

With Liazon's Consumer-Centric Benefits Solution, you save money on benefits costs today . . . gain control over future benefits expenses . . . and completely off-load the work of managing benefits.

benefits that empowers your employees to make their own benefits decisions. It provides them with diverse choices of plans and programs in Liazon's Benefits Marketplace. And it is a new cutting-edge decision support system through Liazon's Bright Choices™ portal that gives employees the tools, tutorials and transactions to build and manage their own benefits portfolio.

The result: you lower your costs and get out of the benefits "business."

Liazon Innovations

Studies indicate that benefits consumerism significantly reduces the rate of increase of benefits costs. With this new approach to benefits, Liazon unleashes market forces within group benefits to reduce inefficiency and transform your employees into true benefits consumers. Giving employees the ability to participate as consumers and spend their dollars on the plans they need creates an entirely new model for funding, communicating and administering benefits. And Liazon handles it all:



Funding strategy - Using a **defined contribution** model, you take control of your benefits budget and define exactly the dollar amount that your employees use to buy the products and services they want.



Choice of plans - Liazon's **Benefits Marketplace** is a comprehensive suite of benefits plans and programs that address the diverse needs of each person.



Communications and Decision Support - To ensure that we are creating effective consumers, **Liazon's Bright Choices™** portal provides rich decision support tools that reveal the actual costs of benefits, help consumers build their own personalized benefits portfolios and educate them to make more informed decisions when using healthcare services.



Service and Support - Liazon takes care of all service so you can focus on your business, not on benefits. We handle all **benefits administration** - eligibility, enrollment and carrier connections - and we support your employees with a dedicated **Consumer Advocacy Center** that helps them solve any benefit-related issues 365 days per year.

Liazon represents genuine benefits innovation focused on the diverse needs and motivations of benefits consumers – employees and their families. Best of all, our services and resources typically come at no extra cost to you.



