

Product Principles

5 principles that define a private exchange and our product development philosophy

- 1 Let people shop in a store with market prices**

We know price is a key decision factor in choosing benefits and is central to creating an efficient marketplace with the right financial incentives. When employees see real relative market prices, they make better financial decisions. The way to accomplish this is to give them money and let them shop in a store with full prices.
- 2 Ensure meaningful choice**

What we call “benefits” is ultimately about financial protection from a wide range of unexpected risks. Therefore, we believe in more lines of coverage (not just medical, dental, vision but coverages like disability, life and even pet insurance) and meaningful choice (multiple plans that are materially different from each other) within each line.

We leverage the power of a complete store (pre-built selection of benefits) across many clients to harness the power of a marketplace to give people meaningful choice and employers better value.
- 3 Take a portfolio approach to benefits**

The optimal way to select insurance coverage is to purchase a balanced portfolio of products – not just health insurance – that complement and support one another.
- 4 Provide the right level of guidance**

Benefits and choice can be confusing. Therefore, we help people make good choices by providing a guided shopping experience, decision support, and multiple ways for people to shop. People make smart choices when they understand all the facts.

We ensure that our advice is always objective and unbiased.
- 5 Facilitate employee involvement & engagement**

We want people to be in the driver’s seat when shopping for their benefits. This is an important decision and should be revisited regularly, especially as personal circumstances, available options, and prices change over time. We make it easy and even enjoyable. And we make it simple to reenroll.



We are a private exchange.

We provide a place where people can choose, buy, and use their benefits, and empower employers to migrate into a new world where they can focus on budgets over benefits. Our administrative functionality supports these exchange principles.