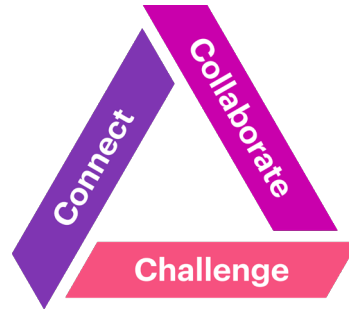


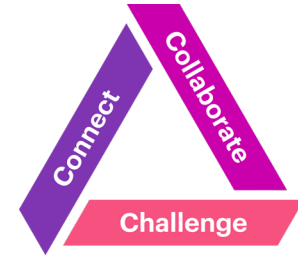
# Building for the Future – Our Technology Road Map

Thursday, March 2, 10:30 – 12:00



# Today's discussion

1. Looking back at our progress
2. Our technology and delivery strategy
3. Technology road map
4. Q & A





"All you need is the plan, the road map, and the courage to press on to your destination."

– Earl Nightingale –

Looking back at our progress...

**Grew our product and technology team by more than 60%**

**Rolled out a new formal technology road map**

**Virtual Guide released for early adopter clients**

**New plan sponsor application released for early adopter clients**

**Text messaging available for broad adoption**

**Enhanced BenefitConnect emails**

**New employee experience designed**

**Five new standard reports**

**Service Center targeted messaging**

**New caller identification and authentication technology**

**Knowledge based authentication and CAPTCHA**

**HSA real-time CIP validation available for broad adoption**

**New release guides and communication process**

**New self-service experience with mobile app released for early adopter clients**

**COBRA self-service redesign**

**New suite of decision support tools – Personalized Benefits Guidance**

**Automated user access management**

**Cloud data center migrations began**

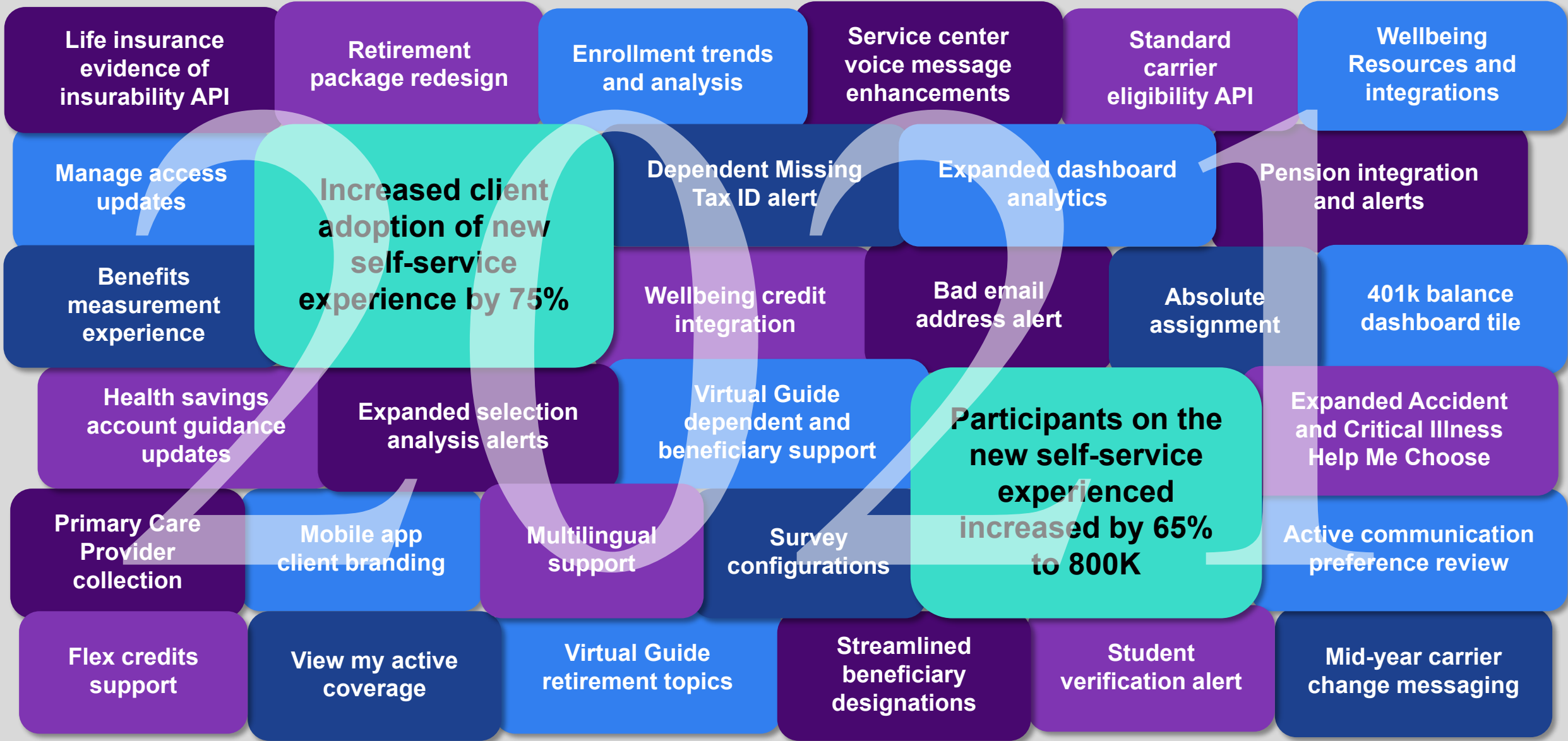
**Virtual Guide available for broad adoption**

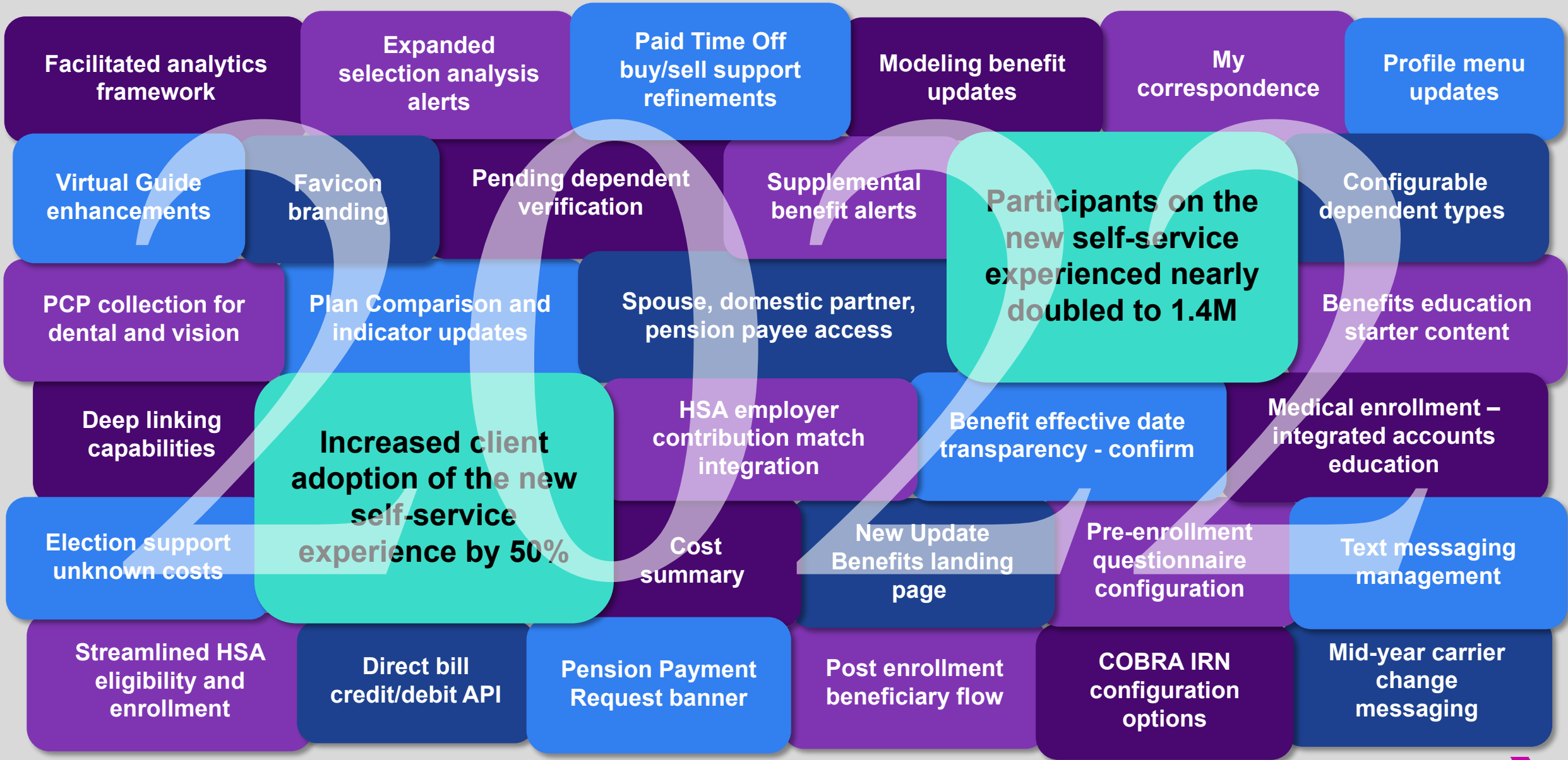
**Carrier API proof of concept**

**Service Center automated message translation and sentiment analysis**

**Plan Sponsor Application available for broad adoption**

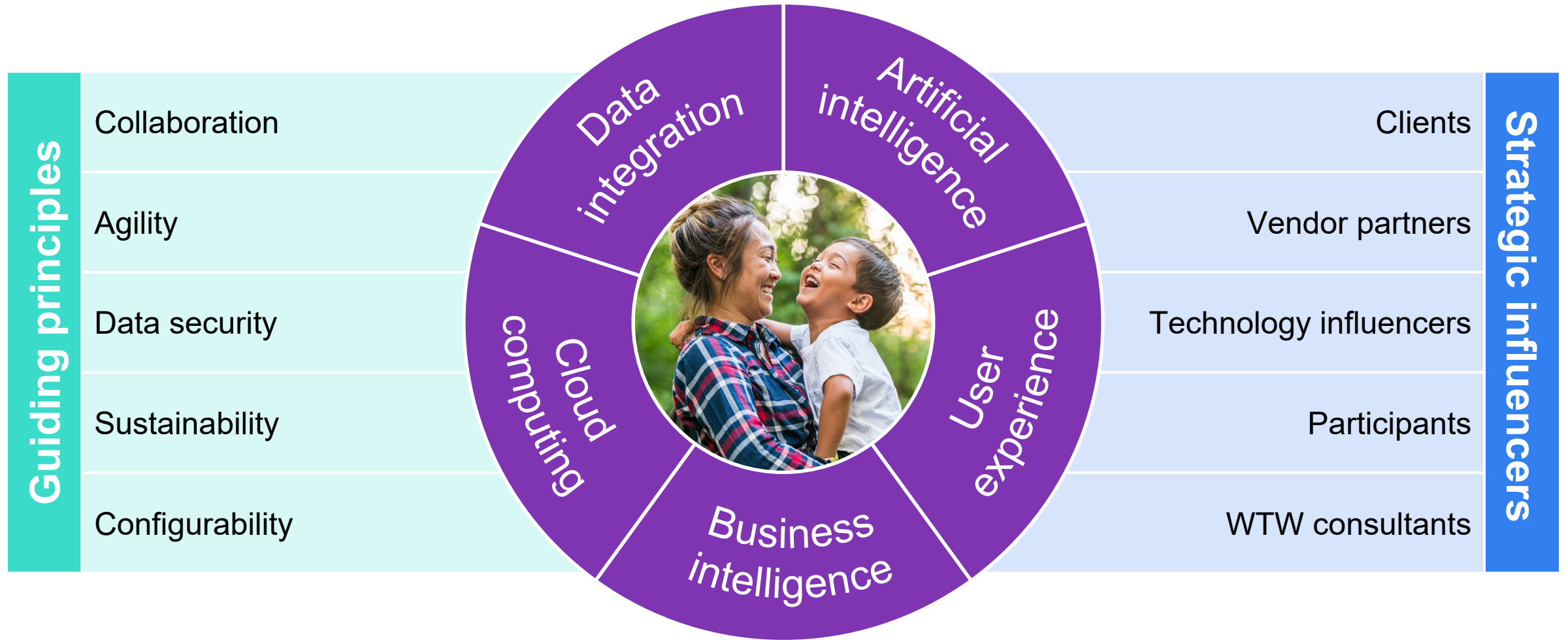
**Converted early adopter clients to new self-service and decision support for fall Annual Enrollment**





# Our technology and delivery strategy

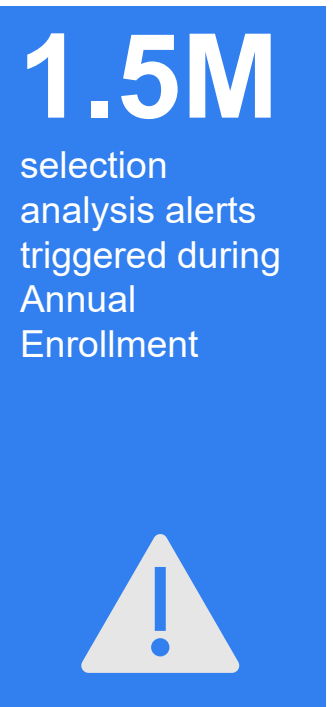
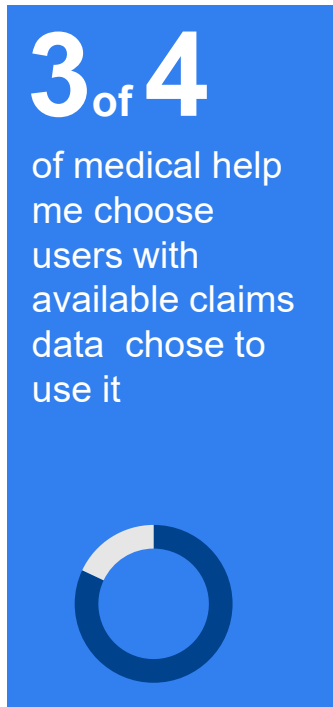
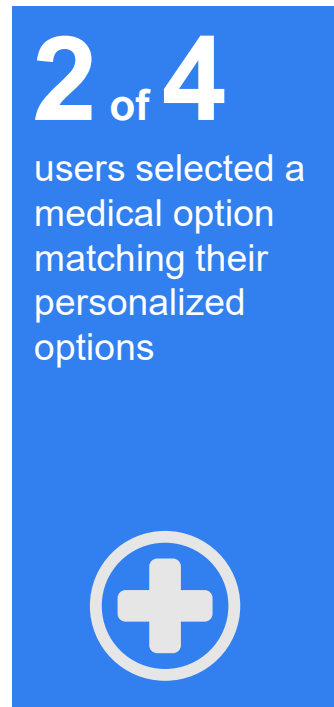
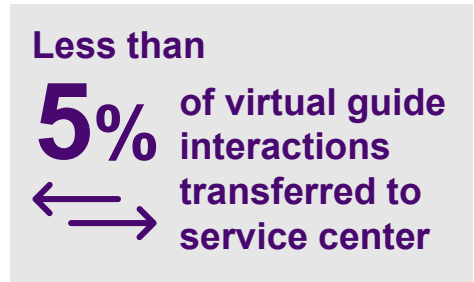
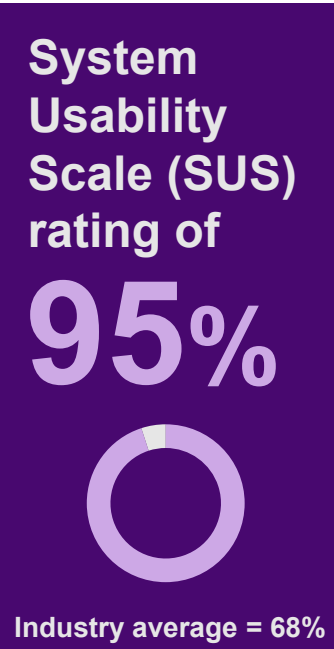
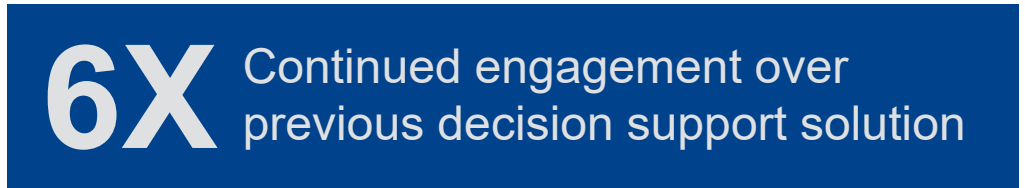
Transforming benefits delivery for an empowered experience





# New employee self-service experience

2023 Results



# Clients in year 2 or more on new experience



Satisfied with  
the online experience

98%

Easy to use  
the website to enroll

98%

Online tools were  
helpful

97%

Easy to  
compare plans

97%



# Outsourcing Road Map



## Implementing

- Life Event Verification
- Wellbeing Resources – Ecosystem Integration
- Service Center Technology Upgrade
- Real-Time Image Processing
- Self-Service – User Experience Design Refresh
- Plan Sponsor Application – Redesign with Mobile App
- Pension Payment Bank Account Verification
- Reimagined Start My Pension Payment Journey
- Track My Pension Payment Request

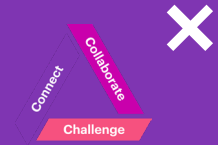
## Designing

- Digital Communication Center
- Virtual Guide – Integrated Life Event Transactions
- Virtual Guide – Customized Branding
- Plan Sponsor Application – Participant Inquiry Integration
- Pension Automation Assessment Dashboard
- Help Me Choose – Ongoing Events
- Help Me Choose – Accounts
- User Behavior Analytics
- Future Administrator Experience

## Researching

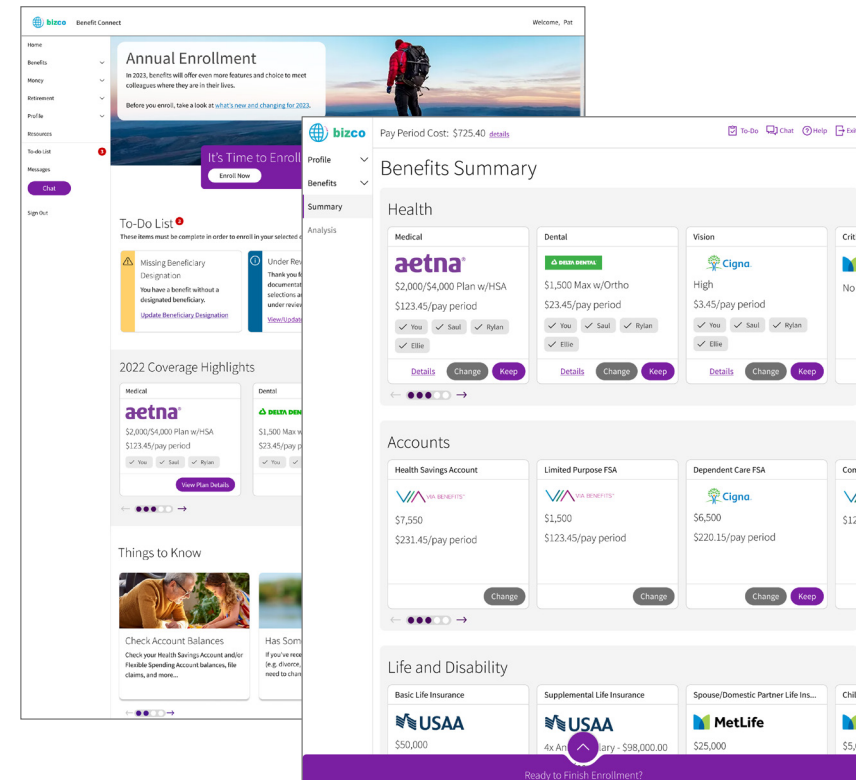
- Behavior Driven Employee Experience
- Plan Sponsor Application – Expanded Dashboards, Visualizations, and Insights
- Human Resource Information Systems (HRIS) and Payroll APIs
- Help Me Choose – Family Benefit Comparison
- Help Me Choose – Optimal Cost Medical
- Virtual and Augmented Reality
- Social Media Engagement
- Climate Resilience Strategy
- Smart Speaker Skill
- Price Transparency Comparison
- ChatGPT

## Self-Service – User Experience (UX) Design



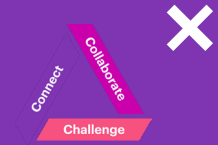
### Refreshing our self-service design to continue bringing participants the latest user interface trends and functionality

- New design leverages current development and UX best practices and takes cues from popular streaming and banking websites/apps
- Incorporates a more fluid, softer, and rounder aesthetic
- Design elements will be updated in phases throughout the experience including the home, transaction and dashboard pages



# Benefits Outsourcing Road Map

## Home Page



### Before

The 'Before' screenshot shows a user interface with a dark header. On the left is a blue sidebar with icons for Profile, Inbox, Chat, and Help. The main content area features a search bar with the text 'Trying to find something?'. Below the search bar are four buttons: 'Enroll Now', 'Update Benefits Coverage', 'Benefits Dashboard', and 'HSA Balance'. At the bottom, there are three columns of 'Things to Know' cards: 'Wellbeing credits make a difference', 'Company Discount Program', and 'Additional Benefits'. A top banner indicates 'It's Time to Enroll' ending on Friday, November 22, 2019.

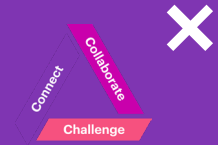
### After

The 'After' screenshot shows a more modern and personalized user interface. The header includes the 'bizco' logo and 'Benefit Connect' branding, along with a personalized greeting 'Welcome, Pat' and a clock showing '12:05:10'. A prominent purple banner reads 'Annual Enrollment' with a sub-message: 'In 2023, benefits will offer even more features and choice to meet colleagues where they are in their lives.' Below this is another 'It's Time to Enroll!' banner with a countdown timer for Friday, November 18, 2022. A 'To-Do List' section contains three items: 'Missing Beneficiary Designation', 'Under Review', and 'Verification Complete'. The bottom section, '2022 Coverage Highlights', features logos for Aetna, Delta Dental, VSP Vision, and Health Savings.



# Benefits Outsourcing Road Map

## Enrollment pages



### Before

Annual Enrollment | Benefits to be selected: 0 | Per Pay Period Cost: \$200.25

**Select Medical Plan**  
[Need Help](#)

You're selecting **Medical** coverage for **Pat, Sam and Jay** starting **January 1, 2020**

[Update Who's Covered](#) | [Help Me Choose](#)

Filter Choices | Sort by: Default Plan

Decline Coverage

Your 2023 Plan | Your 2022 Plan

<b>aetna</b>	
<b>HSA Plan 1</b>	\$173.42/pay period
Network	Aetna Choice POS II <a href="#">Estimated Annual Cost</a> \$1,151
Network Type	Broad <a href="#">Providers in Network</a> 2/5
Deductible	\$3,000
Out-of-Pocket Max	\$5,000

Compare | [View Plan Details](#) | [Select This Plan](#)

**aetna**

### After

bizco | Pay Period Cost: \$123.45 [details](#) | [To-Do](#) | [Chat](#) | [Help](#) | [Exit](#)

**Medical**  
Coverage for **You** starting **January 1, 2023**

You |  Ava Lastname (Spouse) |  Sam Lastname (Child) | [+](#)

[Help Me Choose](#)

Filter | Sort

Insurer | Plan Type | Network | Default Plan

Decline Coverage

Your 2023 Plan | Your 2022 Plan

<b>aetna</b>		<b>KASER PERMANENTE</b>	
\$123.45/pay period		\$123.45/pay period	
Plan	\$2,000/\$4,000 Plan w/HSA	Plan	\$4,000/\$8,000 Plan w/HSA
<a href="#">Estimated Annual Cost</a>	\$1,151	<a href="#">Estimated Annual Cost</a>	\$1,151
<a href="#">Providers in Network</a>	2/5	<a href="#">Providers in Network</a>	2/5

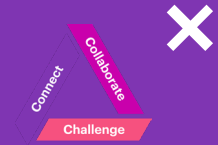
Compare | [Select](#) |  Compare | [Select](#)

**MetLife**



# Benefits Outsourcing Road Map

## Benefits Summary Page



### Before

Annual Enrollment Per-Pay-Period Cost: \$430.11

### Benefits Summary

[Need Help](#)

#### Health

##### Medical \$70.23/pay period

**aetna**

Plan Name	Aetna Choice POS II
Network	Broad
Deductible	\$3,000
Who's Covered	You

[View Details](#) [Update Plan Selection](#)

##### Dental \$26.34/pay period

**DELTA DENTAL**

Plan Name:	\$1,000 / Max
Network:	Delta Network Dental
Deductible	\$50 Individual / \$150 family
Who's Covered:	You, Spouse

Looks good. I'm ready to finish enrollment.

[Next](#)

### After

**bizco** Pay Period Cost: \$123.45 [details](#) [To-Do](#) [Chat](#) [Help](#) [Exit](#)

### Benefits Summary

#### Health

##### Medical

**aetna**

\$70.23/pay period

Aetna Choice POS II Plan  
Broad Network  
\$3,000 Deductible

You

[Details](#) [Change](#)

##### Dental

**DELTA DENTAL**

\$26.34/pay period

\$1,000 / Max Plan  
Delta Dental Network  
\$50 Individual / \$150 Family Deductible

You  Ava

[Details](#) [Change](#) [Keep](#)

##### Vision

**vsp VISION**

\$7.50/pay period

Low Plan

[Up Arrow](#)

Ready to Finish Enrollment?



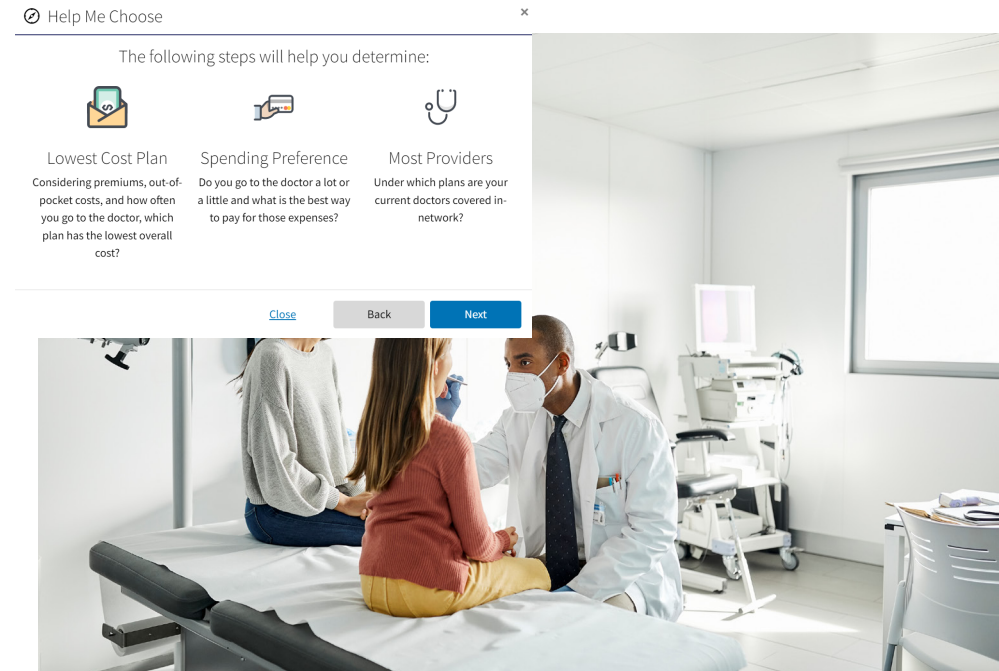
## Help Me Choose – Optimal Cost Medical



### Proactive, data-driven and personalized messaging to encourage users to evaluate their medical plan selection during enrollment

- Identifies what would have been the lowest cost option in the prior year based on available claims data.
- Compares data to previous years plan enrollment to determine if the most cost-effective decision was made
- Identifies possible changes a participant may want to consider

If Help Me Choose - Optimal Cost Medical were available, would you be interested in providing this capability for your employees?





## Virtual and Augmented Reality



### Potential applications for Virtual or Augmented Reality in the employee experience could include:

- Virtual benefit fairs
- Vendor connections
- Virtual guide conversations
- Service Center interactions

Do you anticipate that Virtual or Augmented Reality could become an aspect of the benefits employee experience you provide to your employees?



### Virtual Reality (VR)

Full immersion in a fully artificial environment



### Augmented Reality (AR)

Real world environment enhanced with digital objects

## Social Media Engagement



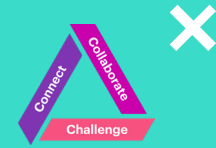
### Enhance awareness and appreciated value of your benefit programs by integrating social media platforms with the employee experience

- Ability to share actions such as “ I completed my 2024 Annual Enrollment – make sure you enroll by November 19th!”
- Ability to share experiences with special programs, facilities, doctors, etc. in corporate social media groups

Are you interested in the potential to integrate Social Media Engagement within the benefits employee experience WTW provides to your employees?



## Price Transparency Comparison



### Empowering healthcare price transparency for cost effective decisions

- Integration of a cost comparison tool to allow participants to effectively plan for healthcare related services within the self-service experience
- Opportunity to reduce healthcare spending by incentivizing healthcare consumerism, while also complying with the Transparency in Coverage Rule.

If WTW were to make a Price Transparency Comparison tool available, would you be willing to pay a reasonable additional fee to provide this capability to your employees?



## ChatGPT



### Optimizing language models for dialogue

- ChatGPT is a conversational AI model developed by Open AI
- Uses public internet as primary source of knowledge base
- Significant investment from Microsoft, as well as Reid Hoffman's charitable foundation, and Khosla Ventures
- WTW's strategic partnership with Microsoft will help frame how this technology can be leveraged in the future.

