

Improving Total Well-being

RightOpt® Private Health Insurance Exchange



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We believe that healthy people drive healthy business results. With that in mind, we created RightOpt, a portfolio of private health insurance exchanges that address 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, initial launch through 2015
 - 10.5 return online visits in 2015
 - 6.20% average decrease in year-over-year claims paid per employee
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Simple, Cost-Effective, and Engaging

Not all exchanges 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 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 members — 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.

Our portal is built on responsive web design, enabling members to access and utilize their benefits plans, tools and resources regardless of device — desktop, laptop, tablet, smart phone or telephonically — keeping pace with the proliferation of unique devices and personal connection preferences.

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.

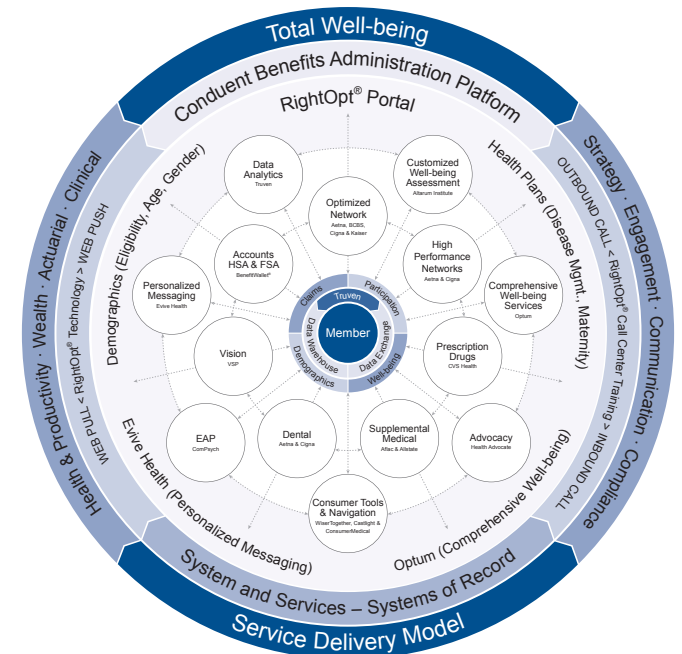
RightOpt aggregates and integrates all exchange partners through single sign-on and deep links to serve as a central hub of information for employees. Educational information, decision support tools, and health engagement resources help members make better decisions not only at open enrollment but whenever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

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



RightOpt provides coverage 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
- 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
- Alternative care opportunities, including telemedicine and centers of excellence
- Health improvement and advocacy support
- A personalized and relevant experience during enrollment and throughout the year

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 public subsidies
- Ongoing support provided through 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 is slightly overweight.

As part of their annual enrollment, they take 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 E vive 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 3 hours and \$350.

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





Did you know?

RightOpt solution partner Evive Health combines the use of employer data, claims data, benefits information, analytics, and psychographics to prioritize and deliver personalized messages to RightOpt members — helping you strengthen your well-being programs while increasing member engagement through personalized communications.

Make RightOpt Your Choice

For more information on RightOpt, contact us at **1 866.355.6647** or **rightopt@conduent.com**

www.conduent.com/rightopt



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