



# WHAT IS A HEALTH INSURANCE PRIVATE EXCHANGE?

A private exchange platform is an employer-sponsored benefits marketplace packaged with an intuitive shopping experience for the employee. Our private exchange allows organizations to offer a broader choice of options while limiting the expense through a defined contribution arrangement.

## STRATEGIC BUILDING BLOCKS

### TOTAL REWARDS PHILOSOPHY

Perform a Workforce Evaluation to understand the needs of employee segments

### DEFINED CONTRIBUTION STRATEGY

- Cost Stability
- Budget Friendly

### ACTUARIAL ANALYSIS

- Range of options
- Enrollment projections
- Risk assessment and pricing

### FUNDING STRUCTURE

- Fully insured
- Self-funded

### DELIVERY PLATFORM

- Election process that engages and empowers employees
- Cost Transparency

Employers make important strategic decisions ensuring the solution they choose is a fit with their Total Rewards strategy and financial goals.

