



Frequently Asked Questions: Jellyvision Enrollment and Decision Support Collaboration Forum

Q1: Is JV strictly a market scan configuration or is a claims-based solution available?

- A: ALEX uses aggregated data from a large, third-party claims database that tracks healthcare spending over a multi-year period. This claims database is nationally representative and includes complete claim histories of millions of people, nationwide across many national and regional carriers. Collectively, this claims experience includes records for billions of claims. ALEX generates its recommendations by finding "People Like You" in this large claims database and then using the information that we observe about how People Like You use healthcare, along with personal inputs, to identify which plans are the best match for you. This approach allows us to deliver highly personalized, predictive analytics while preserving user anonymity. Another important feature of our predictive approach is that it allows us to predict risk and account for employees' preferences for risk protection, which is one of the most important factors that drive benefits selections.
- A: Jellyvision can incorporate individual claims data; however, additional pricing would apply.

Q2: Does JV support employer seed money / employer contribution for HSAs? And if so, can they support different amounts based on population (e.g. group code)?

- A: ALEX will show the correct amount of seed money based on group/eligibility and will either be provided through API integration and sent to ALEX or ALEX will ask the user a question regarding the employer contribution.
- A: ALEX walks employees through the complex nature of tax savings they could achieve through contributing to their HSA, FSA, LFSA, DCA, or retirement accounts. For HSA, ALEX covers what it is, savings benefits associated with it, how and when to use it, and a recommended and personalized saving/contribution plan for each employee using it as a secondary retirement account. ALEX (via ALEX Go- our text-only path) also features its own HSA Forecasting feature, which provides employees with easy-to-digest education, a Pick Your Contribution sliding tool, and cost contribution calculator.

Q3: Does ALEX provide information to users regarding both Individual and Family deductibles and out-of-pocket maximums graphically when reviewing the best plan based on the information that is gathered in the questionnaire? Is this used to facilitate how much money to put into HSAs, FSAs?

- A: Yes, both ALEX Go and ALEX Benefits Counselor will lay out the complete cost break down, as seen below. However, it will only show Family or Individual, based on who the user said they are covering:

99

HDHP with HSA Plan | Insure Co Compare

HDHP with HSA Plan

HSA eligible and your employer will contribute up to \$500 annually.

\$3,206 /yr <small>YEARLY EXPENSE TOTAL</small>	\$83.33 /mo <small>PREMIUM</small>	\$2,206 /yr <small>OUT-OF-POCKET EST.</small>
	\$3,000 <small>DEDUCTIBLE</small>	\$7,200 <small>OUT-OF-POCKET MAX.</small>

View Details
+ Choose Plan

90

HMO Plan | Friendly Benefits Compare

HMO Plan

\$3,776 /yr <small>YEARLY EXPENSE TOTAL</small>	\$229.17 /mo <small>PREMIUM</small>	\$1,026 /yr <small>OUT-OF-POCKET EST.</small>
	N/A <small>DEDUCTIBLE</small>	\$4,000 <small>OUT-OF-POCKET MAX.</small>

View Details
+ Choose Plan

HDHP with HSA Plan

View/compare details

In-network
▼

Premium	\$30.46 every two weeks
Estimated out-of-pocket costs	\$2,564
Worst-case scenario	\$7,700
Family deductible	\$3,000
Family out-of-pocket maximum	\$7,200

I'm ready to choose this plan

HMO Plan

View/compare details

In-network
▼

Premium	\$105.77 every two weeks
Estimated out-of-pocket costs	\$3,704
Worst-case scenario	\$6,750
Family deductible	No deductible
Family out-of-pocket maximum	\$4,000

I'm ready to choose this plan

PPO Plan

View/compare details

In-network
▼

Premium	\$153.05 every two weeks
Estimated out-of-pocket costs	\$5,669
Worst-case scenario	\$11,000
Family deductible	\$650
Family out-of-pocket maximum	\$7,000

I'm ready to choose this plan

Q4: Does ALEX support questions or statements for inclusion/exclusion of additional cost or credits, e.g., Surcharges, due to Tobacco or Coverage of Spouse if they have other medical insurance in the overall cost of benefits to highlight to users?

- A: Yes, both spousal and tobacco surcharges can be included as well as alternative wellness incentives.

Q5: How does ALEX support “eligibility” of plans and family members?

- A: ALEX will integrate with Conduent benefits enrollment platform and Conduent will pass plan and family member eligibility to ALEX.

Q6: Does ALEX allow the participant to model adding and removing family members??

- A: ALEX asks employees a series of questions at the beginning of the experience, including all household members that they want covered on any of the benefits their employer offers. They also can edit their covered household members by plan -- employees can change whether they want to include covering a spouse and/or dependents to see how the costs/plan recommendations change.

Q7: Interested to see how the tool works post plan selection with tax savings information and recommended employee contribution.

- A: ALEX walks employees through the complex nature of tax savings they could achieve through contributing to their HSA, FSA, LFSA, DCA, or retirement accounts. For HSA, ALEX covers what it is, savings benefits associated with it, how and when to use it, and a recommended and personalized saving/contribution plan for each employee using it as a secondary retirement account. ALEX (via ALEX Go- our text-only path) also features its own HSA Forecasting feature, which provides employees with easy-to-digest education, a Pick Your Contribution sliding tool, and cost contribution calculator.

Q8: Does your solution provide HSA growth and increased value over time?

- A: ALEX has a proven positive affect on our clients' HDHP Adoption, HSA Participation, and HSA Contributions. **ALEX users contribute 18% more into their HSAs than the national average.**
- A: We've included a link to our case studies so you can read specific client examples here: <https://www.jellyvision.com/resources/case-study/>

Q9: Will ALEX provide medical plan selection back to the Conduent benefits portal similar to the integration that is available from one of the current benefits decision support tools?

- A: ALEX will integrate with the Conduent benefits enrollment platform and can provide not only medical, but also dental and vision plan selections made by the user. These selections will be used to populate the election selections, so the user does not need to remember or write down the recommendations and selections from ALEX providing a more seamless and cohesive user experience.