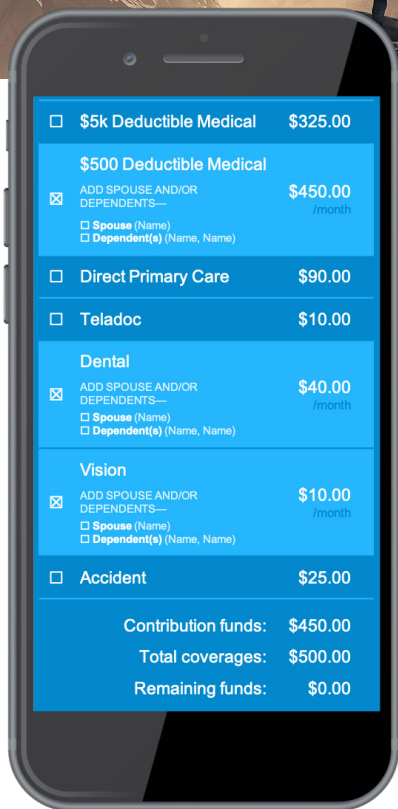


Maximum flexibility within any cost parameters



<input type="checkbox"/>	\$5k Deductible Medical	\$325.00
<input checked="" type="checkbox"/>	\$500 Deductible Medical	\$450.00
	ADD SPOUSE AND/OR DEPENDENTS—	/month
	<input type="checkbox"/> Spouse (Name)	
	<input type="checkbox"/> Dependent(s) (Name, Name)	
<input type="checkbox"/>	Direct Primary Care	\$90.00
<input type="checkbox"/>	Teladoc	\$10.00
	Dental	
<input checked="" type="checkbox"/>	ADD SPOUSE AND/OR DEPENDENTS—	\$40.00
		/month
	<input type="checkbox"/> Spouse (Name)	
	<input type="checkbox"/> Dependent(s) (Name, Name)	
<input checked="" type="checkbox"/>	Vision	\$10.00
	ADD SPOUSE AND/OR DEPENDENTS—	/month
	<input type="checkbox"/> Spouse (Name)	
	<input type="checkbox"/> Dependent(s) (Name, Name)	
<input type="checkbox"/>	Accident	\$25.00
	Contribution funds:	\$450.00
	Total coverages:	\$500.00
	Remaining funds:	\$0.00

Above: Example employee shopping cart with \$450 defined contribution

PinnacleConnect is a web-based tool designed to simplify employee benefits administration while providing maximum flexibility to help control costs.

KEY FEATURES—

- Employees are invited by text and/or email to a mobile-friendly shopping cart (left) where they verify their data, add dependents, and choose preferred coverages.
- HR administration includes streamlined functionality for adds and terms, report generation, and monitoring of employee participation.
- Simplified invoice / consolidated billing for all lines of coverage.
- Ability to offer class-specific benefit packages. For example, you could offer employees a MEC and some voluntary ancillary coverages. Managers could be offered a traditional plan with some additional funds to put towards preferred ancillary coverages.
- Employers can provide a defined contribution for employees to spend on preferred coverages that are available from the shopping cart menu.
- ACA compliance (with tracking, reporting, and forms) and COBRA administrative services come built-in.
- Enrolled employees get access to the Health Wallet Consumer App. Key features include—
 - On demand plan information and ID cards
 - Best Rx pricing search tool and coupons
 - PPO provider search tool
 - Healthcare concierge / additional tools and tips available to help employees better understand and utilize their benefits
- **Broker and vendor commissions** are electronically paid within no more than 30 days of employer premium collection. In nearly all cases, payment is issued within 7-10 days of premium collection.