketplace and will design a customized benefits package to help you save money, make your job easier, keep you in compliance with a myriad of laws and regulations and help you attract and retain qualified talent.

COST SAVINGS

- Benefits evaluation and planning
- Employee contribution analysis
- Proprietary ancillary products

ADMINISTRATIVE SUPPORT

- Customer Advocate Center
- Online training and tools
- Proactive customer support

INNOVATIVE PRODUCTS

- Online wellness management
- "Ask the Expert" benefits resource
- Online library tool

LIABILITY REDUCTION

- Benefits compliance review
- Plan document filing/testing
- COBRA, state and federal guidance

What services and resources are available to you now?

| | Current Agent | Our Services |
|--|---------------|--------------|
| Access to a full range of benefits products | ? | Yes |
| Proprietary dental, life and disability products with discounted rates and longer rate guarantees | ? | Yes |
| Customer Advocate Center to assist employees with benefits questions and issues | ? | Yes |
| Dedicated team of licensed professionals who are available to consult with you on your employer benefits program | ? | Yes |
| Ability to seek guidance from benefits professionals and legal counsel regarding employer issues | ? | Yes |
| Employer Tool to determine the right benefits products for your needs | ? | Yes |
| Immediate online access to state and federal employer laws and health care reform resources | ? | Yes |
| Guidance on documentation compliancy for your benefits programs, including forms and templates | ? | Yes |
| Training programs available and ready to use with your employees | ? | Yes |
| Interactive tool to determine the contribution level to set for employees pre-tax | ? | Yes |

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In Coordination with:
BB&T Insurance Services
 National Forest Products Practice

OneDigital delivers a powerful new approach to employee benefits brokerage and consulting. We combine the commitment of experienced, local market advisors with the sophisticated technology and the modern experience that high performing business leaders need to compete in the market.

Quick Facts

- Based in Atlanta, GA with 800+ employees across 35 markets serving over 35,000 employers nationally
- Named to the Inc. 5000 List of America's fastest-growing companies every year for 10 consecutive years
- Financial strength as a portfolio company of Fidelity National Financial.

THE ONEDIGITAL EXPERIENCE

- Creative industry experts delivering a fresh new approach to benefit design and management #freshthinking
- Aggressive financial management and predictive risk modeling to drive lower costs #relentless
- Practical, motivating health improvement plans that drive engagement and behavior change for employees #invested
- Hands on support and industry leading technology #noheadaches
- Proactive, personalized compliance advice and support #peaceofmind

Your Team of Experts

- | | |
|---------------------------|---|
| Managing Principal | 20+ years of employee benefit consulting experience to lead strategic program development and execution |
| Senior Advisor | 10+ years of benefit account management experience to coordinate service, resolve problems and monitor program success |
| Analyst | 15+ years of underwriting and actuary experience providing critical data analysis and RFP support |
| Client Specialist | 5+ years of experience providing hands-on support for eligibility, claims resolution and employee advocacy |
| Compliance | In-house Compliance Department lead by our SVP of Regulatory Affairs & Reform Initiatives, alongside our on-staff ERISA attorney to keep you informed and your health & welfare plans compliant |

TOP 5 THINGS EMPLOYERS WANT

1. Lower Costs
2. Better Benefits
3. Healthy People
4. No Headaches
5. Compliance Confidence

STRATEGIC GUIDANCE

HEALTH AND PRODUCTIVITY

HR RESOURCE

COMPLIANCE SERVICES

BENEFIT ADMINISTRATION

ANALYTICS

EMPLOYEE ADVOCACY

THE CHALLENGE AHEAD

2016-2018

HEALTHCARE REFORM

1. Employer Shared Responsibility
2. Minimum Value and Affordability
3. Measurement and Stability Periods
4. 6055 and 6056 ACA Reporting Requirements
5. ACA – Fees and Taxes
6. MLR Rebates
7. Non-discrimination Rules
8. Cadillac Tax

THE EXPERIENCE

- Partnership with OneDigital Principal to provide strategic consulting
- Implementation team to provide seamless transition
- Dedicated experienced, account management providing highly accessible and responsive support
- Employee Advocacy - going to bat for your employees to resolve medical claim issues, prior authorizations and pharmacy problems
- Customer Advocate Center (8 AM – 8 PM / M – F)
- High impact employee communications and education to assure understanding and appreciation
- Custom employee benefit website giving employees and HR 24/7 access to benefit information
- Wellness programs that work for your organization
- ACA expertise and in-house technical guidance and resources to keep you informed and compliant
- Continual investment in technology and products to serve you better, including benefit administration, human resources, and employee engagement programs

OUR CAPABILITIES

SIMPLIFY

Our proprietary all-in-one online platform delivers a delightful HR onboarding experience that energizes your new employees while radically streamlining your HR and benefits paperwork.

CUSTOMER ADVOCATE CENTER

Real, live people are available by phone to make your health and benefits plan work better by answering questions, researching problems and eliminating administrative headaches.

HEALTHY U

Our workforce health experts provide practical, forthright advice with hands on support and an array of engaging and motivating health improvement programs that helps your organization invest in the health of your people with high impact, low cost solutions that deliver real results.

COMPLIANCE EDGE

Navigating the complex web of ACA and related compliance requirements can be a frustrating, time-consuming process. With our team of dedicated attorneys and compliance experts by your side, you can rest easy with the technical advice and practical support you need to protect your organization and your employees.

BENEFITS MARKETPLACE

This simple yet innovative solution puts employers back in control of their health care expenses while dramatically expanding employee choice and automating your benefits enrollment process.

THINK HR

Human resources and personnel management can be one of the most complicated and expensive areas of support for growing companies. Our ThinkHR solution combines telephonic access to experienced HR professionals with extensive online resources to provide professional guidance and technical support you need at the right time and the right price.

VISIBILITY

Data drives the best decisions, and our suite of predictive analytic tools uncovers deep insights and emerging risk drivers to inform strategic decision-making and drive design and execution priorities.

ENGAGE!

High levels of employee satisfaction and engagement are driven directly through effective communication, and our suite of custom communication campaigns helps to leverage your benefit investments through clear and consistent education, awareness and promotion.

MULTI YEAR PLAN

YEAR 1 | IMMEDIATE STRATEGY

- Comprehensive benefit program assessment and compliance review
- Establish year one objectives based on discovered opportunities and defined objectives
- Implement benefit program using multi-pronged employee communication, education and enrollment strategy
- Implement benefit administration technology solution
- Develop year one action calendar for program assessment and employee engagement
- Monitor program and key cost drivers

YEARS 2 & 3 | REFINING SUCCESS

- Continue program review
- Conduct benchmarking to compare current benefits and contribution model to similar employers and industries
- Evaluate voluntary benefit offering
- Establish wellness incentives / Seek carrier wellness funds
- Ongoing utilization review
- Monitor ACA and ERISA compliance as laws continues to evolve