

# DECISIONIQ

Empower smarter, more confident benefit decisions with our prescriptive, AI-powered decisions engine

Benefits are confusing. In fact, half of employees find shopping for health insurance “very stressful.” When employees lack knowledge about benefits, they often end up underinsured or buy coverage they don’t need – which is bad for them and bad for your bottom line.

With DecisionIQ in PlanSource, employees receive intelligent, personalized guidance for all types of benefits, so they can navigate complex choices with ease. Our AI and machine learning-based models use demographic, dependent, eligibility, risk-tolerance and regional cost data to offer hyper-personalized suggestions for best-fit plans and coverage amounts.

## BENEFITS FOR EMPLOYERS



### SAVE TIME

Real-time benefits guidance right within the shopping experience means fewer questions for your HR team and more time back in their day.



### REDUCE COSTS

Lower plan and premium costs when employees enroll in the best plans and coverage levels for their needs.



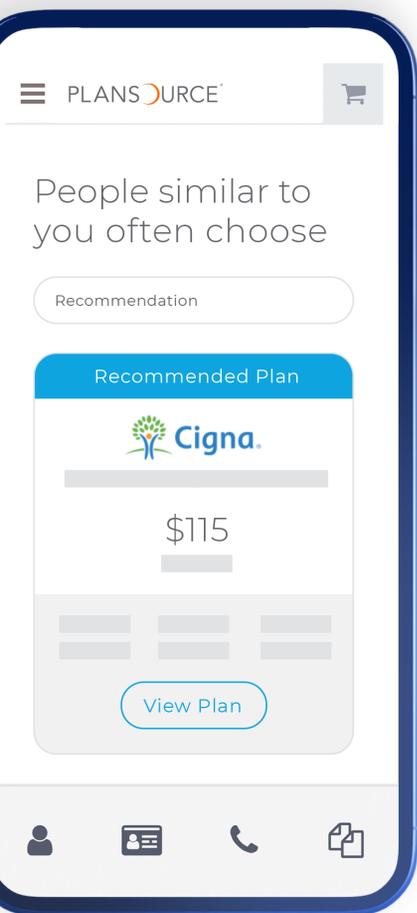
### IMPROVE EXPERIENCE

By empowering better decisions, employees are more likely to appreciate their benefits package and get more value out of it.



### INCREASE PARTICIPATION

Drive awareness and adoption of plans and coverage that employees might not normally enroll in – like HDHPs and new wellness programs.



## KEY FEATURES

### AI/ML INTELLIGENCE

We leverage advanced AI and machine learning technology on the backend to surface personalized insights and tips on the front-end shopping experience that continue to get smarter over time.

### HEALTH AND VOLUNTARY PLANS

Employees need the full benefits picture to make truly sound decisions on plans, coverages and all-in costs. DecisionIQ covers all products and plans, not just part of your benefits package.

### PERSONALIZED SUGGESTIONS

Employees can answer a few questions to layer personal preferences data on top of demographic, dependent, eligibility, risk tolerance and regional costs data for even more tailored suggestions.

### COVERAGE AND CONTRIBUTIONS

Choosing the best-fit plan is only part of the decision. We'll also help employees understand the right amount of coverage for their needs and even how much to contribute to their HSA or FSA.

### LOCALIZED COST COMPARISONS

Get hyper-targeted cost estimates that are based on regional cost data instead of national averages. Our comprehensive dataset of 100M+ local cost averages means cost estimates are more accurate.

### ON-DEMAND ADVICE

No more waiting around to get an answer back or meet with HR. DecisionIQ is available 24/7 right within the shopping experience for instant guidance via phone, laptop or our mobile app.

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**Employee understanding of and satisfaction with their benefits is higher than ever.**

**HILLARY PENA**

Employee Benefits Administrator, Nueces County Community Action Agency

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