



Enhance the employee experience through Benefits Mentor with Merative

Support employee decision making with personalized and informed decisions by guiding them to the best-fit plan for their needs.



Allow employees to easily interact with Merative to explore and refine initial plan recommendations



Deliver personalized, data-driven plan recommendations on any device



Use actual historical claims data versus relying on employees to input information



Help calculate costs for planned expenses



Compare plan options through conversations with Merative, which are tailored to the employee's household usage and claims history using artificial intelligence



Offer short- and long-term HSA guidance

Example conversation



Let's make sure that plan will be the best fit for you and your family. May I ask you a couple of questions to make sure?

Yes

Last year you covered yourself, Robert, and Katie with your medical plan. Will the same people be covered by your plan next year?

No

No problem – how would you like to update your coverage?

Remove an existing dependent

Add a new dependent

Write something...

Our focus:

Sample statement

01

Improve the employee experience by reducing stress around open enrollment

02

Help employees select and optimize their benefits through personalized advice and recommendations

03

Avoid confusion around benefits complexity through easy-to-understand educational material

04

Provide employees with multiple path options to maximize tool engagement



Based on how you and your family utilize healthcare resources, a High Deductible Plan will likely save you money compared to the other available plans. With a High Deductible plan you pay less in premiums and incurred costs when you see your doctor.

Other plan options for you include:

PPO	PPO Plus	HMO
Plan Name: PPO Premium: \$400/Mo HSA Contribution: N/A	Plan Name: PPO Premium: \$400/Mo HSA Contribution: N/A	Plan Name: PPO Premium: \$400/Mo HSA Contribution: N/A
More Details	More Details	More Details
Enroll	My utilization may be different	Make the most of your benefits! Sign up for updates

Learn more

[Visit merative.com/healthcare-analytics](https://merative.com/healthcare-analytics)

About Merative

Merative is a data, analytics and technology partner for the health industry, including providers, payers, life sciences companies and governments. With trusted technology and human expertise, Merative works with clients to drive real progress. Merative helps clients reassemble information and insights around the people they serve to improve healthcare delivery, decision making and performance. Merative, formerly IBM Watson Health, became a new standalone company as part of Francisco Partners in 2022. Learn more at www.merative.com

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