



PILOT+

**Empowering a
better benefit
shopping
experience.**



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**MOST EMPLOYEES
STRUGGLE TO
UNDERSTAND THE
VALUE OF THEIR
BENEFITS AND
HOW TO USE THEM.**



84%

of employees are not confident in
their benefit decisions

75%

of employers struggle to help
employees take full advantage of
their benefit programs

64%

of employees are overspending on
healthcare benefits



Pilot+ helps employees understand their benefits, recognize their value, and make smarter coverage and care decisions - anytime, anywhere.

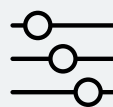
With Pilot+, Empyrean's claims-based decision support and healthcare navigation tool, your employees receive personalized benefit recommendations based on their own claims history, providing visibility into likely future healthcare needs and associated costs.

This individualized guidance, combined with targeted communications and plan education, makes it easy for your employees to understand their benefits and use them more effectively, all year long.



Year-Round Engagement

Employees receive guidance about health plan performance and savings throughout the calendar year, not just at annual enrollment, leading to improved benefit decisions.



Predictive Analytics

Pilot+ can predict future healthcare needs through prior claims data, assessing risk to help predict future costs associated with each available plan.

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Pilot+ empowers employees to better choose and use their benefits

CHOOSE BENEFITS

Employees quickly get personalized benefits recommendations based on their own healthcare claims history and predicted future risk, guiding them to right-sized plan options for their individual health, wealth, and family needs.

Best of all, it's integrated right into the Empyrean platform, making it easy to act on recommendations at enrollment.

Up to **75%**

of our clients' employees use Pilot+ to support their enrollment decisions

Drive employees to right-sized coverage

During enrollment, employees receive targeted communications highlighting specific cost savings from plan to plan.



USE BENEFITS

Once enrollment is done, Pilot+ provides one platform for employees to use their benefits and connects them to cost savings opportunities, quality care, and programs that support their wellbeing.

With targeted text, email, and push notifications, Pilot+ keeps employees aware of additional resources to support their healthcare journey. Employees are also alerted to incoming bills, and are provided guidance to make more cost-effective decisions for the future.

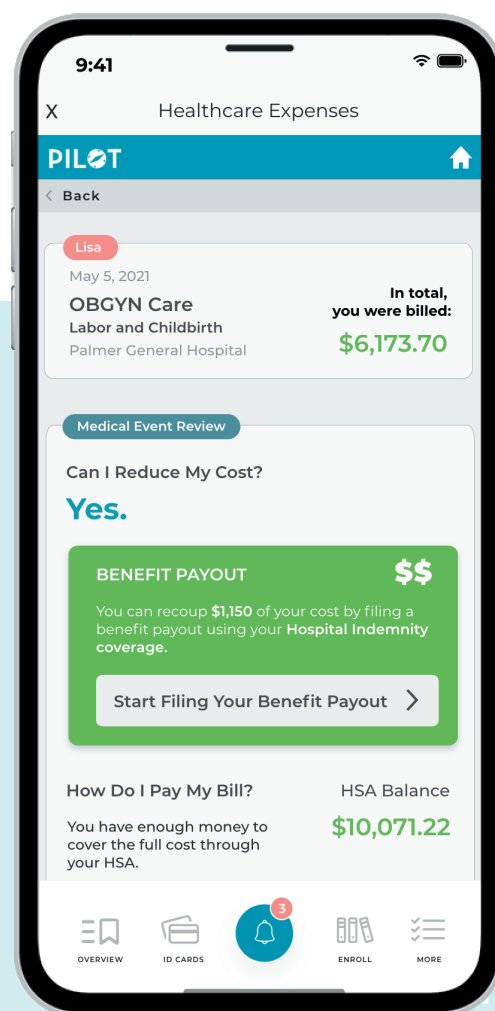
"I really enjoyed this platform. Easy to navigate, update and understand."

Centralized billing and claims information at your employees' fingertips

In addition to viewing predicted costs, employees can also use Pilot+ to access billing and claims information associated with all of their enrolled benefit accounts.

Pilot+ also provides care planning support, driving your employees towards lower-cost, higher-quality, in-network medical care providers.

Consumer account information displays right in the tool, providing one centralized location for your employees to engage with all of their benefits and take advantage of cost saving opportunities.





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PILOT+ SUPPORTED DECISIONS MAKE A DIFFERENCE

58%

select the recommended
medical plan

29%

have a higher
HSA savings rate

80%

choose an HSA when
electing an HDHP plan

32%

take recommended
supplemental health
coverage



CONSUMER- GRADE SHOPPING EXPERIENCES

Pilot+ is designed to treat benefit selection like any other personalized consumer shopping experience.

Employees have come to expect this type of experience in any other part of their consumer lives, trusting individualized data to help guide their choices.

The average employee switching to a lower-cost plan through Pilot+ saved an average of

\$1,880

"I like that the tool advised that I was paying too much for benefits and it had an answer for me."

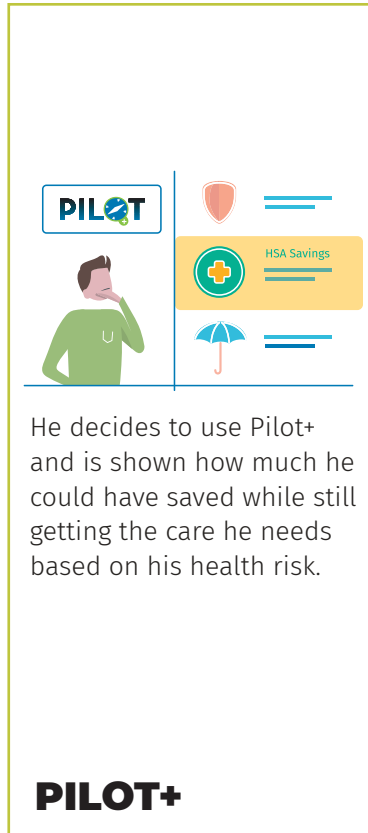


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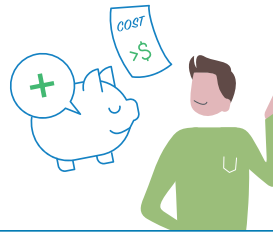
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Andrew doesn't feel comfortable with his benefit choices. He didn't have the time or expertise to calculate his predicted costs and chose a plan last year that cost him more than he needed to spend for his needs.



He decides to use Pilot+ and is shown how much he could have saved while still getting the care he needs based on his health risk.



With the help of our algorithm that predicts his health risk and future cost using his claims data, Andrew has a better picture of what he will spend and how other benefits like an HSA or supplemental health benefits can help him.



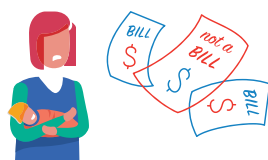
Andrew takes the Pilot+ recommendation and not only saves money but feels confident about his decision.

WHAT EMPLOYEES USING PILOT+ ARE SAYING:

"I love the new tool and it helped me to get a better plan that was more cost effective, saving me around \$200 for the year and I was able to get additional benefits. Pilot+ is excellent."



Lisa is starting to navigate her health care expenses after having a baby.



She's struggling to keep track of all of the different bills she has received.



Pilot+ recommended and enrolled Lisa into coverage based upon her anticipated healthcare costs. Now she gets support to understand her bills and is alerted to the opportunity to file a supplemental benefits claim.

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She files her hospital stay claim within the app, taking less time out of her day, and saving dollars so she can focus on the addition to her family.

WHAT EMPLOYEES USING PILOT+ ARE SAYING:

"It is very easy to navigate and took less than half the time it normally takes to re-enroll."

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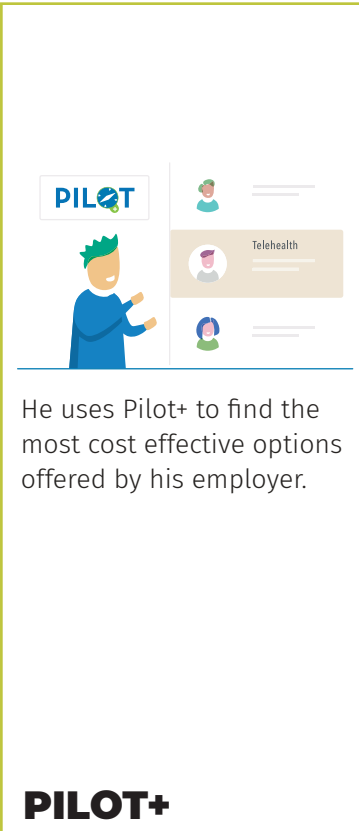
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Ray's busy work and home life have left him feeling stressed and anxious lately.



He's ready to connect to support and find a path towards feeling more balanced.



He uses Pilot+ to find the most cost effective options offered by his employer.



Ray connects to a convenient, high-quality telehealth provider and gets back on track.

WHAT EMPLOYEES USING PILOT+ ARE SAYING:

"I'm not a tech savvy person at all, this site made it very comforting to know what I was doing."



Pilot+ is the answer to helping employees better choose and use their benefits.

How does claims-based decision support drive better benefit decisions?

Employees expect their data to be used to help them make better consumer decisions, and benefits are no different.

Using individualized claims data to predict future health care needs helps your employees understand anticipated future costs and how each plan option will perform under those assumptions, driving them towards right-sized coverage options.

Are integrated engagement tools more effective than standalone options?

Yes. Up to 75% of employees will use engagement tools if they are integrated directly into their benefits platform experience, compared to much lower adoption rates with separate, standalone tools.

And not only will more employees use an integrated tool, but 58% of them will adopt the recommended option if they can select their new plan right from the decision support tool.

Why is year-round benefits engagement important?

Even if an employee chooses the best-fit benefits at enrollment time, they will miss out on cost-savings and opportunities to make better care decisions if they don't have effective usage guidance all year long.

Pilot+ notifications ensure your employees are alerted to file supplemental health claims, remember to use telehealth, and can connect to specialized care programs like second opinion services or mental health programs.



Since 2006, Empyrean has provided employers of varying size, industry, and benefit plan complexity with the innovative technology and best in class service necessary to accelerate their benefits strategies and bring their benefit programs to life. Empyrean's platform and services were designed to create connected employee benefit experiences that enrich lives, strengthen employer brands, and improve workplace cultures.

Today, more than **4.6 million** participants across the U.S. rely on Empyrean's cutting-edge systems and best in class support teams to inform and guide their benefit enrollment and utilization decisions. Focused on total employee health and wellness, Empyrean is dedicated to delivering a scalable and tailored benefits experience for all employees and their families by combining innovative technology with employee-centric services to empower participants to better understand, access, and engage with their benefit programs not just at enrollment time, but on a year-round basis.

Empyrean's platforms and services empower employees to not only better understand the value of the benefit programs offered to them, but to then connect with these benefits in a way that drives better outcomes from themselves, their families, and their organization.

Headquartered in Houston, TX, Empyrean has additional office locations in Minneapolis, MN and Nashville, TN, as well as remote teams located throughout the U.S.

Empyrean is a subsidiary of Securian Financial (www.securian.com).

Contact your Empyrean Representative to learn more today!
Main: (281) 768-2900 | Toll-Free: (800) 934-1451 | GoEmpyrean.com