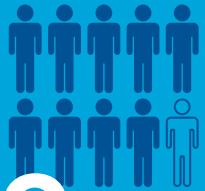


More Choice More Happiness

Evidence from Liazon's Private Exchanges

What employees want and do...

As it turns out, people make good choices when given the right tools:



9 out of 10 employees found the recommendation engine to be helpful¹



Recommendation engine provides critical support

76%

selected the medical plan that was recommended or one similar in price²

A year later, **95%** of employees are satisfied with the benefits they purchased.¹



Employees like Choice

96%

preferred to choose their benefits rather than have their employers choose for them¹

90% felt there was the right amount of plan choice offered on the Exchange, or wanted even more¹



Their benefit decisions are thoughtful

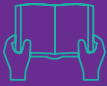
61% chose a plan that provided the "right level of coverage"¹



only **30%** chose a plan because it had the lowest cost¹

More engaged & savvy employees

Level of knowledge continues to increase over time¹



66% are more aware of their company's contribution toward their benefits¹



81%

modified their portfolio from the previous year (with most making slight modifications)¹

The Outcomes



Happy Employees

Happy Employers



70% say Liazon has helped control costs¹

67% say their benefits administration has been streamlined¹

77% are satisfied with the Exchange¹

