

b benefitnet



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The Age of the Digital Broker

Keys Trends in Insurance Industry

Technology

Enabler to providing an overall automated user experience without compromising service delivery

Business Processes

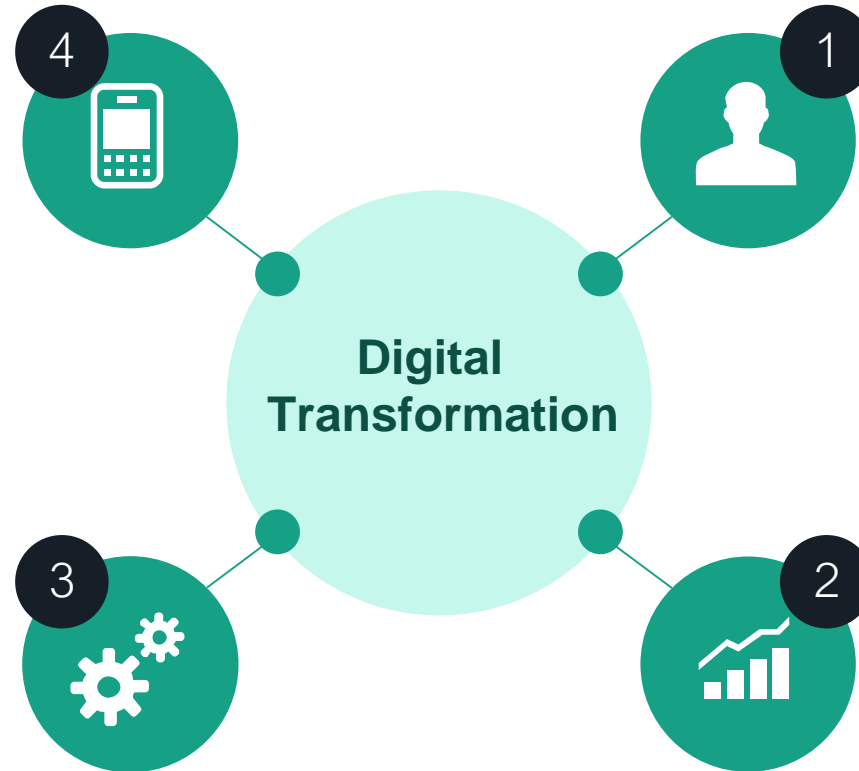
Digitizing the value stream, driving client retention and customer satisfaction

Customer Experience

Provide a distinctive experience for customers by delivering enhanced service as well as other value added propositions

Analytics

Data analytics to optimize the service to sales process





BenefitNet 2.0

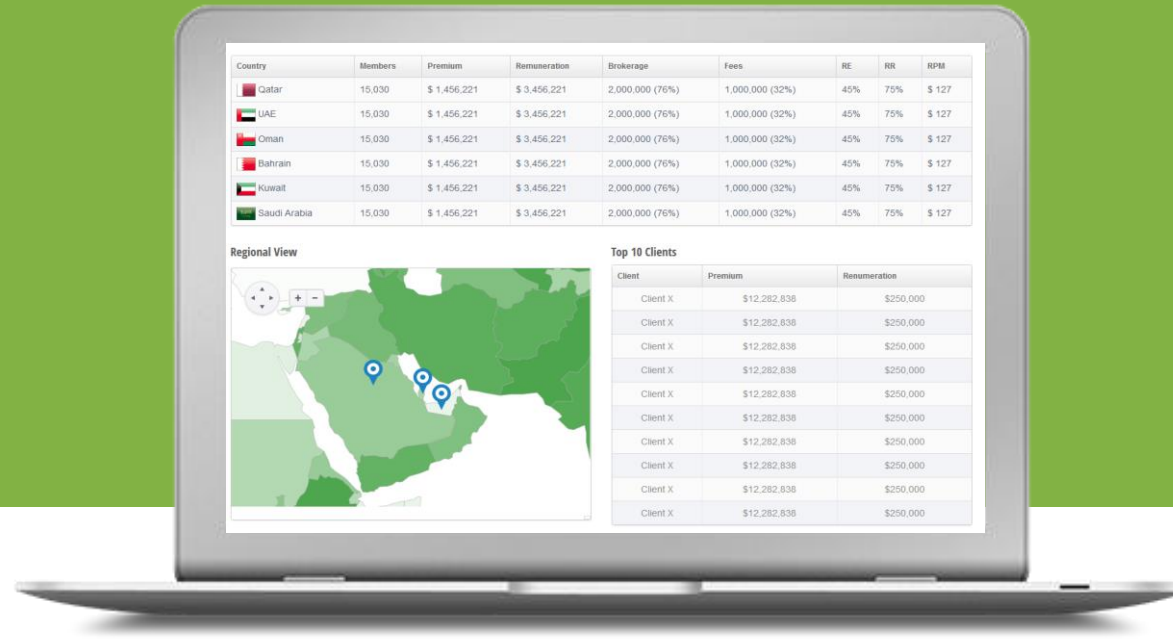
New Digital Proposition

Demo



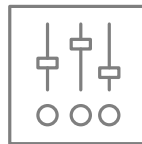
BenefiNet

Automates **key business processes** for insurance companies and brokers



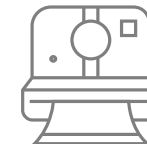
Cloud Solution

With subscription-based cost structure and a pay-as-you-go model your initial investment is much lower than overall cost of on premise solutions



Time to Market

Less than a few months to get you up and running and make an immediate business impact



Business Agility

Delivering results faster, cheaper and securing an access to relevant information anywhere you go

Key Solution Benefits



Improved Efficiency

Use of automated solution significantly increases claim and other administration processes and leads to higher client satisfaction and cost savings for insurers, broker and TPAs.



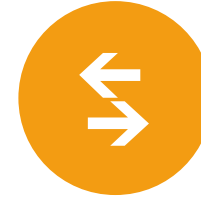
Member Self-Service

By leveraging self service capabilities, clients can simplify collection and ongoing management of key employee data, claims and dependent information



Analytics and Reports

Information typically presented to you once every 3-6 months such as claims, census, member demographics and administration efficiency analytics is now accessible on daily basis.



System Integration

By using our state of the art data exchange gateway, BenefitNet is capable of interfacing with other systems including client's HR applications or insurer core systems.



Multi x

BenefitNet can be rolled out for your clients or your organization across multiple countries, multiple currencies or multiple languages.



Improved Satisfaction

Our system allows member, insurers and brokers to effectively and proactively communicate amongst themselves which leads to improved satisfaction level.

Key Solution Benefits



Modern Web Based Platform

Our solution is built using latest state of the art technology and is accessible from anywhere using any standard browser or mobile device.



Medical Providers

We keep information about medical facilities and providers up to date and allow members to easily find the best treatment facility within their direct settlement network.



Improved Satisfaction

Our system allows member, insurers and brokers to effectively and proactively communicate amongst themselves which leads to improved satisfaction level.



Multiple Policy Types

BenefitNet allows administration of multiple risk categories for each client such as medical, life and disability including flexible benefits schemes.



Flexible Benefits

Solution can administer voluntary enrollment by members to different risk categories such as travel, house and other products.



Total Rewards Statement

Employees can get an immediate view of their total compensation highlighting additional benefits beyond just base pay.

BenefitNet Solution

Current vs New Capabilities



Census Management

- **Member Profile + Data**
- **Workflows + SLAs**
 - Additions
 - Deletions
 - Modifications
 - Change Subgroup
 - Replacement Cards
 - CoC
- **Dynamic Fields**
- **Dynamic Business Rules**
- **Advanced Validation**
- **Automatic Notifications (*)**
- **Advanced SLA tracking**
- **Duplicate Recognition**
- **Advanced Duplicate management**
- **Member Data Collection Automation**



Claims

- **Claims Submission**
- **Claims Workflow and Tracking**
- **Medical Provider Management**
- **Network Management**
- **Bulk Operations**
- **Simplified Workflow**
- **Direct Settlement Claims**



Benefits Setup

- **Client Details**
- **Policy\Category\Subgroup**
- **Census Upload\ Download**
- **Documents Management**
- **Complex Products Setup**
- **Multi Carrier Hierarchy**
- **Client\Carrier Format data**
- **Copy and Paste**
- **Renewal Process**
- **Client Notes**
- **Client Tasks**
- **Renewal and Reminders**
- **Client Compliance Automation**



Analytics

- **Operational Reports XLS**
- **Dashboards**
- **Client Dashboards**
- **Self Service Reports**
- **Daily Digest Notifications**
- **Additional Reporting**
- **Client Benchmarking (Industry)**



Client\Member

- **Self Service**
- **Claims**
- **Networks**
- **Policy Details**
- **Reports**
- **Improved UX (*)**
- **Mobile Application**
- **Rewards + (*)**
- **Additional Workflows**

BenefitNet Solution

Current vs New Capabilities



Invoicing\Premiums

- Premium Computation
- Invoice Numbers attachment

- Detailed Invoice Reconciliation
- Invoice Generation
- Invoice Reminders (Client\Insurer)
- Revenue Forecasting



Broking Features

- Calendar
- Reminders
- Reports

- Client Servicing Reminders
- Client Communication\Newsletter
- Complaints
- Lead Capture (*)
- Surveys
- Flexible Benefits (*)
- Upsell and Cross Sell
- Sales Collateral (*)
- Quotation Automation and Tracking
- Client Onboarding
- Client Reports Automation



Miscellaneous

- Rewards
- Complaints
- Member Communication

- Wellness
- Health Assessment
- Chat Feature
- Extensibility for other Risk Lines
- HR System Integration
- Cost Containment
- Cost automation



Technical

- System Integration (Metlife)
- Security
- Data Backups

- Data Validation and Rules
- Improved Performance
- Improved Scalability



Marketing

- Internal
- Client Marketing (*)

- Micro Site (*)
- Seminars
- Digital Transformation Events
- Promotional Videos
- Lead Generation

Mobile App

Innovative Member Centric Digital Channel



Mobile App

Replacement of the physical ID card and fulfillment process

- Mobile App Digitization
- Simplified Distribution of ID Cards
- Digital Fulfillment Process
- Customer Service Access
- Provider Network Search
- Multi-language and Multi-currency
- Individual and Dependent Function
- Supports Multiple Policies



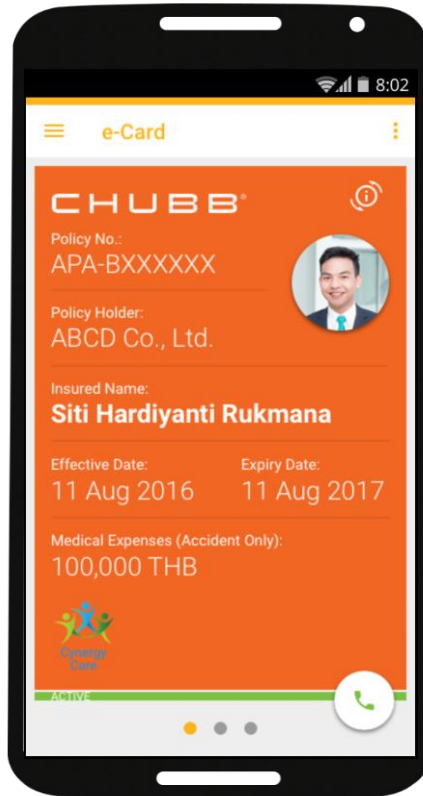
Care Plus+ Option

Member concierge and value add services platform

- e-Claims
- Explanation of Benefit
- Rewards
- Member Newsletter
- Wellness

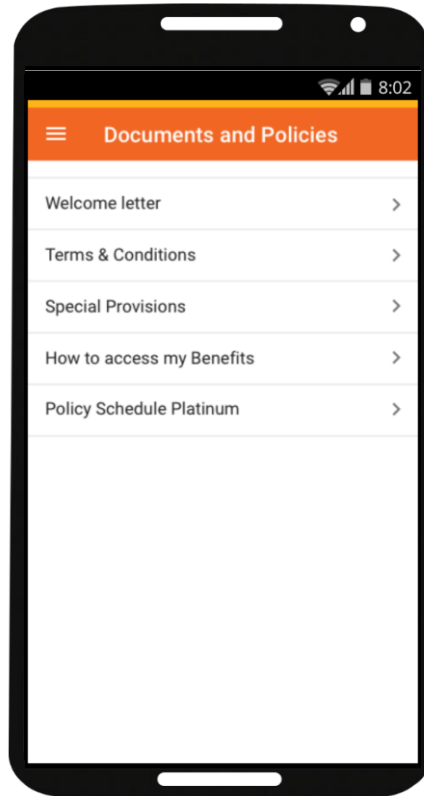


Key App Features



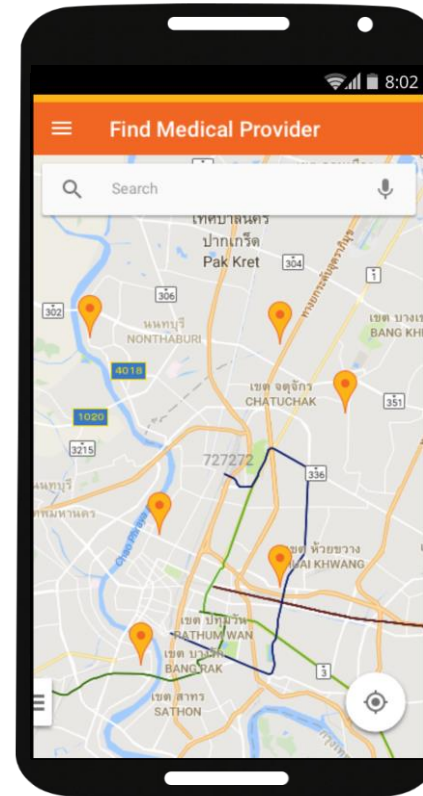
e-Card

Digital ID card with photo for fraud control



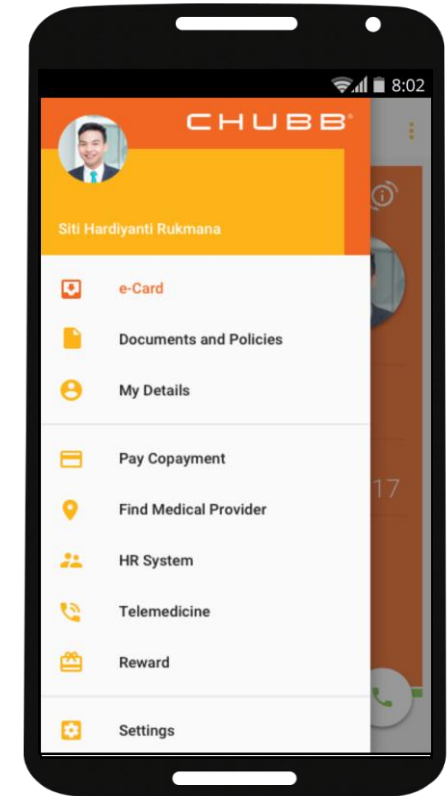
Policy Documents

Electronic fulfillment of the welcome pack and policy documents



Provider Search

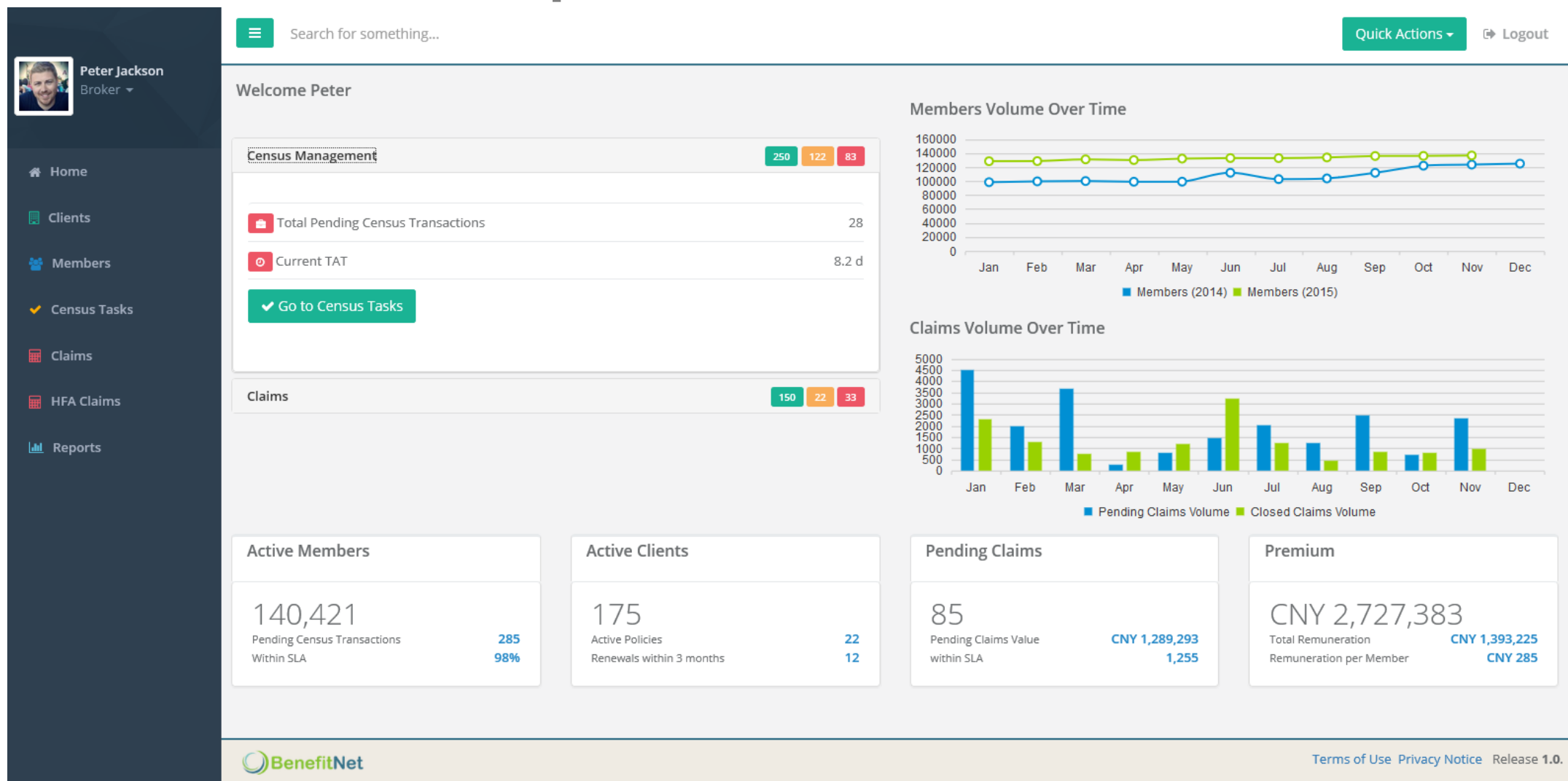
Ability to find the closest network provider near home or when traveling




Rewards

Ability to access Willis Rewards

Sample Screens



Sample Screens

**Peter Jackson**
Broker ▾

Home

Clients

Members

Census Tasks

Claims

HFA Claims

Reports

☰

Search for something...

Quick Actions ▾

Logout

Member Search

Home / Member Search

Q Search

Client

All

▼

First Name

Category

All

▼

Middle Name

Policy

All

▼

Last Name

Member Status

All

▼

Employee Number

Search

Member



Name:

Peter Jackson

Status:

Active

Client:

TetraPak

Employee Number:

38848347

Type:

Employee

Job Position:

HR Manager

Created Date:

12-Dec-2015

Memb. Card Received:

Yes

Actions ▾



Name:

Maria Jackson

Status:

Active

Client:


TetraPak

Employee Number:

38848347

Actions ▾

Sample Screens



Peter Jackson
Broker ▾

Home

Clients

Members

Census Tasks

Claims

HFA Claims

Reports

☰

Search for something...

Quick Actions ▾

Logout

Sam Olsen

Home / Clients / Demo Corp / Member Details

Member Details

Dependants

Policies

Product Details


Documents

Pending Requests

Pending Claims

Claims History

BenefitNet ID	169890
Status	<div>Active</div> <div>2 Pending Requests</div> <div>2 Dependants Pending Requests</div>
Type	Employee
Company	Demo Corp
Category	Management
First Name	Sam
Middle Name	Edward
Last Name	Olsen
Email	solsen@democorp.com
Job Position	HR Manager
Department	HR
Employee Number	38383993
National ID Number	38383993
National ID Expiry Date	12/12/20015
Passport Number	38383993
Passport Expiry Date	12/12/20015



Created Date

12/12/2015

Deleted Date

12/12/2015

Edit Details


Delete Member

Add Dependant

Add Claim

Reset Password

Sample Screens



Peter Jackson

Broker ▾

Home

Clients

Members

Census Tasks

Claims

HFA Claims


Reports

☰


Search for something...


Quick Actions ▾


Logout


 Business Analytics


Reports related to high level business summaries and insights

 [Management Summary Dashboard](#)


 [Carriers Dashboard](#)


 [Clients Summary Dashboard](#)


 [Client List Report](#)

 Census Management


Reports related to member additions, deletions and other census management transactions


 [Census Management Dashboard](#)

 [Workflow Log Report](#)

 Claims

Reports related to reimbursement and direct settlement claims.

 [Claims Summary Dashboard](#)

 [Claims Transactions Dashboard](#)

Management Summary Dashboard

TypeDashboard

AccessBroker, Client

Filters

Total Premium
\$18,450,000

Member Population
245,127

Renewal Efficiency
76%

Renewal Retention
86%

Remuneration %
7.3%

Remuneration Amount
\$ 356,256

Remuneration p/m
\$ 127

Show Business Volumes Based onTotal Premium ▾


Business Volume By Territory


Business Volume By Carrier

Member Population By Type

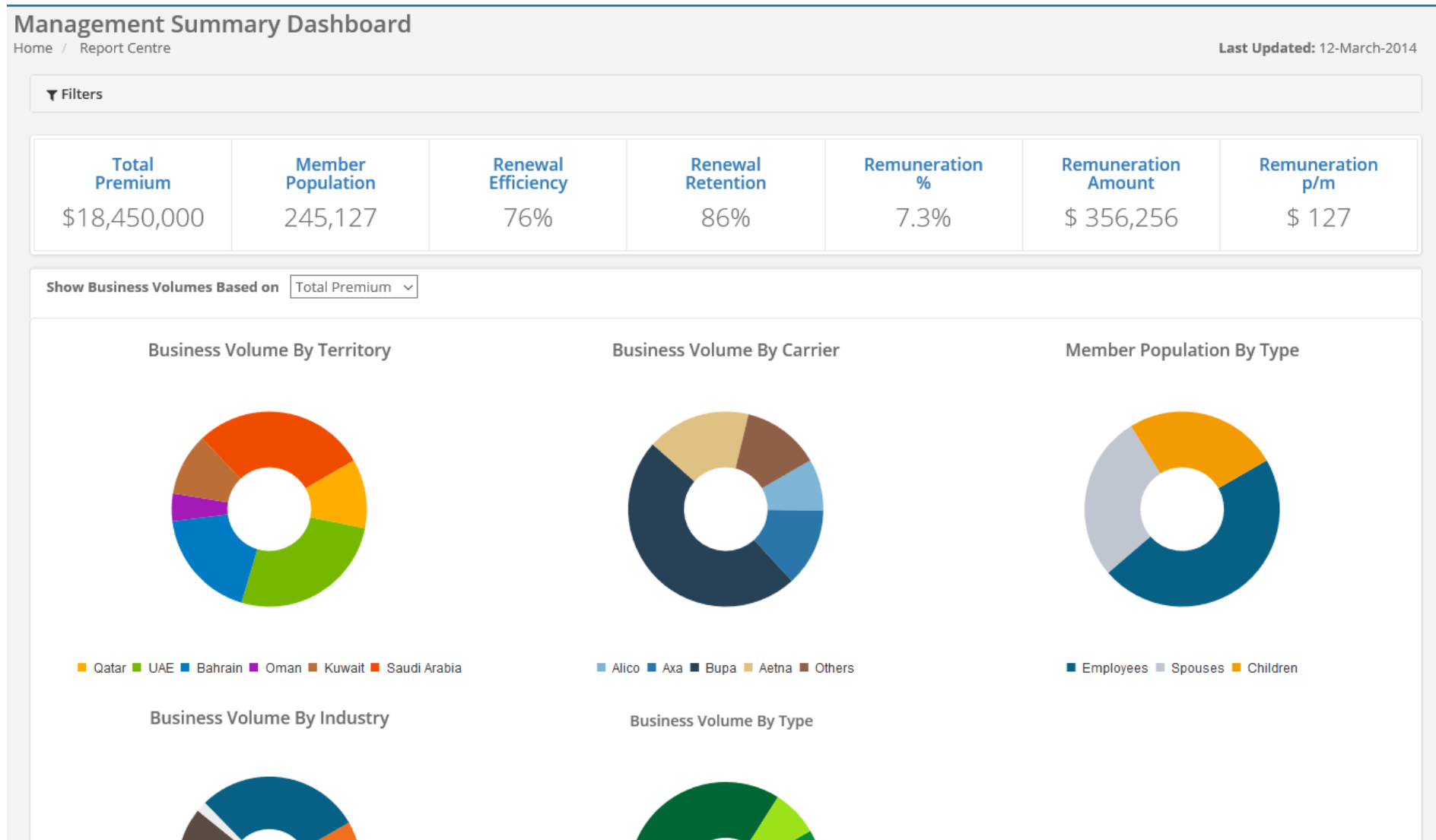
Business Volume By Industry

Business Volume By Type





Sample Screens



Sample Screens



Search for something...



Logout

Employee Demographics

Home / Report Centre

450

Total Employee Count

5.5 Years

Average Tenure

12%

Yearly Turnover Rate

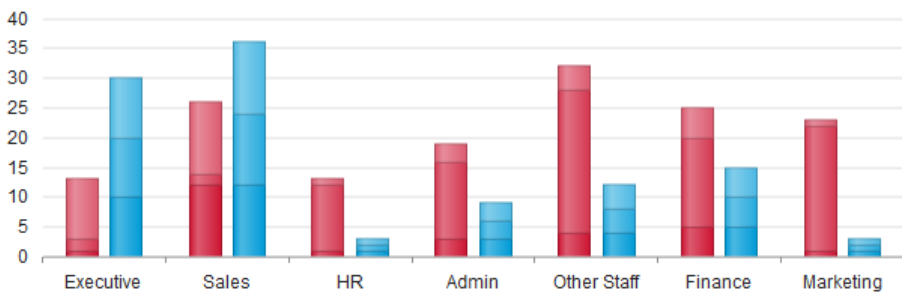
7%

Hire Rate

32

Average Employee Age

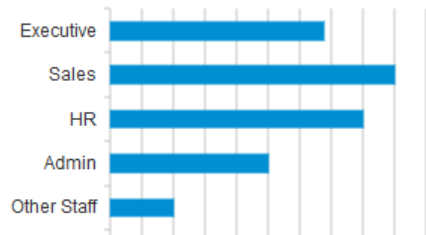
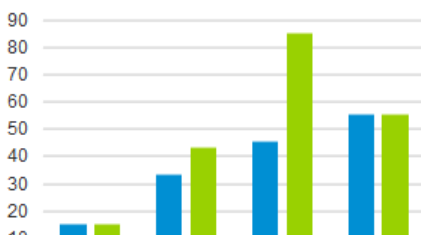
Employees Per Department, Gender and Age Group



Employees Per Department, Gender and Age Group



Tenure Analysis



Headcount Split

FTE vs Contracts



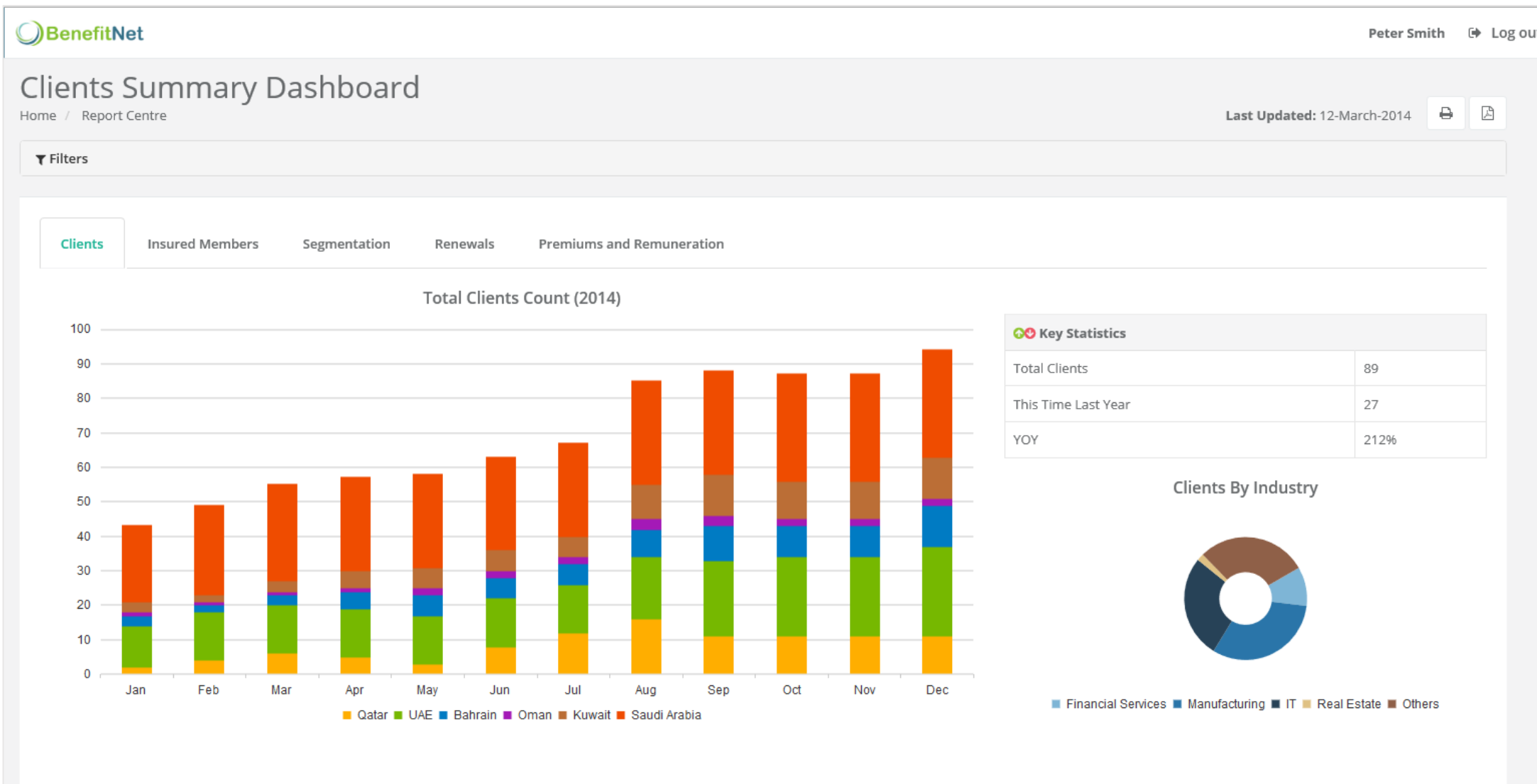
Age Groups



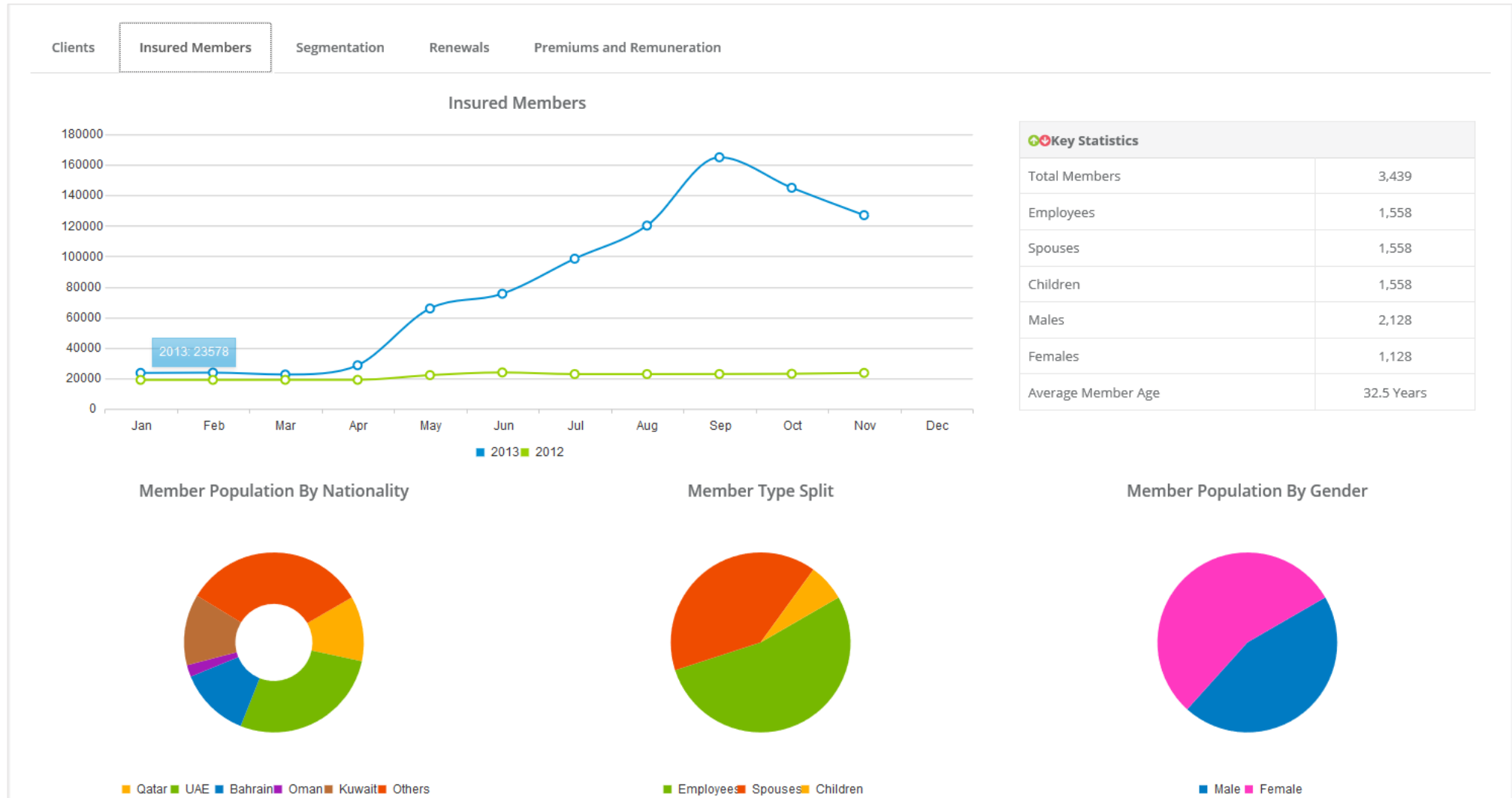
Departments Split



Sample Screens



Sample Screens



Sample Screens



Search for something...



Logout

Claims Summary Dashboard

Home / Report Centre

Last Updated: 12-March-2014



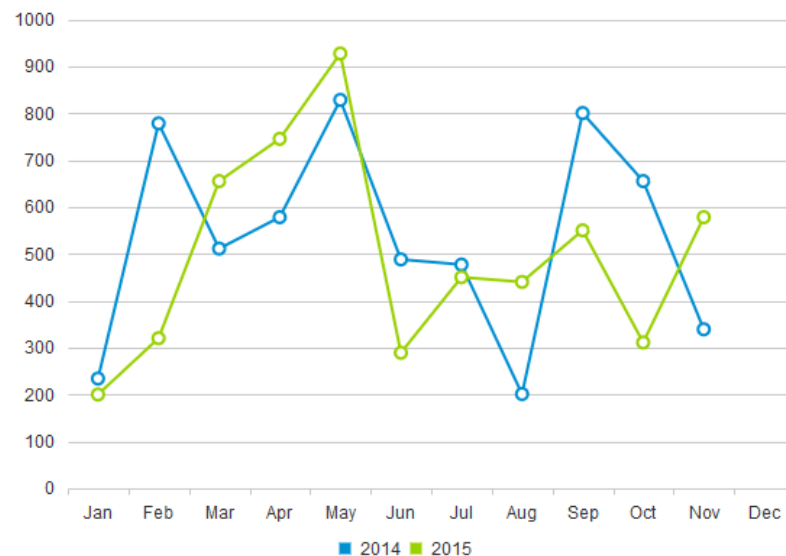
Overview

Demographics

Size and Location

Top Providers

Claims Volume



Key Statistics

Total Claims Incurred	\$293,703.00
Total Claimants	188
Number of Claims	2283
Claimants as % of Members	69%
Average Cost per Claimant	\$1,562.25
Average Claim Size	\$128.65
Number of High Claims (over \$10k)	34
Value of High Claims (over \$10k)	\$62,243.00

Claims Volume By Territory



Claims Value By Territory



Claims Aging Statistics



Sample Screens

Total Rewards Statement

Home / My Benefits / **My Total Rewards**

Your Total Rewards Statement

Your Total Benefits Statement

AED 569,250.00 p.a.

Salary and Basic Package: AED 461,000



Salary and Allowances

AED 461,000 


Basic Salary	AED 300,000	 (65%)
Housing Allowance	AED 80,000	 (17%)
Travel Allowance	AED 18,000	 (4%)
Schooling Allowance	AED 50,000	 (11%)
Communications Allowance	AED 6,000	 (1%)
Air Tickets	AED 6,000	 (2%)

Performance Compensation

AED 90,000 

Additional Benefits

AED 18,250 

 Print My Statement



■ Basic Salary ■ Housing Allowance ■ Travel Allowance
■ Schooling Allowance ■ Communications Allowance ■ Air Tickets