

SmartConnect: Simplifying Medicare



Agenda



- Market Overview
- About SmartConnect
- Employee Experience
- SmartConnect by the Numbers
- Subscription Options
- Medicare Assets for HR Members & Employees
- Additional Medicare Resources & Tools
 - Virtual Presentations
 - o GPS Tool
 - Partner Reporting
 - Direct Marketing
- Next Steps
- Questions?

Demographic Trends

11,000 people turn 65 - every day - in the US.

For most, retiring at 65 isn't a priority (and neither is enrolling in Medicare). Adults are working later in life than before — and addressing the health care needs of an aging workforce is a priority for **organizations everywhere**.

Fitting Medicare into your corporate benefits program doesn't need to be complicated.

SmartConnect empowers benefits professional teams and brokers by **providing expert Medicare guidance** at every level of an organization.

The people we help are the heart of our business. Our one-on-one, concierge approach ensures your employees' needs always come first.



Our Value Proposition

What We Offer

We evaluate Medicare as a **lower-cost alternative** to group coverage.

We provide **Medicare education** and guidance via on-demand digital resources and phone consultations.

We offer **enrollment services** for individuals choosing to enroll in Medicare coverage.

Who We Serve

Medicare-eligible employees who are still working.

Employees transitioning or considering transitioning to retirement.

Employees assisting **friends** and family members with Medicare questions.

Our Why

To ensure **EVERY** employee has an unbiased Medicare resource to find the most **cost effective health insurance** coverage available - for them and their families.



The SmartConnect Experience



Connect: Help guide your employees and their families through the world of Medicare.



Educate: Ensure everyone fully understands the details that impact enrollment, costs, and coverage options.



Evaluate: We comparison shop plans across more than 20 leading carriers, to find the right plan for each person's needs.



Enroll: Our services are obligation-free, but when someone decides to take action, we can enroll them on the spot.



Support: We have a dedicated team available to answer any questions, conduct policy reviews, and even help work with the carriers as needed.



By The Numbers



EMPLOYER INDUSTRY: TECHNOLOGY, MARKETING

Company Size: **50,000**Individuals Transitioned Using Active Plus: **66**Average Annual Employer Premium Savings (Per Individual): **\$7,549.62**

Total Annual Employer Premium Savings:

\$498,274.92

EMPLOYER INDUSTRY: FREIGHT AND LOGISTICS

Company Size: 20,000 Individuals Transitioned Using Active Plus: 40

Average Annual Employer Premium Savings (Per Individual): \$5,360.58

Total Annual Employer Premium Savings:

\$214,423.20

EMPLOYER INDUSTRY: REAL ESTATE

Company Size: **7,500**Individuals Transitioned Using Active Plus: **19**

Average Annual Employer Premium Savings (Per Individual): \$8,735.12

Total Annual Employer Premium Savings:

\$166,499.28

EMPLOYER INDUSTRY: RETAILER, OUTDOOR GOODS

Company Size: 33,000
Individuals Transitioned Using Active Plus: 26

Average Annual Employer Premium Savings (Per Individual): \$7,388.76

Total Annual Employer Premium Savings:

\$192,107.76

EMPLOYER INDUSTRY: RETAIL & WHOLESALE

Company Size: **1,600** Individuals Transitioned Using Active Plus: **4**

Average Annual Employer Premium Savings (Per Individual): \$6,662.28

Total Annual Employer Premium Savings:

\$26,649.12

*Savings are based on employer premium averages and do not account for claims

Subscription Options



Active

Turn-Key solution offering a variety of tools to help your HR team promote SmartConnect across the organization. From educational brochures to virtual webinars - your employees will have a trusted resource for all of their Medicare needs.

Active+

A more robust offering providing all of the support and tools offered in the Active subscription. Active+ is designed to optimize employee engagement by offering additional Marketing resources resulting in less work for HR teams.

Active Subscription





HR Assets

Employee Engagement Templates



Medicare Roadmap



SmartConnect for HR & Benefits Professionals



Employee Assets



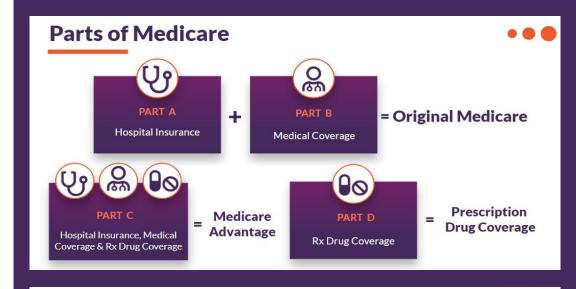


Virtual Presentations

Medicare 101 Webinars

Benefit Fair Presentations

Webinars for HR Members and Benefits Professionals



HSA & Medicare

You can still enroll and contribute into an HSA plan as long as you do **NOT** elect Medicare Part A and/or Part B benefits. When enrolling into Medicare Part A & Part B after turning 65 years of age, your Medicare Part A is backdated 6 months prior to your requested start date.

Funds that you have in your HSA account can still be used for your Medicare Part B & Part D premiums.

Benefits GPS Tool

One-stop shop for employees to access SmartConnect Medicare resources and learn how to connect with us!



Welcome to SmartConnect's Benefits GPS for Demo We make connecting to Medicare easy by doing all the hard work for you. SmartConnect is your concierge service to explore the benefits and savings of Medicare coverage. We have three options for you to choose from to get started. Select a path below to begin! I'm pretty new to Medicare and would like to Guide me to plan recommendations and rates in I want one on one guidance from a Medicare learn more about it. expert and licensed agent my area Get Started Learn More

Partner Reporting Example





Active Subscription

Total Employee Population	Active Annual Fee
0 - 500 Lives	\$1,000
501 - 1,000 Lives	\$2,500
1,001 - 5,000 Lives	\$5,000
5,001 - 10,000 Lives	\$7,500
10,001 - 20,000 Lives	\$10,000
20,001 + Lives	\$15,000

Available Resources	
Client-Branded Email Outreach	
Client-Branded Direct Mail Outreach	
Dedicated Account Manager	X
Client-Branded Assets	X
Client-Branded Benefits GPS Tool	X
Client Specific Phone Number	X
Client-Branded Reporting	X
Virtual Medicare 101 Webinars - Public & Private	X
Virtual Webinars for HR & Benefits Professionals	X
Virtual Benefits Fair Presentations	X
One-On-One Consultative Services	X
Turn-Key Employee Engagement Email Templates	X

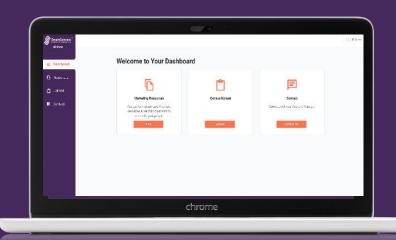
Active+ Subscription





HR Portal & Census Data

HR Portal



Easily Share Census Data & Access SmartConnect Resources

Census File Format



.

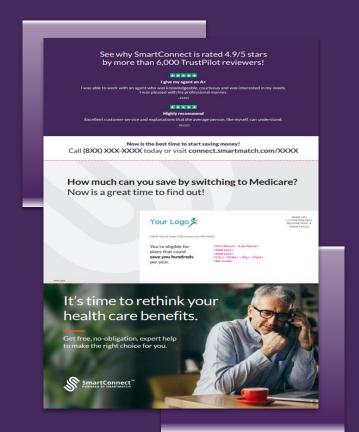
General Requirements:

- File must be a valid CSV, following this common standard for escaping values: CSV, Comma Separated Values (RFC
 - Our recommendation for best results: Use Google sheets to create the file, make sure everything is in the correct format, download the file from Google sheets as a CSV, then import the file into the portal.
- The file must include the field names below as a header row, written exactly as shown.
- . Fields must be provided in the order given below.
- . Values that are not provided must be left blank.

Field	Format	Notes
FirstName	<=75 characters	Required
LastName	<=75 characters	Required
PhoneNumber	10 digits with dashes (eg. 123-456-7890)	Required*
PhoneNumber 2	10 digits with dashes (eg. 123-456-7890)	Optional
PhoneNumber 3	10 digits with dashes (eg. 123-456-7890)	Optional
StreetAddress	<= 255 characters	Required
City	<=100 characters	Required
State	Two letter valid state code (eg. MO)	Required
ZipCode	5 digits(eg. 12345) or 5-4 digits (eg. 12345-6789)	Required
EmailAddress	<=255 characters- Work email address	Required*
EmailAddress2	<=255 characters- Personal email address	Optional
DateOfBirth	yyyy-MM-dd (eg. 1950-01-31)	Required
Gender	M,F	Required
OfficeAddress	<=255 characters	Optional
GroupBenefits	Enrolled, Not enrolled	Optional
EmploymentStatus	Part time/full time	Optional
EmployerID	<=255 characters	Optional
EmployerName	<=255 characters	Optional

*Either a PhoneNumber OR Email is Required

Direct In-Home Mail





Direct Marketing Email Campaigns



Speak with a licensed agent:
{{Account.PartnerPhone}} | TTY: 711

Understanding How Medicare Works With HSAs

Dear {{Account.FirstName}}.

Are you one of the millions of Americans who has a Health Savings Account? It may surprise you to learn that those funds can be used with Medicare. If you're retiring soon, or curious about how Medicare can save you money while working, you don't want to miss our monthly webinars. Don't have an HSA? We have you covered with our Medicare 101 webinars. Ask questions and find must-know answers.

Click the button below to register for our webinar opportunities.

Schedule Today

SmartConnect partners with {(Account.Employer)} to make certain you have every tool available to make the best health insurance choices. From helpful webinars to one-on-one consultations, SmartConnect is your partner in health insurance.

We look forward to connecting with you soon!



Speak with a licensed agent: *PARTNER_PHONE* | TTY: 711



Dear %FIRSTNAME%,

It's almost your birthday! And as you probably know, you'll be eligible for Medicare soon. What you may not know is that you can begin the Medicare enrollment process **now**, even if you already have coverage in place.

SmartConnect™ is a free service for **%EMPLOYER**% employees and family members who are Medicare-eligible. We bridge the gap between you and your Medicare options. So what does this mean for you?

- Your Initial Enrollment Period for Medicare has already begun it starts 3 months before the month you turn 65!
- When you sign up during your Initial Enrollment Period, some plans can't exclude you due to pre-existing conditions, and you'll avoid potential late enrollment penalties.
- You may find that Medicare coverage is cheaper than your current health
 plan.



Speak with a licensed agent: {{Account.PartnerPhone}} | TTY: 711

"

SEE WHAT OUR CUSTOMERS ARE SAYING:

My SmartConnect agent has been great to work with. Minnesota is not an easy state for Medigap insurance but he tailored a policy to fit my needs for \$40-\$60 a month cheaper than anyone else.

,

Dear {{Account.FirstName}},

Your health and financial wellness are top priorities for {{Account.Employer}} and that's why they partnered with us: SmartConnect.

Medicare is daunting to say the least. We make Medicare easy through our free Medicare resources and one-on-one consultations with licensed professionals who will compare your current coverage to a variety of Medicare options. Our goal is to find you potential savings and additional benefits.

If you or a family member is 64 and a half or older (or otherwise eligible for Medicare), we are here for you.

Interested in learning more? Visit our Benefits GPS.

Schedule a free consultation

Active+ Subscription*

Total Employee Population	Active+ Annual Fee
0 - 500 Lives	\$2,000
501 - 1,000 Lives	\$5,000
1,001 - 5,000 Lives	\$10,000
5,001 - 10,000 Lives	\$15,000
10,001 - 20,000 Lives	\$20,000
20,001 + Lives	\$30,000

Available Resources	
Client-Branded Email Outreach	x
Client-Branded Direct Mail Outreach	x
Dedicated Account Manager	х
Client-Branded Assets	x
Client-Branded Benefits GPS Tool	x
Client Specific Phone Number	x
Client-Branded Reporting	x
Virtual Medicare 101 Webinars - Public & Private	х
Virtual Webinars for HR & Benefits Professionals	х
Virtual Benefit Fair Presentations	x
One-On-One Consultative Services	x
Turn-Key Employee Engagement Email Templates	x

SmartConnect & Your Organization

Our One-Of-A-Kind-Program:

- ☐ Reduces health care costs (for your business and your people)
- Adds value by expanding your benefits package
- Delivers curated Medicare resources
- Frees you from having to understand the complexities of Medicare

Total Employee Population	Active Annual Fee	Active+ Annual Fee
0 - 500 Lives	\$1,000	\$2,000
501 - 1,000 Lives	\$2,500	\$5,000
1,001 - 5,000 Lives	\$5,000	\$10,000
5,001 - 10,000 Lives	\$7,500	\$15,000
10,001 - 20,000 Lives	\$10,000	\$20,000
20,001 + Lives	\$15,000	\$30,000

Next Steps

- 1. Select Your Subscription
- 2. Sign & Return Service Application
- 3. Complete Onboarding Profile
- 4. Receive Welcome Email from your SmartConnect Account Manager
- Schedule a Solution Walkthrough for your HR team



What People are Saying about SmartConnect

"I am so pleased that our company gave us the option to use SmartConnect. I have already had other employees asking me about my experience."

"Easy to work with and no extra work for my HR Department. SmartConnect does it all for you!" "I love that I have a resource that our employees who are nearing retirement can turn to."

"Our agent was superb! We found her to be knowledgeable, patient and an absolute pleasure to work with. She is absolutely terrific." "I absolutely adore the employees at SmartConnect, and the company as a whole. Medicare is so frightening to most people and there are so many 'untruths' out there that I find employees are thrilled that we have a company that I trust." "Our agent was superb! We found her to be knowledgeable, patient and an absolute pleasure to work with. She is absolutely terrific."



SmartConnect Partners











KOHL'S SCHNEIDER CALIBER