

Understanding the Marketplace

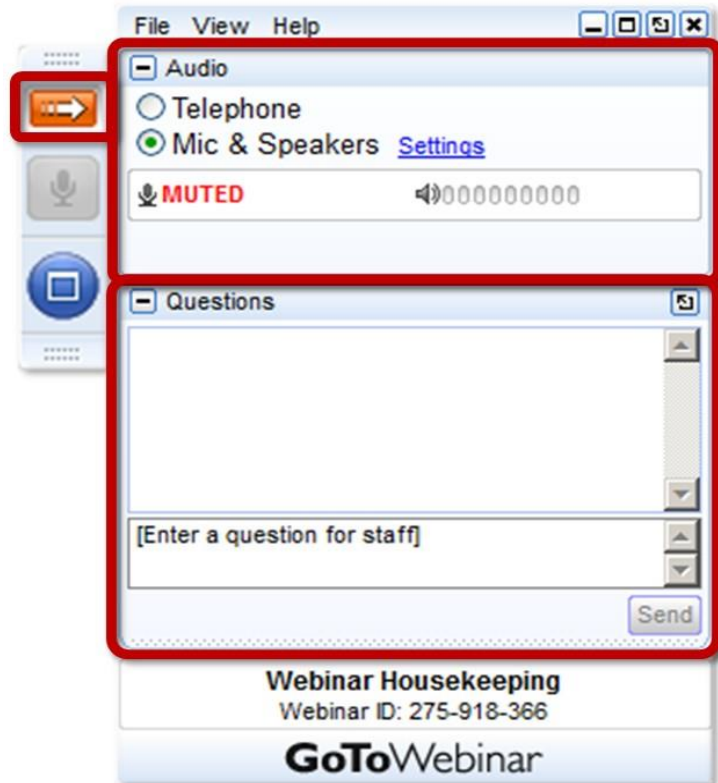
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Agenda

- 01.** What is the marketplace
- 02.** Why this matters to your agency
- 03.** What makes our marketplace unique
- 04.** Product demo
- 05.** Getting started & next steps
- 06.** Open forum Q&A





Questions?

We love your questions,
It makes us feel useful!



What is the marketplace?

The marketplace is an App Store for Employee Navigator

What does that mean?

- Products and services are delivered to you and your customers by 3rd parties who are integrated with Employee Navigator
 - Payroll companies
 - TPAs
 - Insurance carriers
 - Identity theft
 - Telemedicine
 - ...and more



We've already seen significant growth



60+
Integrated partners



\$40,000,000+
Colonial Life premium



240,000+
COBRA participants



2,300,000+
NELCO (ACA 1095s)



22,000+
FSA participants



22,000+
Connected payroll employees



We're busy adding more partners



New Transamerica products available

- Effective 1/25/18
 - Cancer
 - Voluntary STD
 - Supplemental medical
- Life products will be added next



Why should my agency care?

Your clients are looking for easy

- HR is turning to technology to reduce administrative burdens
- These integrations are intended to do just that
 - We can't build everything on our own
- One company can have two completely different experiences on Employee Navigator with different brokers
 - Just saying you have Employee Navigator isn't enough



Automation lowers costs for brokers & HR

- Eliminate manual enrollment changes
- Payroll sync eliminates dual entry
- No more manual COBRA notifications



Payroll API calls time savings

24,000 payroll API calls

2,000 hours not spend re-keying

Are you talking about this with your clients?



If you don't offer a solution someone else will

- Competing brokers with a technology solution
- Payroll companies with an insurance arm
- HR product that you don't control
 - All HR products will have to build ben admin



**What makes our
marketplace unique?**

Low cost fee structure

- High volume allows us to reduce administrative fees by 90%
 - Similar to our license fee for brokers
- Other systems carrier integrations increase premiums to cover their high fees
 - Premium increases can reach 3%-5%
- Standardization of partnerships & plans means no paying 3rd parties to do implementations



We're agnostic

- We don't prohibit competing companies from joining the marketplace
 - Paycor, Paylocity & Proliant
 - Colonial Life & Aflac
- You and your clients get access to best in class partners
- Our partners get access to best in class brokers



Product demo

I'm sold, what's next?

Marketplace won't grow without your help

- We don't have an outbound sales team to grow marketplace
- Pressure from brokers is only way to add new partners
- If you have a partner you want integrated tell them to contact us or you will move your business elsewhere



Next steps

- Visit the marketplace to view & connect with our partners
- Tell your preferred partners to connect with us



Q&A

Contact

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