

# Improving Total Well-being

RightOpt® Integrated Benefit Delivery Solution



## Improving Total Well-being

### RightOpt® Integrated Benefit Delivery Solution

We believe that healthy people drive healthy business results. With that in mind, we created RightOpt, an integrated health offering that addresses the varying health-related needs of your members and reduces health care spend and trend.



Don't take our word for it. Go by the numbers.

- 100% online engagement since initial launch
- 10.5 return online visits annually
- 6.20% average decrease in year-over-year claims paid per employee

### Simple, Cost-Effective, and Engaging

Not all integrated offerings are created equal. While many focus on “quick fixes” to liabilities and health care costs, RightOpt is steadfast in the knowledge that even if you fix the financing, risk, or liabilities, the same fundamental issue remains: employee health and well-being are inextricably tied to the health of your business.

Our philosophy is simple – healthy employees drive healthy business outcomes. Every aspect of RightOpt has been developed and organized to play its own key role in delivering meaningful choice, optimal performance, and improved well-being.

### Why RightOpt?

We designed RightOpt as an integrated benefits delivery system with a focus on simplification, cost management, and employee engagement. RightOpt streamlines benefits design and administration without affecting your strategic voice, employee value proposition, or company culture.

We improve the health of your employees and their families by measuring and monitoring the health factors individuals can manage, ensuring access to providers who have a track record of delivering the most effective care at the most reasonable price, and driving appropriate engagement in your programs. We advise you — and, through you, your employees — of the most effective and appropriate choices, and we back our recommendations with sound methodologies and thorough data analysis.

### Technology-Enabled Engagement

Technology has quickly changed how employees access and use their benefits. Conduent continues to be a leader in total rewards and technology-enabled engagement.

Enter Life@Work®, the Conduent Engagement Layer. Life@Work for RightOpt brings together tools, resources, transactions, and support in one simple user interface.

Life@Work leverages a combination of digital-first process excellence and user-driven design principles; and it is underpinned by Robotic Process Automation (RPA) and Automated Intelligence (AI) that, together, create a seamless digital workplace experience to meet the individual needs of each user— at the moments that matter.

Built on responsive web design, members can access and utilize their benefits plans, tools and resources regardless of device — desktop, laptop, tablet, smartphone — or telephonically, keeping pace with the proliferation of unique devices and personal connection preferences

And you, the Plan Sponsor, can access a dashboard of program analytics and real-time service reporting for planning purposes and targeted interventions through Conduent AccessPoint, the practitioner view within Life@Work.

## The Member Experience

Benefits decisions can be confusing and overwhelming to most employees. So, we've hand selected national and regional medical carriers that have proven to have the best pricing with the broadest access in every market. This is what "meaningful-choice" is all about: pairing employees with the highest performing carrier and removing the unnecessary guesswork.

The ideal carrier and plan design are complemented with ongoing decision-support and well-being partners that empower employees to manage their health all year long, not just at the time of enrollment.

Conduent has developed strong relationships with each of our solution partners. We manage these relationships on behalf of our clients and hold them accountable for delivering outstanding member services and results.

By carefully integrating these solution partners in a way that's relevant to the end-user, we can drive superior engagement and optimal utilization.

## Taking the Guesswork Out of Choice

Instead of focusing only on health insurance, RightOpt considers each member's overall well-being and then engages that member through personalized messaging, based on the member's own health, risk aversion, communication preferences, and readiness for change.

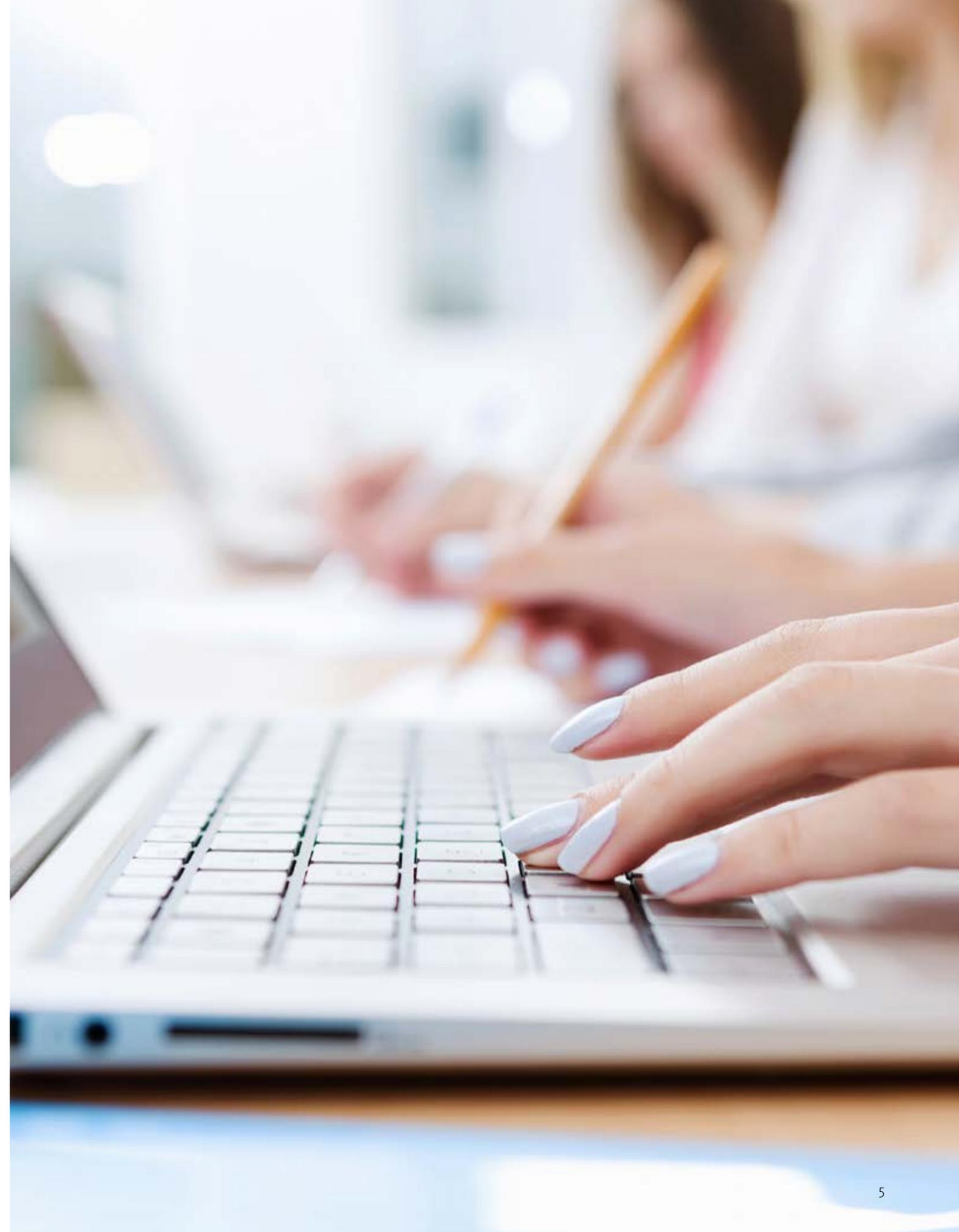
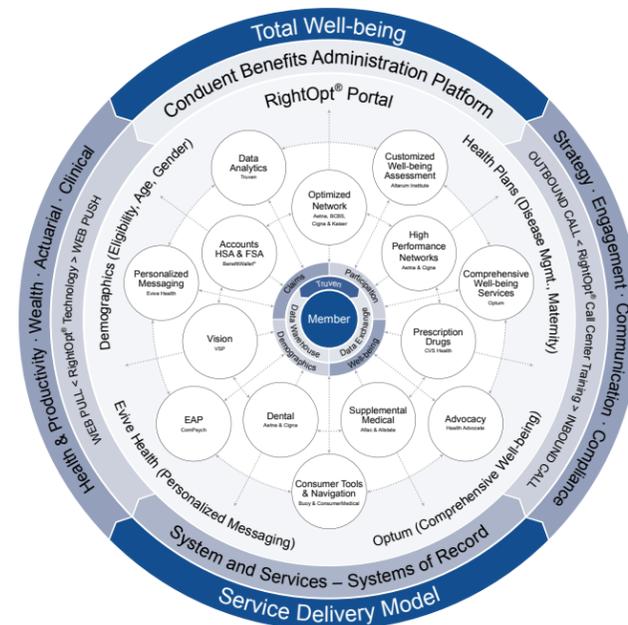
RightOpt aggregates and integrates all exchange partners through single sign-on and links to serve as a central hub of information for employees. Educational information, decision support tools, and health engagement resources help members make better decisions not only at open enrollment, but whenever they need to access care.

Additional touch points, including lifestyle coaching, employee assistance programs (EAPs), and member advocacy, are available to help members stay on track.



## RightOpt provides solutions for:

- Full-time/benefit-eligible active employees
- Part-time/COBRA/non-benefit-eligible active employees
- Pre-65 retirees
- Medicare-eligible retirees





### A Comprehensive Solution

**For you:**

- A more cost-effective benefit delivery platform for your entire population — from hire through retire
- A reliable, integrated portal solution that promotes a holistic benefit package
- Award-winning communications to help you implement RightOpt by introducing members to the exchange and encouraging them to take advantage of the tools and services all year long
- A turnkey solution to support your non-sponsored population in accessing individual coverage either “on” or “off” the public marketplace
- Robust data integration and warehouse services for group plans, and meaningful utilization and benchmarking data
- A flexible incentive platform to support improved member engagement in health and utilization decisions

**For your full-time employees:**

- A meaningful level of choice for medical, pharmacy, dental, vision, and supplemental medical plans, with intelligent tools for decision support
- Alternative care opportunities, including telemedicine and centers of excellence
- Personalized health improvement and advocacy support
- A tailored and relevant experience during enrollment and throughout the year
- On-the-go transactions such as bill pay or find a doctor through employee portal or mobile app

**For your part-time employees and retirees:**

- A comprehensive decision-support “shopping” experience aided by licensed call center representatives when enrolling in individual health insurance plans, with or without subsidies
- Ongoing support provided by enrollment advocates and health advocates
- A personalized and relevant experience during enrollment and throughout the year

### RightOpt offers alternatives to COBRA

Losing employer-sponsored health care can be scary. While COBRA must be offered, there may be better alternatives on the public marketplaces. RightOpt provides a concierge service to help former employees find the coverage that’s right for them.

### Meet David and Lindsey.

They’re in their late 20s and don’t have children. David smokes and enjoys socializing with friends and playing lacrosse on the weekends. Lindsey suffers from migraines, seasonal allergies, and wants to eat healthier. As part of their annual enrollment, they participate in their wellness screenings and the results of their biometric profiles trigger outreach from RightOpt. David receives an email (his preference) directing him to a smoking-cessation program with Staywell and a phone call from a Health Coach. Lindsey receives a text message (her preference) from Evoke Health referring her to a nutritionist at Staywell. She also receives

information on variables affecting migraines, like weather and barometric pressure — and how to control them.

During a lacrosse match, David hurts his knee. He considers going to the ER, but instead, checks Castlight through the RightOpt portal for options. He is directed to a CVS Minute Clinic, saving him three hours and \$350.

Data leads to engagement. Engagement leads to improved health and well-being. And that’s the power of RightOpt.





### Why Work With Us:

Conduent HR and Learning Services provides the most comprehensive suite of digitally enabled HR offerings in the industry. Our digital platforms enable every employee to manage the complex landscape of employment, health, wealth, career, and retirement choices through modern interactions and a compelling, personalized experience.

Conduent's human-centric solutions improve the employee experience, streamline HR practices, reduce costs, increase productivity, provide employees with information needed to make important decisions, and provide HR teams with the information and insights they need to succeed.

[www.conduent.com/hrservices](http://www.conduent.com/hrservices)

### Make RightOpt Your Choice

For more information about RightOpt, contact us at **1-844-ONE-CNDT** or [commercialbusiness@conduent.com](mailto:commercialbusiness@conduent.com).

[www.conduent.com/rightopt](http://www.conduent.com/rightopt)

### About Conduent

Conduent delivers mission-critical services and solutions on behalf of businesses and governments – creating exceptional outcomes for its clients and the millions of people who count on them. Through people, process and technology, Conduent solutions and services automate processes, improve efficiencies, reduce costs and enable revenue growth. It's why most Fortune 100 companies and over 500 government entities depend on Conduent every day to manage their essential interactions and move their operations forward.

Conduent's differentiated services and solutions improve experiences for millions of people every day, including two-thirds of all [insured patients](#) in the U.S., 11 million employees who use its [HR Services](#), and nearly nine million people who travel through [toll systems](#) daily. Conduent's solutions deliver exceptional outcomes for its clients including \$16 billion in medical bill savings, up to 40% efficiency, increase in HR operations, and up to 40% improvement in processing costs, all while driving higher end-user satisfaction. Learn more at [www.conduent.com](http://www.conduent.com).



Insurance brokerage services are delivered through Conduent Securities, LLC. All insurance policies are underwritten and issued by various third party insurance companies, for which Conduent Securities, LLC (registered in certain states as Conduent Insurance Solutions), a licensed insurance agency, could act as an appointed producer, subject to applicable terms.

© 2019 Conduent, Inc. All rights reserved. Conduent, Conduent Agile Star and RightOpt® are trademarks of Conduent, Inc. and/or its subsidiaries in the United States and/or other countries. BR2633