



2021 EDITION

WIN and Keep New Business with HealthJoy

Our simple, smart, and proven benefits experience
platform helps you differentiate yourself

A decorative graphic at the bottom of the page consists of a large, light gray circle on the right side and a thin, purple curved line on the left side that arcs towards the center.

WHAT MAKES YOU STAND OUT?

With over 1 million insurance brokers in the US, your industry is more competitive than ever. What's more, new solutions and tech "innovators" enter the market each day, grabbing your prospects' attention with shiny new promises. Employees don't understand their benefits, and HR is looking for the ultimate solution.

Your challenge: getting between your prospects and their existing benefits strategy—with a solution they'll love for years to come.

THE PROBLEM

Over the last 40 years, we've witnessed healthcare costs and insurance premiums creep consistently upward. In the wake of the coronavirus crisis, some predict delayed healthcare will send costs even higher. Employers increasingly implement strategies like High-Deductible Health Plans (HDHP's) to address escalating costs, but asking employees to pay more won't solve the problem.

Presenting employees with better healthcare navigation support tools is key. As our recent [State of the Benefits Experience Survey](#) showed, employers count "creating better healthcare consumers" among their top cost-containment strategies, but haven't equipped employees with tools to bridge the gap. Yet nearly 60% of those we surveyed said they wouldn't offer tools to help employees shop for healthcare this year. That leaves employees

without a means to find care that balances cost and quality. In lieu of price comparison tools or live assistance, factors like distance, personal recommendations, and convenience take precedence. Employees will continue to make bad decisions until they have a simpler solution, and the industry will continue to feel the ramifications in rising costs.

We've already learned that education won't solve this problem. While we stack informational meetings on top of enrollment presentations, consumers remain confused by healthcare and employee benefits. When the rubber meets the road, employees don't know how to make a cost-effective choice.

Everyone promises higher utilization, Earth-shattering ROI, and impressive technology — including their incumbent agent. To win them to your side, you need to stand out.



You've sold it all, and you know that for most tech solutions, low utilization creates a high barrier. You've noticed that the heart of this problem is a fragmented user experience. A surefire way to stand out: offer a solution that brings value to what they already offer.

1

Get a foot in the door

Clients with an existing relationship need a motive to meet. Whether it's an introduction from a shared connection or the recognition that they're facing new challenges because of recent company news, find a reason to reach out. When you do, don't just offer them a different version of their existing benefits package. Once your foot is in the door, make sure your solution keeps it open.

2

Understand their current benefits

You may be itching to sell a game-changing solution, but it's critical that solution complements their existing package. When budgets are tight, it may not require a full overhaul. Get a handle on their current offering so you can present complimentary services. Better yet, show them how your offering can tie all their existing point solutions together.

3

Pinpoint their needs

In sales, it's always worth repeating: you must be able to identify their most significant pain points. Is it utilization, rising costs, employee satisfaction, or something else? If you can offer a single solution for their problem, you'll already be a step ahead. If that solution can anticipate the issues they'll face in the future? Even better.



4

Present something new

To stand out and win them to your side, you need something new. Your solution must tie everything together, because they've already implemented so many measures. Instead, ensure that what you're offering can finally make those efforts successful. It should be able to bring more power to their benefits, drive utilization without any extra lift, and keep questions from piling up on their desks.

5

And remember, show, don't tell

You can say that a new solution will change their experience, but your prospects have heard that before. Instead, show them how your best solutions work. Will an AI assistant make it simpler to find low-cost healthcare? Demo a chat. Will a benefits wallet draw all their cards together for higher utilization? Show them how simple it can be. We can't imagine game-changing new technology. We need to see it to believe.

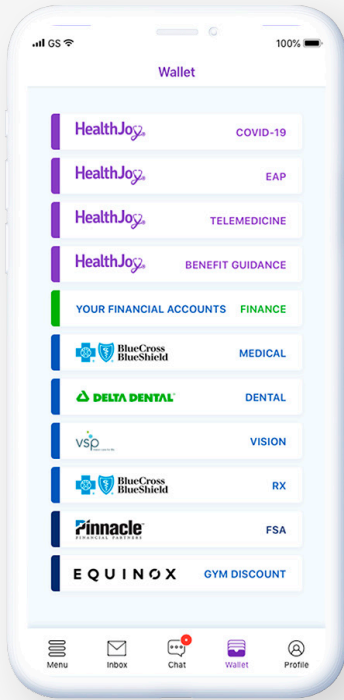
HOW HEALTHJOY WORKS

HealthJoy doesn't just provide a digital wallet or an answer to simple benefits questions; it changes the way employees experience their benefits. That's why we refer to it not just as "an app," but as a benefits experience platform.

Our simple, smart, and proven experience maximizes the value of your benefits package, reclaims time for HR, and helps your people achieve better healthcare outcomes. The app is just the launching point for making smarter, better-guided healthcare decisions, driving client cost-containment efforts, and facilitating better, more satisfying healthcare outcomes.

We know HR is losing hours each week to employee benefits questions. Getting that time back is key. Your prospects will love hearing that HealthJoy frees them up for the tasks that move their organization forward.

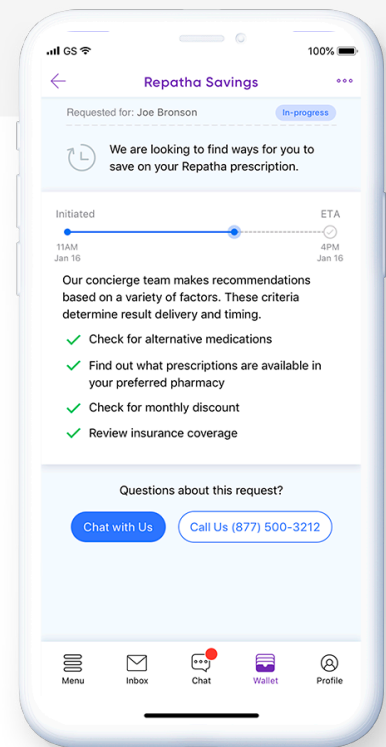


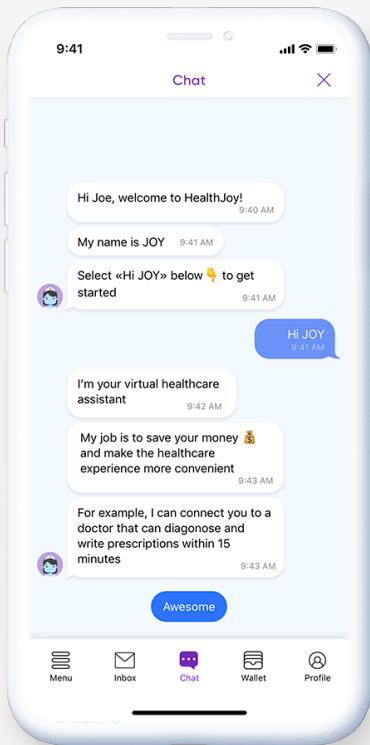


As a **centralized** solution, HealthJoy puts all employee benefits in one place. That makes onboarding, accessing, and supporting benefits easy. With a digital benefits wallet, including a card for health, dental, vision, life insurance, and more, benefits are always on-demand and top-of-mind. Financial accounts are there too; employees can integrate 401K, HSA, and other accounts to make financially-informed healthcare decisions simple. We can even include easily-forgotten benefits like gym programs, transit discount, wellness programs and other programs you would like to include.

As a **navigational** hub, HealthJoy simplifies complicated healthcare choices. Our team of virtual and live experts is available to help find the right benefits, providers, and services. Our AI assistant, JOY, answers questions and guides employees to the right resources, 24/7. JOY performs personalized, proactive outreach at scale—and at no cost. Our highly qualified healthcare concierge team provides live benefits support and personalized Rx savings reviews, bill reviews, provider searches, and more.

Rather than asking employees to learn about healthcare and make choices on their own, HealthJoy supports smart decisions at every step. That results in lower costs and higher satisfaction across the board. Our goal is to make the right decisions easy. We'll even book an appointment on their behalf to remove every ounce of friction and boost utilization.

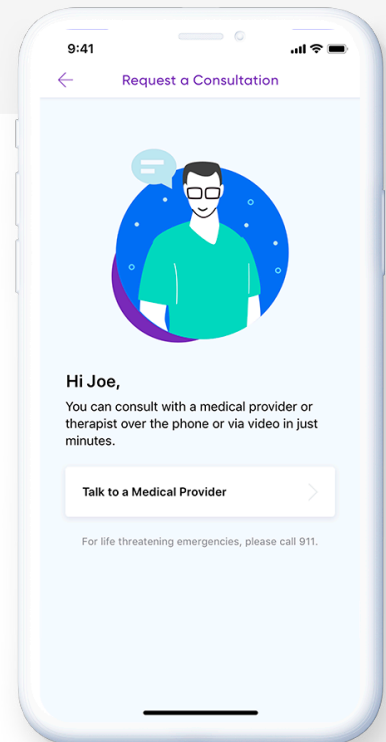




With AI-powered **communication** tools, HealthJoy helps drive engagement and education well beyond open enrollment. JOY works year-round to educate employees, taking hours off your clients' HR burden each week. She can identify members with low engagement and drive them back to our app with push notifications and custom communications. They see messages covering wellness, health awareness, preventive screening, and more. Our app—and your benefits—will continually stay top-of-mind. We communicate with short, timely bite-sized pieces of information in a way that's approachable and easy for everyone to understand.

Finally, HealthJoy **accelerates** your prospects' cost-containment efforts and brings a few of our own to the table. Our baked-in telemedicine boasts industry-leading utilization that's 10X carrier solutions and 2X our competition, thanks to JOY's assistance and an easy-to-use interface. HealthJoy Behavioral Health and HealthJoy EAP offer employees the on-demand mental health support they need, right on their phone, eliminating traditional barriers. With HealthJoy Rewards, your clients can make choosing a fair-priced care provider even more appealing. Our platform enhances the utilization of their existing strategies, too. HealthJoy can facilitate an increase in visits to on-site clinics, participation in smoker cessation programs, wellness initiatives, biometric screening, and much more.

It's all integrated seamlessly into the HealthJoy app, making it simple to create a custom package that fits your clients' budget and drives their cost-containment efforts.



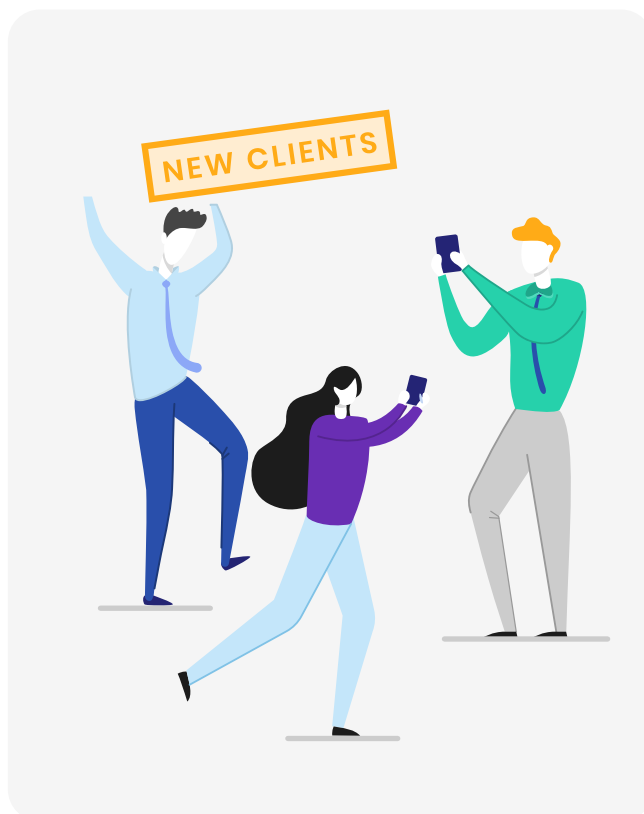
HEALTHJOY IS YOUR FOOT IN THE DOOR

HealthJoy is not just a shiny new toy: it ties everything together and delivers real results for clients who want more time, savings, and better health outcomes.

Price transparency is a crucial tenet of HealthJoy's provider and procedure recommendations, making it easy to make smarter choices. You'll also know that HealthJoy makes all their other benefits offerings more valuable by pulling them out of their silos and backing them up with artificial intelligence.

Most of all, we know you're not interested in bringing clients on board with a solution that won't keep them there. Your client's trust is paramount. Thanks to our dedicated customer success team, you'll know your clients are in good hands as soon as they sign with HealthJoy.

In other words, HealthJoy helps you win and keep new business.



**Learn More About HealthJoy
Broker Partnerships**

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