

alex[®] &

ETF



The Next Big Thing

The plan:



What is ALEX?

When will ALEX be available?

Why use ALEX?

How does ALEX work?

What does ALEX cover?

How is ALEX accessed & when can members use it?

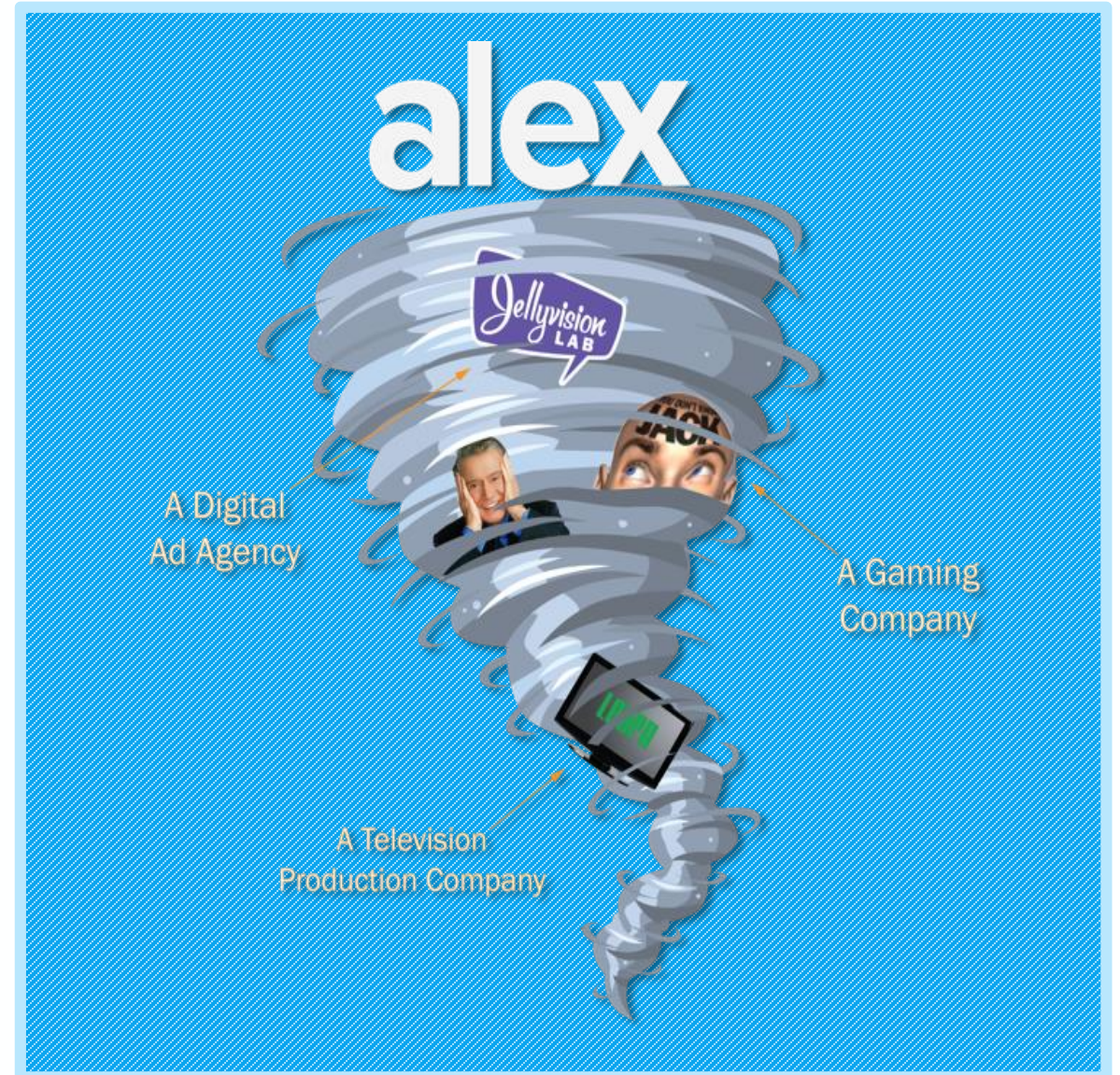
How do employers market ALEX?

What is **alex**[®]
and why use it?

So, who is Jellyvision?

The Jellyvision story begins with communication and teaching.

- We built personalized education experiences for students with technology that allowed them to learn at their own pace.
- We then used the technology to create a video game called “You Don’t Know Jack”.
- Its success led to the video game edition of “Who Wants to Be a Millionaire”.
- For the last 15ish years, we’ve been creating virtual teachers – like ALEX, the world’s greatest benefits counselor.



What is ALEX?

ALEX Benefits Counselor is a one-on-one conversation that teaches employees about their benefits & recommends best-fit options.

- ALEX uses simple, jargon-free language, humor, animations, and **behavioral science** to engage employees and **clear confusion**.
- ALEX makes **personalized benefits recommendations** by learning about employees' families, healthcare needs, and spending style so that employees make **smarter benefits decisions**. And explains the **WHY** behind the recommendation.
- ALEX increases employees' understanding of benefits, making it easier for them to stay healthy and productive, and **reducing your time answering benefits-related questions** throughout the plan year.
- ALEX can be accessed from **any device at any time**, with no sign-in necessary.

When will ALEX be Available?

New Hire Target Launch Date: 7/23/2018

Enrollment Target Launch Date: 9/19/2018

What is the ALEX URL?

<https://www.myalex.com/etf/2018>

Where should members direct questions?

Members should contact their employer with questions

If there is a glitch with ALEX, ETF would prefer employers report it to: ETFSMBALEXFeedback@etf.wi.gov

Why use ALEX?

Benefits are confusing...

86%

of Americans don't understand the most basic insurance concepts.

65%

of employees don't understand how HSAs work.

90%

of Americans just default to last year's benefits and contribution amounts.

80%

of employers struggle to get employees to read their benefit materials.

Why use ALEX?

- **350% more engaging than videos** - Only 50% of people make it all the way through a two-minute video. Average time spent with ALEX? Seven minutes.
- **Personalized to every employee** - unlike one-size-fits-all videos, PowerPoints and guides, ALEX provides a uniquely human touch by engaging every employee one-on-one and offering tailored benefits advice.
- **Available 24/7/365** on all devices, so members and their families can get the support they need when it's most convenient for them
- **Results!** The national average employee HSA contribution is \$1,786. The average ALEX user says they'll contribute \$2,939.

Why use ALEX?

ALEX is chock-full of behavioral science techniques to promote positive behavior change...

- People don't like change. To create behavior change you need to:
 - 1. Increase motivation
 - 2. Lower difficulty (and increase ability)
 - 3. Ignite triggers when motivation and ability are both high. (*Persuasive Design, BJ Fogg*)
- Human behavior isn't rational We're more likely to do something if others are doing it, and social pressure is often a stronger motivator than monetary, environmental, or even health-related pressure. (*Predictably Irrational, Dan Ariely*)
- Our brain takes shortcuts wherever it can. Sometimes these shortcuts cause us to make decisions that aren't in our best interest because we're over, under, or mis-evaluating surrounding information. (*Heuristics*)

Midway through the consultation, I turned to a co-worker and told her if she needed a break from stressful tasks she should check out the ALEX feature of signing up for benefits. I would easily describe it as a pleasant experience.

Will consider a High Deductible plan. The name scares me, but seeing the numbers in a side by side comparison has opened my eyes to a different possibility. The process was very easy to understand.

Feedback from UWS Employees

So far, extremely wonderful! Much better than sorting through all the charts & tables & plans by myself. Love the early plan comparison. Super helpful!

Very informative. Really helped me understand HDHP. The words high deductible made me nervous but looking at the charts helped me feel a little better.

alex[®]: How it works
& what it covers

What benefits are covered?

- Medical/Pharmacy (specialty)
- Opt Out
- Dental
- Vision
- Well Wisconsin
- ICI
- Tax Savings
 - Healthcare FSA
 - HDHP HSA
 - HDHP LFSA
 - Dependent Care FSA
- More Benefits
 - WRS
 - Deferred Comp
 - EAP
 - LifeSuite (Securian)
 - Parking
 - Transit

We help employees make informed decisions on these by taking into account personal factors, like:

- Dependents
- Expected medical care, like primary care or specialist visits
- Pharmacy spend (now differentiating between specialty and also generic/brand)
- The cost of major medical procedures or unexpected medical expenses
- Tax filing status
- Networks

The member will choose their own path...

The screenshot displays the Alex Medical website interface. At the top left is the Alex Medical logo, and at the top right is the Placeholder Industries logo. Below the logos is a navigation bar with a hamburger menu icon and a 'CC II' icon. The main content area is divided into two columns. The left column contains a vertical list of plan options: 'HDHP with HSA Plan', 'HRA Plan', 'PPO Plan', and 'HMO Plan'. The right column features a text prompt: 'I can ask you some questions about how you'll use the plan. Sound good?'. Below this prompt are five orange buttons with white text: 'Yes, let's estimate costs to help me pick a plan.', 'Show me a side-by-side plan comparison.', 'Explain how a plan works.', 'I already know what I'll sign up for.', and 'I don't want medical coverage.'

Answer a few important questions...

Not counting preventive check-ups, how many times will you see your primary care doctor?

For you and your child combined:

visit(s)

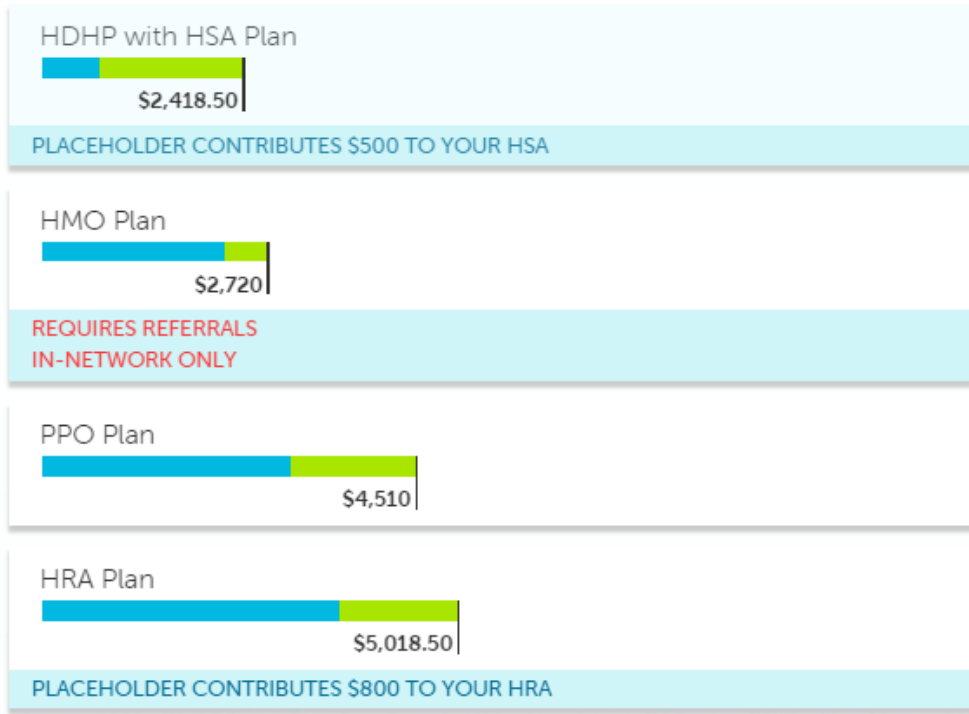
Submit.

None.



And receive a tailored recommendation!

Premiums Estimated costs Worst case



Are you ready to see how the plans would handle a worst-case scenario?

Yes, show me.

No, I'm ready to decide.

What are we trying to solve?

Members tell ETF:

Too much
information!

Too many
decisions!

Too little
information!

Too hard to find
the answers to
my questions!

Just tell me
what to do!

When and how is ALEX accessed?

Year-round - during Open Enrollment & for New Hires/Life Events!

- ALEX is available all year long to help employees learn about all benefits available and re-evaluate if they are enrolled in the best plans for them.
- When enrollment closes, ALEX automatically flips to “New Hire Mode”, asking if the member was hired recently, had a qualifying life event or is just checking out their offerings.

ALEX is accessed simply by clicking the URL...

- And is available 24/7/365
- Can be accessed on any device – desktop, laptop, tablet, mobile phone...
- ALEX does not track any personal identifying information or require a log in
- ALEX is securely hosted by Jellyvision
- Jellyvision has shared a Tech Overview and Troubleshooting guide with IT

How do employers
market **alex**[®]?

Marketing Best Practices



1. Write the way you speak

ALEX can tell you how much you'll pay every month.

VS.

ALEX can total your premium and expected pre-deductible spending on a monthly basis.

2. Focus on what's in it for the employee

Get tips on saving money around tax time

Find your prescription for less

VS.

Talk to ALEX

3. Be concise.

4. Stick to one call-to-action.



5. Benefits Sneak Peek

The video player displays a corkboard with several items pinned to it. At the top left, there is a white card with the 'alex' logo and a smaller card that says 'BENEFITS SNEAK PEEK'. At the top right, there is a white card with the 'PLACEHOLDER INDUSTRIES' logo. The central focus is a large sign pinned to the corkboard. The sign has a light blue top section with the text 'Open Enrollment Is Coming Up' and a dark blue bottom section with the text 'Mark Your Calendar: Nov 5 - 30'. The sign also features a cartoon character of a yellow beaker with a face and a blue globe icon. A video player interface is visible at the bottom of the video frame, including a play button, a progress bar, and a timestamp of -1:20. Below the video player, there is a dark blue banner with the text 'Find the right benefits for you!' and an orange button labeled 'Go to ALEX'.

Find the right benefits for you!

[Go to ALEX](#)



One Less Thing to Worry About

We know there is a lot to take in when you're starting a new job, but finding the right benefits for your needs is going to be a piece of cake. Simply visit ALEX® to get a plain-English (not insurance-talk) walkthrough of your options. ALEX will point out the plans that fit you best so you can complete your enrollment process and focus on your new role.

Make short work of picking your benefits at sampleURL.com



alex | BENEFITS COUNSELOR

YOUR LOGO HERE
APPROX. 140 X 40 px

ETF is creating a website that will house ALEX marketing materials – look out for that in early September.

THE FOLLOWING PREVIEW HAS BEEN APPROVED FOR
NEW EMPLOYEES
BY HUMAN RESOURCES

THE VIRTUAL BENEFITS COUNSELOR HAS BEEN RATED

E **EASY**

Available From Any Computer, Tablet, or Smartphone

Get the Guidance That Will Make Picking Your Benefits Quick, Much Easier.

Preview Your New Benefits!

Get Started **alex** | BENEFITS COUNSELOR

Hi, <NAME>,

We just wanted to remind you that your benefits enrollment window ends on <DATE>.

If you've already made your decisions, and are confident with your choices, you have nothing left to do. If you haven't completed the enrollment process yet, or if you're not sure about the options, you might want to spend a few minutes with ALEX®.

Remember, ALEX can:

1. **Find your lowest-cost health plan options**, so you don't have too much money coming out of your paycheck for premiums.
2. **Explain how everything works**. If your eyes glaze over the second you hear the word "deductible," ALEX is for you.
3. **Simplify the decision-making process** by asking you about your needs and providing personalized recommendations.

We want you to be happy with your health insurance, so please take a moment to visit ALEX® at URL.com. And please don't miss your enrollment deadline! If you haven't enrolled by <DATE/TIME> then the next chance you'll get to sign up for benefits will be our <OE MONTH> open enrollment period.

YOUR
LOGO
HERE

Picking Your Benefits Will Be a Snap



The ALEX education will continue year-round with three consumerism tips!



Urgent Care: Fast Care For Less



Helpful Links

[Urgent Care Finder](#) > [Go to ALEX](#) >

Frequently Asked Questions

- + How much does an Urgent Care visit cost?
- + Does it matter what Urgent Care facility I go to?
- + Add your own custom question!

More Helpful Videos

NOW PLAYING

Urgent Care: Fast Care For Less

1:18
Don't Miss Out on Money

1:00
Find Your Prescription For Less

1:14
Healthcare in your PJs

1:08
Put Medical Bills on a Payment Plan

1:02
Same Meds, Lower Prices

How do we know how we're doing? ALEX IQ!

Overview

Medical

Dental

Vision

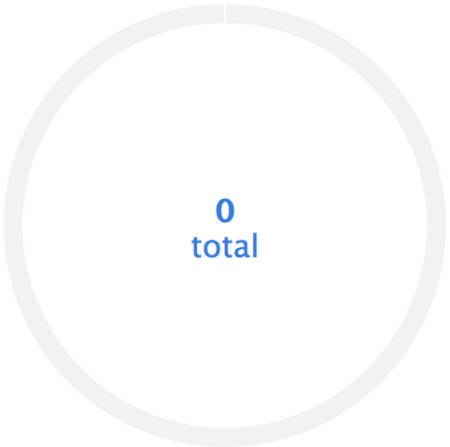
User Feedback

Medical

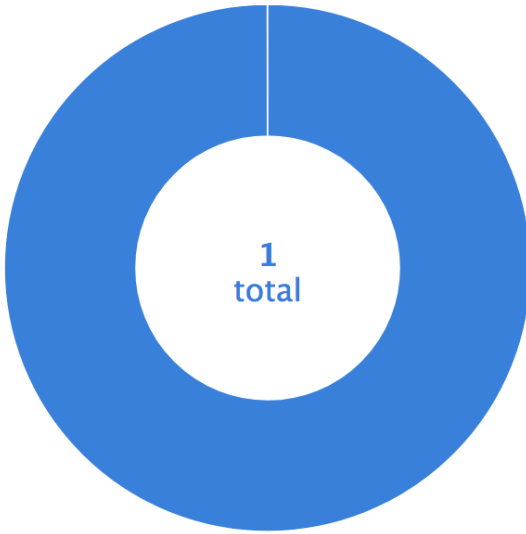
Plan Year: 2018 | Start Date: 05/31/2018 | End Date: 06/14/2018 | **Submit**

Data processed through: **06/12/2018**

Plans Explained



Plans Highlighted



Plan Name	Explained	%
Aetna EPO Base Plan	0	0%

Plan Name	Highlighted	%
Aetna EPO Base Plan	1	100.0%



NEXT STEPS

- ETF will ensure everyone has feedback email: ETFSMBALEXFeedback@etf.wi.gov
- ETF will provide an accessibility action plan for employers.
- ETF and Jellyvision will provide more employer training opportunities before the 2019 Plan Year ALEX launch – in time for open enrollment.

A collection of small, yellow, rectangular confetti pieces scattered around the text.

Thank You!

