MAXWELL HEALTH FEATURES

Maxwell Health is a fully-featured and sophisticated benefits administration and private exchange technology platform. It is based upon an operating system design methodology that enables it to be flexible to implement any benefits strategy for employers of two employees to thousands.

Platform Features

- Cloud-based, no installation necessary
- Multi-tenant, allowing for multiple Partners and Employers to co-exist and information stays separate and secure
- All Employee information is encrypted and stored securely
- Permission-based
- Supports HIPAA 834 single and multi-tenant Electronic Data Interchange (EDI) to health insurance and ancillary carriers

Marketplace Features

- Supports enrollment in all employee benefits, including traditionally-offered benefits such as medical, dental, vision, long- and short-term disability, life, and other ancillary benefits
- Supports enrollment in non-traditional benefits like health concierge service, ID theft coverage, and telemedicine (see Appendix)
- Integrations with payroll vendors, HCM platforms, and Section 125 administrators

Advisor Interface

- Employer Portal management and access to the Employer's Administrator interface
- Create Administrators for Employers and set permissions
- Create Advisors and set access to specific Employers
- One-button-click to create new Employer Portals
- Ability to choose which reports are available to each Employer, which could include Open Enrollment reports, Product Utilization and Selection Reports, Product Cost Reports, and Payroll Reports
- Ability to dictate which specific forms are available to specific Employers

- Ability to view an aggregate list of Notifications
- Ability to manage email templates at an Advisor level that would impact all Employers
- Common branding elements (i.e. logo)

EMPLOYER-LEVEL

- Create Administrators and set permissions
- Custom branding such as logo

PRODUCTS

- Vendor and product agnostic
- Thousands of product templates already in place to make product creation easy
- The way products are displayed to Employees during open enrollment and post-enrollment can be easily defined through a variety of configuration dialogs
- Ability to dictate workflow of products displayed to Employees during shopping experience
- Custom pop-up dialog boxes can be added to any product to hand-hold the Employee through the selection process or link to external interface (e.g. EOI questionnaire), including things like custom disclaimers for specific vendors or products
- Add and configure products via user interface or spreadsheet upload
- Support for banded, composite, individual rates
    - Including gender-banded and state-banded rates
- Support for external rating engine
- Product links can be defined to provide clean handovers for Employees to access vendor specific management sites (e.g. a Health Insurance Carrier's Portal)
- Attach enrollment/waive forms to specific products and specific QLEs

WORKING WITH CARRIERS AND EDI

- Supports single-tenant EDI connections with large groups (+100 FTE, and in some cases +50 FTE)
- Supports multi-tenant EDI connections with small groups (<100 FTE) through many major health and ancillary carriers
- Built-in electronic form signing system, supported by Adobe's Certified Document Services Certificate, in accordance with the E-Sign Act
- Supports census enrollment via an Excel file

CONTRIBUTION STRATEGIES

- Thousands of contributions strategies supported, including:
  - Defined benefit set across all or specific products and all or specific product types
  - Defined contribution set across all or specific products and all or specific product type
  - Cross-product contribution dependencies
- All contributions can be set in dollar or percentage amounts

GROUPS

- Any number of groups can be created
- Groups can be imported via spreadsheets or data files
- Product availability and contribution amount can be set on a per-group basis
- Can be manually selected or automatically assigned based on eligibility rules
- Welcome messages can be set for each group including embedding videos (such as instructions on how to choose the correct benefits)

RULES ENGINE

- Natural, language-based rules engine that can parse any employee or employer information and manipulate workflow
- Product Rules can dictate product parameters and guidelines at a Marketplace level, can be edited and overridden at an Employer level if need be
  - Can also influence pricing information based upon the historical representation of that product with the Employee (e.g. stacked rates for life insurance, late entrant penalties for life and disability)
- Eligibility Rules to place employees into specific Groups
  - Complex eligibility calculations can take multiple fields into account
- QLE Rules give you the ability to dictate product behavior on a per-QLE, per-group, per-product basis, including setting open enrollment dates as well as effective dates

REPORTING

- Ability to build and configure custom reports
  - Any custom fields for an Employer can be pulled into reports as well

NOTIFICATIONS

- Custom notifications rules to route requests to appropriate parties
- E-mail and system notifications (via SFTP)

- Customize notification text
- Custom workflow processes to send requests to multiple parties in a different order

SCENARIO TESTING

- Place all Employer Portal information into a staging environment for testing
- Manipulate employee information to test scenarios without affecting production data
- Change product information such as rates in a safe environment
- Test open enrollment scenarios and rules
- Promote changes to the production environment on a schedule
    - Including field selections as well as filters
- Built-in automated testing

Administrator Interface

DASHBOARD

- Snapshot of relevant in-progress enrollment information
- View an aggregate list of Notifications, both read and unread
    - Ability to jump from a Notification directly to an employee's profile
- Access to HR Administrator Support Knowledge Base which contains visual how-to guides, video trainings, and other product documentation

MANAGE EMPLOYEES

- "Quick Add" feature for new hires, triggering delivery of automatic welcome email, and appropriate product behavior
    - Products will open for the designated New Hire enrollment period and set effective dates accordingly
    - Ability to override rules if need be
- View all Employee information and have a "Quick View" of their product selections, as well as a detailed view
- Edit Employee personal and demographic information, including SSNs, dependents, employment status, compensation
- Manage and dictate product availability
- Manage mid-year qualifying life events (QLEs)
- Manage terminations

- Manage and process enrollment/election information, including member IDs, on a one-off basis or in bulk
- Set up and kick off annual open enrollment periods, with options to do either active or passive
- View a log of all employee product and demographic changes including what was changed and who changed it

PRODUCT INFORMATION

- View library of all products being offered to employees, including details and associated plan documents
    - Available for past, current, and future products

REPORTING

- Standard and custom reports can be run on a manual basis
- Standard reports include employee product elections, utilization, and payroll
- Reports that are tied to an integration module can be run on a regular schedule and uploaded via secure FTP
- Change report functionality allows you to compare changes that have been made for employees based on how the information looked at one point in time compared to another point in time
- Reports can be filtered based on a number of different attributes
- Reports export as .csv or Excel files
- All previously run reports are stored within the system for easy access

MANAGE FORMS AND DOCUMENTS

- Submit and pre-populate forms to employees requiring them to complete and electronically sign
    - Signatures are applied using Adobe's Certified Document Services Certificate
- Ability to define scenarios where forms will be automatically generated for employees based on specific QLEs and/or specific product selections
- Ability to view form activities log
- Ability to configure which encoded fields are required and whether those fields are required to be completed by the employee or the Administrator
- Ability to upload PDF documents for employees to view or download during the shopping experience or post-enrollment

COMMUNICATIONS

- Manage and edit standard e-mail templates, as well as create custom templates
    - Includes ability to upload attachments
    - Standard naming conventions can be used to pull in fields like “Employee’s First Name”
- Kick off e-mail campaigns for all Employees, groups of Employees, or individual Employees
- Edit and update e-mail subject, text and attachments on a per-Employee basis
- Preview e-mails before sending out
- Track delivery status, open, and click through rates for e-mails sent using summary charts and per-campaign statistics
- Ability to set a reply-to address for a specific email sent from the system

MANAGE TASKS

- Track EDI and integration tasks across multiple products
    - Enrollment task management serves as snapshot for pending enrollments
- A task is created each time an Employee confirms their benefits and each time a product is terminated

MANAGE REWARDS

- Ability to choose from a variety of national brand gift cards to add to Employer-specific rewards store
- View a log of all redeemed rewards and deposits made to rewards fund
- Add credit card information that can be used to fund rewards store
    - Dictate fund amount
- Can add more than one credit card to account

EMPLOYER SETTINGS

- Allow you to restrict HR Administrator access based on specific groups
- Ability to configure Notifications and determine who should be notified in certain scenarios
- Ability to set different endpoints based on subject line of Get Help Request
- Ability to dictate Get Help contact information that is viewable by employees
- Ability to add Administrators
- Manage default settings
    - Dictate whether Social Security Number and Student Status are required fields for dependents

    - Turn on and off whether Administrator approval is required for mid-year QLE changes
    - Configure default email templates per scenario
    - Ability to automatically carbon copy Administrator on every email sent from the system
    - Ability to set a default reply-to email address for emails sent from the system
- Ability to create custom fields for employee information, which can be set as required or optional
- View current integration modules including error and success logs

SANDBOX MODE

- Gives administrators the ability to turn their Portal into a test environment wherein they can perform Quality Assurance tasks before the portal has been released to Employees
    - Add test employees
    - Send test emails

The Employee (During Enrollment)

EMPLOYEE SHOPPING EXPERIENCE

- The portal enables employees to enroll in any available plans
- View key aspects of available plan in a clear, transparent way that makes the benefits decision more intuitive
- Ability to view plan costs based on coverage tier and/or age band, including total cost as well as employer contribution
    - Cost information is displayed monthly for some products annually for others, and per-pay period
- View and download plan documents, including SBCs, which are attached to each product
- Definitions of each insurance or benefits term are easily viewable for employees during the selection process
- Enter both primary and secondary beneficiary information for each applicable product, on a per-product basis
- Enter primary care physician name and ID and access provider lookup to determine strength of network
- View, complete, and sign electronic forms
    - Access to view and download signed forms ongoing

SHOPPING OPTIONS

- By bundle

        - Scroll through bundles
        - View information about the specific products in each bundle
        - Select entire bundles for per-product review
        - Employees can edit or customize existing products within a bundle, or create their own
    - By product
        - Browse by product category and select specific products
        - Wizard-based approach to selecting specific products in a specific order
        - View individual product details including specific product functionality areas
        - Ability to include link to provider lookup
        - Additional product information (e.g. SPDs)
    - Real-time cost information based upon known Employee information

DEFINED CONTRIBUTION SHOPPING CART

- Track costs and remaining dollar amount as the Employee selects their products
- Clearly indicate which products are contributory or non-contributory
- Allow for one-time costs to be tracked (e.g. fitness devices)

DECISION SUPPORT

- Wizard-based questions and multiple choice answers
- Use tags to recommend and identify products
- Support for videos in the question/answer process

CHECKOUT

- Streamlined checkout experience mimics other online shopping experiences
- Required forms can pre-populated and automatically generated for employees to complete based on specific products, product types, or specific QLEs, and electronically signed
- One-button checkout with confirmation page that allows employees to review their personal and demographic information as well as confirm plan selections, including breakdown of total cost, before submitting their enrollment

GET HELP REQUESTS

- One-click to view help options including phone numbers and contact forms
- Certain requests are routed to different parties based on partner requirements

The Employee (Outside of Enrollment)

VIA WEB PORTAL

- Outside of open enrollment, employees can access their online portal 24/7 to view current benefit information as well as initiate QLEs
- Access to view or download all historical confirmation statements
- Access to download any signed forms
- Employees are able to review HR documents
- View specific product information

POST-ENROLLMENT EXPERIENCE VIA MOBILE APP

- The mobile app acts as a virtual health card, allowing employees to access plan details for each product in which they are enrolled
- The mobile app also allows employees to interact with the concierge service
    - It's easy for the employee to call the concierge with one tap
    - They can send a photo of a confusing bill or insurance claim through a secure connection for the concierge to review, explain, or adjudicate (if applicable)
- Employees can connect their own fitness device to track healthy activities
    - They can link a supported device through the app
    - The app will track their progress
    - Employees earn points/coins for positive activity, which they can then redeem for rewards

WELLNESS

- Employees get a truly unique wellness experience that connects with some of the most innovative and effective health products available (see Appendix)
- The wellness platform provides fun encouragement while getting healthier

REWARDS

- Employees can view reward options in the mobile app and redeem rewards once they've earned enough coins
- Rewards are electronically redeemed with the use of exclusive promo codes

APPENDIX

PLATFORM PARTNERS

- Lifestyle Products
    - blooom for 401(k) optimization
    - Fitness devices through FitBit and Jawbone
    - Health Advocate for concierge service
    - ID Watchdog for identity theft protection
    - Kashable for responsible lending
- Financial Products
    - Section 125 products from Discovery Benefits