

Simpler solutions in
a complex world

In the ever-changing
world of benefits, simple
solutions are key

The industry continues to change, and that impacts how employers make purchasing decisions and how employees shop for benefits and get care.

Many employers want to offer options that help them and their employees save time and money.

We offer a streamlined solution for shopping, enrolling and managing benefits – all in one place.



Through our Springboard Marketplace® solution, employers can offer their employees:

- An interactive decision-support tool to help employees throughout the enrollment process
- Access to a selection of Aetna's products with lower cost networks
- Access to national networks for employees in different states
- Defined contribution to help rein in spending and incorporate wellness incentives
- Simplified administration, less paperwork and year-round support
- Video capabilities, email alerts, and a mobile app to help engage and empower employees
- Access to voluntary products and services for a variety of medical, dental, vision and group insurances

Employers face numerous challenges. The employee population is aging and health care costs continue to rise. Many in the workforce no longer want to be told what they can choose. Instead, they prefer to choose the benefits that meet their needs and budget.

We see the trends:

63% increase in employer health benefits spend (2006 — 2014).¹

32% of employers offered *only* consumer-directed plans in 2015.²

73% of employers to trigger expected excise tax in 2020.³

You have *real* challenges. We have the solution.

- Employees get lost in the benefits maze. **We offer robust, personalized decision support.**
- Companies have fewer resources. **We offer benefits administration support all year long.**

Aetna delivers simpler solutions for the complex world of health benefits. **Count on us to help improve productivity one healthier, happier person at a time.**

Contact your Aetna representative to learn more about your benefits solution.

¹Aon Hewitt Health Value initiative

²Large Employers 2015 Health Plan Design Survey NBGH

³Towers Watson 2014 Health Care Changes Ahead survey

Available products and features may vary by location and plan type and are subject to change. All group insurance policies and health benefit plans contain exclusions and limitations.

Springboard Marketplace is not affiliated with any public exchanges set up under the Affordable Care Act.

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