



Working Together to Drive Your Future Strategy



Today's discussion

About bswift

Technology Roadmap

New Features

Connectivity

the
bswift®
experience

Our Purpose

bswift MISSION

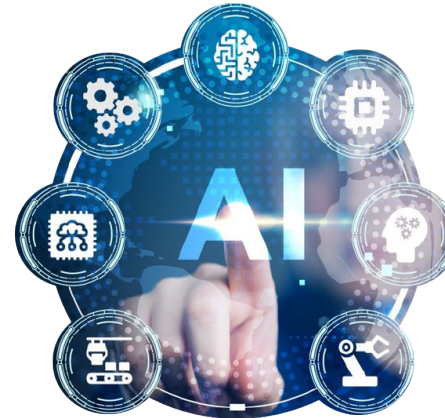
Become the preeminent benefits administrator through exceptional people, innovative technology, and delighted customers.

bswift VISION

Improve the benefits experience for everyone.

Market leading investments to support our clients

evive



\$50+ M

invested since 2022 in H&W capabilities expansion, technology, and top industry talent



Be Inspired

Simplify is smart and light so you can move fast

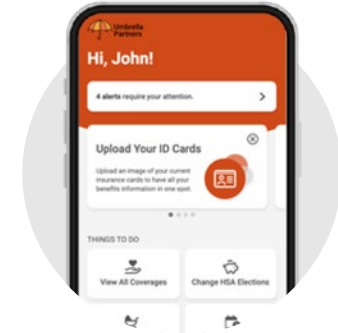
GET WHAT YOU NEED

- ✔ **Single**, omni-segment user-friendly **platform**
- ✔ **Elite** and on-the-go **technology** now within reach
- ✔ Efficient and **seamless** data **integrations** & partner ecosystem
- ✔ Industry leading enrollment support, including **decision support** for **voluntary benefits**

BSWIFT SPOTLIGHT

Our next generation mobile app – 4.8★

Complete access to care and benefits, anywhere, anytime



A scalable and self-service solution for businesses with 51-500 employees

ADMIN CONSOLE

focused on delivering information and implementation tools for the broker specific book of business

STREAMLINED EDI W/ 100+ CARRIERS

focused on making administration of the benefits easier through streamlined connections

RENEWAL

ability to administer intelligent workflows for easy set up and renewals across a book of business

Inspired

TECHNOLOGY
& PRODUCT



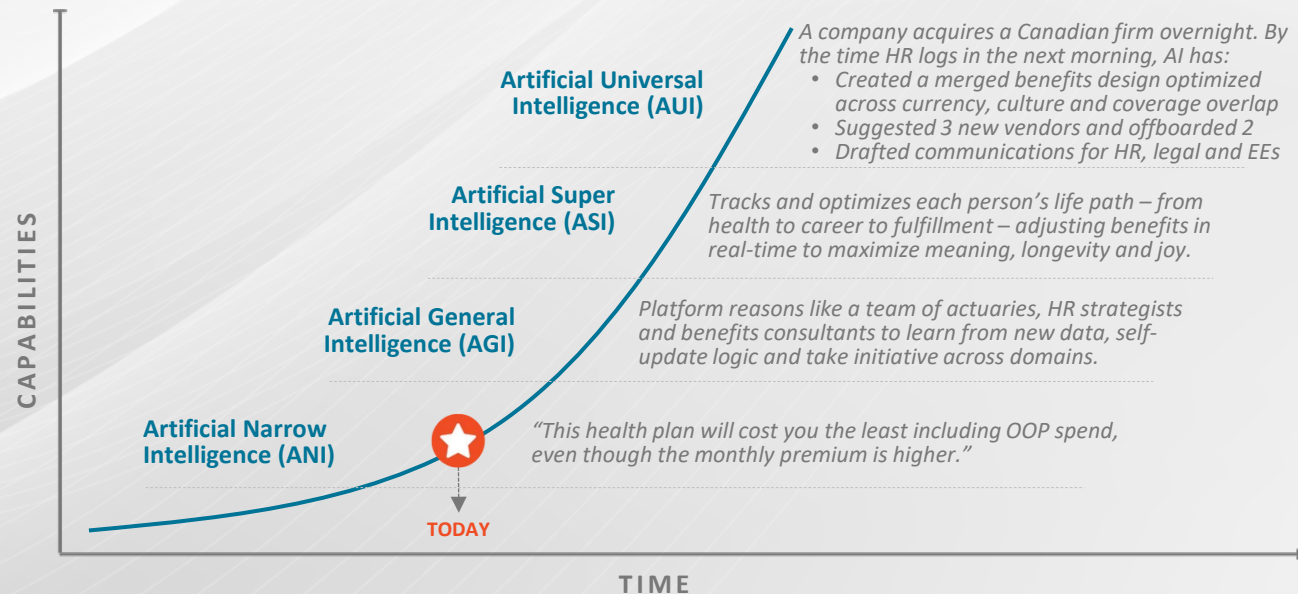
bswift receives Brandon Hall Group's **Gold** – Technology Excellence Award for the fifth year in a row

“The technology is both advanced and simple.”
– Senior Benefits Manager, *GXO*

Designed from the ground up for the world that's coming— not the one that's fading.

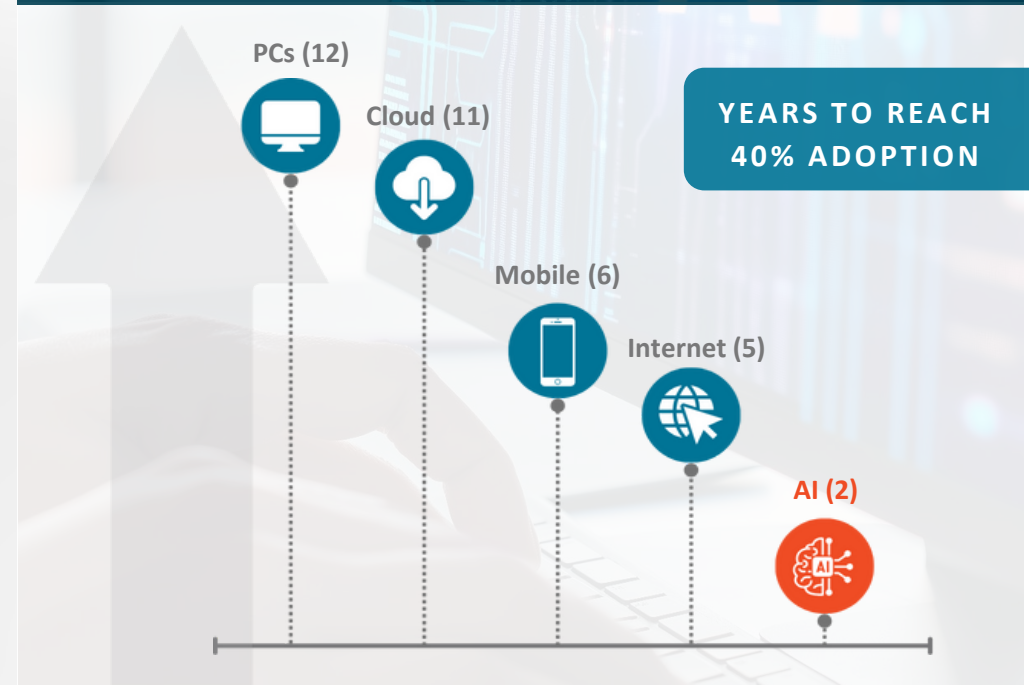
RISKS OF STAYING BEHIND

- Mounting maintenance costs
- Delayed innovation cycles
- Inability to integrate emerging tools
- Losing talent to more advanced platforms
- Growing pain from outdated processes



THE PACE OF CHANGE IS ACCELERATING

- AI is growing faster than any previous transformational technology due to fewer limitations (i.e. hardware, content creation)
- Mainframe platforms weren't built to support:
 - AI-powered decision support
 - Real-time insights
 - Predictive analytics
 - Personalized user flows



Fueling Administration with Mindful AI[®]

- ✔ Enhanced File Processing
- ✔ Benefit Document Summarization
& Test Case Creation
- ✔ Annual Enrollment Quality Validation
- ✔ Dependent & Life Event Verification
- ✔ SBC Analyzer
- ✔ Emma[™] Agent Assistant
- ✔ Emma EnrollPro[™]
- ✔ Data Migration
- ✔ Test Automation
- ✔ Code Analysis

Emma™ Chat, powered by Mindful AI®, provides a human-like conversational interface that feels like chatting with a smart and benefits savvy friend who's always available.

- **24/7 Access Across Platforms**
- **Generative AI-Powered Conversations**
- **Adapts to Employee Needs**
- **Employee-Focused Responses**
- **Effortless Benefit Navigation**
- **Human Support Connection**
- **Data-Driven Insights**

Emma Chat: Supercharging Benefits Support



EMMA BY THE NUMBERS



ACTIVE ENGAGEMENT

610K
Messages were
exchanged.¹

142K
Total number of unique
chat sessions.¹



UNINTERRUPTED SERVICE

37%
of chats occurred outside
regular service hours.¹

228K
Total number of messages
sent and received outside
service center hours, 7am
to 7pm.¹



EFFICIENT PROBLEM-SOLVING

69%
of issues resolved
autonomously.¹

59K
Minutes of user hold time
saved.¹

¹Data sourced from bswift's internal records, 2024

Emma AdminPro™ leverages Mindful AI® and meaningful data to quickly surface actionable insights, streamline workflows, and assist employers with time-consuming tasks.

Unprecedented Support. Unrivaled Insights

Deep Plan Usage and Cost Insights

Hi, Jill! I'm Emma, your personal benefits concierge. Ask me anything and I'll guide you to your answer.

Here are some frequently searched questions:

- How do I see all my members who didn't change plans in AE?
- Are my members using their voluntary benefits?
- How can I get a list of employees that have not completed annual enrollment?

What were the diabetes-related claims per member for those who used the diabetes management program versus those who didn't?

On average your members save **\$1,287 a year** when participating in a diabetes-management program.

- \$10,735** average amount spent (diabetes-management program participant)
- \$12,022** average amount spent (without diabetes-management program)

Category	Average Amount Spent
Participant	\$10,735
Non-participant	\$12,022

13% of your employees submitted claims related to diabetes in 2024.

Data Rich Dashboard Analytics

Analytics Dashboard for All Plans, Last 7 days, Jan 30 - Feb 5, 2024.

- Service Center calls: 107 (0.2% last 7 days)
- Most common device: Desktop (67.2% of users)
- Provider Search usage: 173 (0.8% last 7 days)
- Open cases: 2
- Most common browser: Chrome
- Most common device: Desktop
- Top traffic source: SSO
- Impressions trend YOY: 2,531 (22.8%)
- Impressions distribution by premium type: 2.8K
- Impression highlights:
 - Members who have 100+ impressions have the highest number of impressions.
 - Impressions on higher earning members is concentrated in one state.
 - Of 4,117,982 impressions, 85% are by users of low-risk and 12.2% are employees.

Transform your experience:

- Smarter decisions, faster
- Maximize efficiency, optimize processes
- Simplified data, greater control

Emma AdminPro Guided Assistance

Hi, Jill! I'm Emma, your personal benefits concierge. Ask me anything and I'll guide you to your answer.

Here are some frequently searched questions:

- How do I see all my members who didn't change plans in AE?
- Are my members using their voluntary benefits?
- How can I get a list of employees that have not completed annual enrollment?

How can I send a reminder email to these employees?

You can use the "Bulk Email" output option in the suggested report.

Would you like to go to the report?

Suggested: [Yes, take me there.](#)

Report Setup Report Template

Global Categories

- Benefits Plan Type (All Selected)
- Benefits Class (All Selected)

Taking the guesswork out of voluntary benefits

PERSONALIZED INSIGHTS FOR INFORMED CHOICES

- ✓ Targeted engagement simplifies benefit options and makes enrollment engaging and relevant
- ✓ A simple questionnaire analyzes personal, health and demographic data
- ✓ Guidance for Critical Illness, Voluntary Life, Hospital Indemnity, Accident Insurance and STD and LTD benefit options
- ✓ Tailored recommendations make it easy for employees to understand their choices

The screenshot shows a web-based interface for selecting Accident Insurance. At the top, there's a navigation bar with "Back to Plans" and "Accident Tier-Based". Below this, a user profile icon is shown next to a "Watch a Video" button. A search bar for "Accident Coverage FAQ" is present, with a "Go" button. A "VOICEOVER AUDIO" button is also visible. The main content area features a heading "Just a few questions to help me select the best supplemental plans for you and your family." Below this, there's a "Back to Benefits" button and another "Accident Tier-Based" header. A "Need Some Help?" section includes an "Edit Answers" button. A "Go" button is next to the search bar. A "VOICEOVER AUDIO" button is also present. A section titled "Who will be covered by this plan?" includes radio buttons for "Two weeks", "1-3 months", "3-6 months", and "More than 6 months". Below this, there are checkboxes for "Brian Murphy (Employee)" and "Susan Murphy (Spouse)", along with an "Add Dependents" button. A blue information box states: "Based on what you've told us, we recommend this benefit to help ensure that you have more financial protection in case of a serious medical event." Below this, there's a section for "Accident Coverage" with the "Aetna" logo. The "Your Cost per pay period" is listed as "\$8.58". A "Select" button is next to this. Below the "Accident Coverage" section, there's a "Waive Accident Coverage" option with a "Waive" button. At the bottom, there's a "Back to Benefits" button and a footer with "Privacy Policy", "Browser Requirements", and "Technology powered by bswift".



TANGIBLE OUTCOMES

Boosted enrollment

Cost reduction

Enhanced satisfaction

Greater financial security

Case Study: Boosting Voluntary Benefits Enrollment with Emma EnrollPro™ VB

CHALLENGES

- Low Voluntary Benefit Engagement
- Inconsistent Employee Experience
- Increased Claims and Out-of-Pocket Costs

SOLUTION

Emma EnrollPro VB empowered our clients to personalize recommendations for voluntary benefits by offering a modern UX and simplified enrollment experience paired with personalized recommendations and guidance.

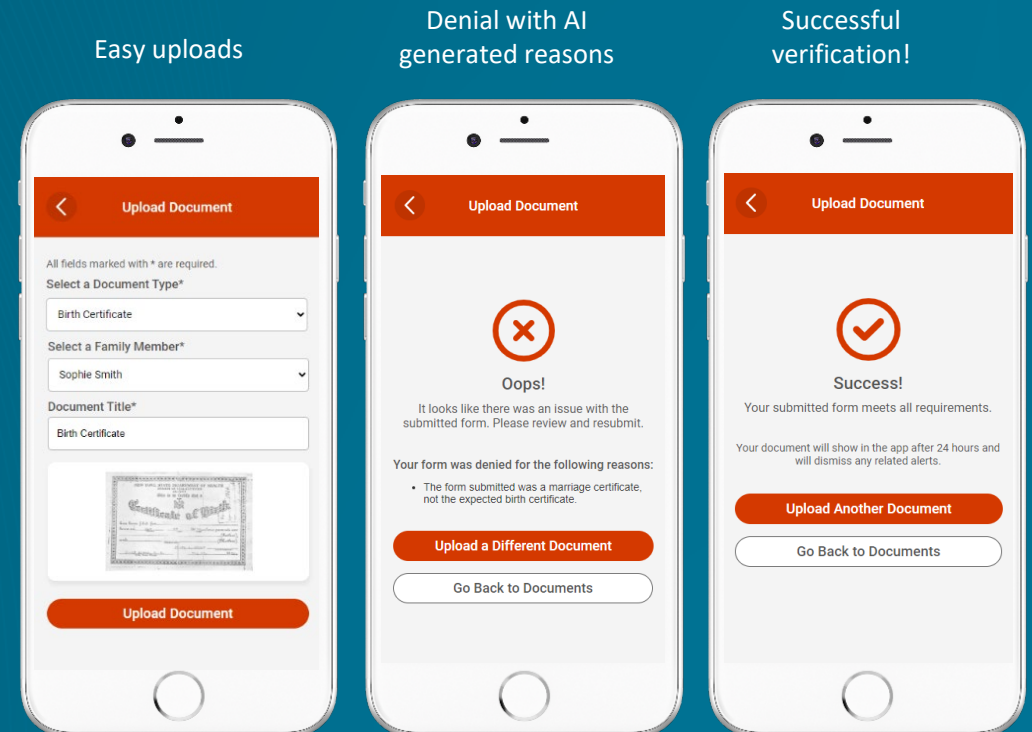
RESULTS

Emma VB drove unprecedented engagement rates:

- On average, employees enrolled in 1.8 new VB offerings
- Employees with no previous voluntary enrollment were 2x more likely to enroll in at least 1 voluntary product
- Employees already enrolled in a voluntary product were 50% more likely to add a new line of coverage

AI in Dependent Verification

- ✔ Automates dependent and life event eligibility verification for peak efficiency and satisfaction
- ✔ We leverage 3 tools for bswift DV
 - Optical Character Recognition
 - Image Recognition
 - GPT AI
- ✔ It's Efficient – approvals within 2 seconds



Evive Value Proposition



**Evive is a strategy –
not just another point solution**



Personalization

Data-driven messaging to deliver the right message about the right benefit at just the right time



Simplification

Making it easy for members to take action, with deep integrations for seamless access, streamlined communications

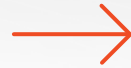


Centralization

We provide a single digital front door for easy navigation to any benefit – all in one place



Targeting the next best action for maximum impact



Driving gaps in care closures, engagement across any benefits ecosystem, and 3:1 ROI per registered member

Claims and behavior insights fuel targeted outreach that moves people to act.

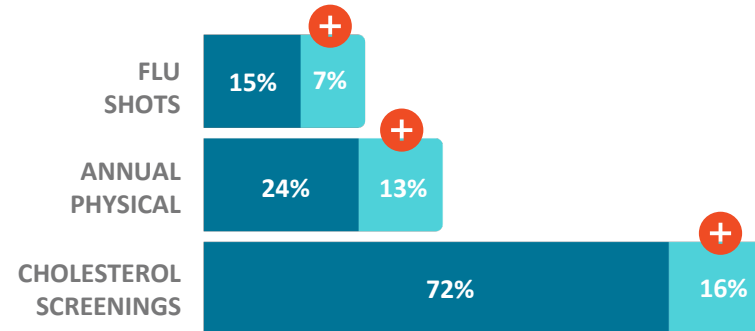
THE RESULT

- ✓ 300% boost in care plan completions
- ✓ 10%+ lift in closed care gaps, year one
- ✓ \$1M+ in annual savings
- ✓ Healthier, more present employees

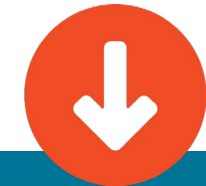
INTEGRATES WITH THE BENEFITS ECOSYSTEM YOU ALREADY USE TODAY.

HealthEquity
 Livongo by Teladoc Health Teladoc HEALTH
 CARROT MAVEN
 Care.com
 Hello Heart
 Hinge Health
 Brightside
 Spring Health

Personalized engagement that pays for itself



What this means for you and your bottom line.



ELIGIBLE EMPLOYEES	29,400
Value per Activity	Value of Lift
\$70	\$144,060
\$700	\$2,675,400
\$175	\$823,200
POTENTIAL ROI	\$3,642,660

60+ CLIENTS

1M+ LIVES

50 NPS SCORE

WHAT OUR CLIENTS ARE SAYING...

"MyEvive has been a powerful solution, helping us close gaps in care and enabling us to easily track the success of our wellness programs."

Start with engagement, go further with claims.



PERSONALIZED FOR YOUR PEOPLE, YOUR WAY

Engage today → unlock higher ROI & measurable health outcomes with claims-powered personalization.

PRO

CLAIMS-POWERED PERSONALIZATION

- ✓ Closes gaps in care → Early detection, avoided costs
- ✓ Flags reimbursable voluntary benefit expenses → Employee savings
- ✓ Promotes second opinions → Avoided unnecessary MSK surgeries

PERSONALIZATION WITH CLAIMS

Smarter nudges. Stronger results. Same trusted privacy.



CORE

PERSONALIZED ENGAGEMENT—NO CLAIMS NEEDED

- ✓ Promotes relevant benefits & programs
- ✓ Drives point solution registration
- ✓ Increases awareness & utilization

PERSONALIZED ENGAGEMENT

Engages from day 1 using existing data.



BUILT-IN FLEXIBILITY



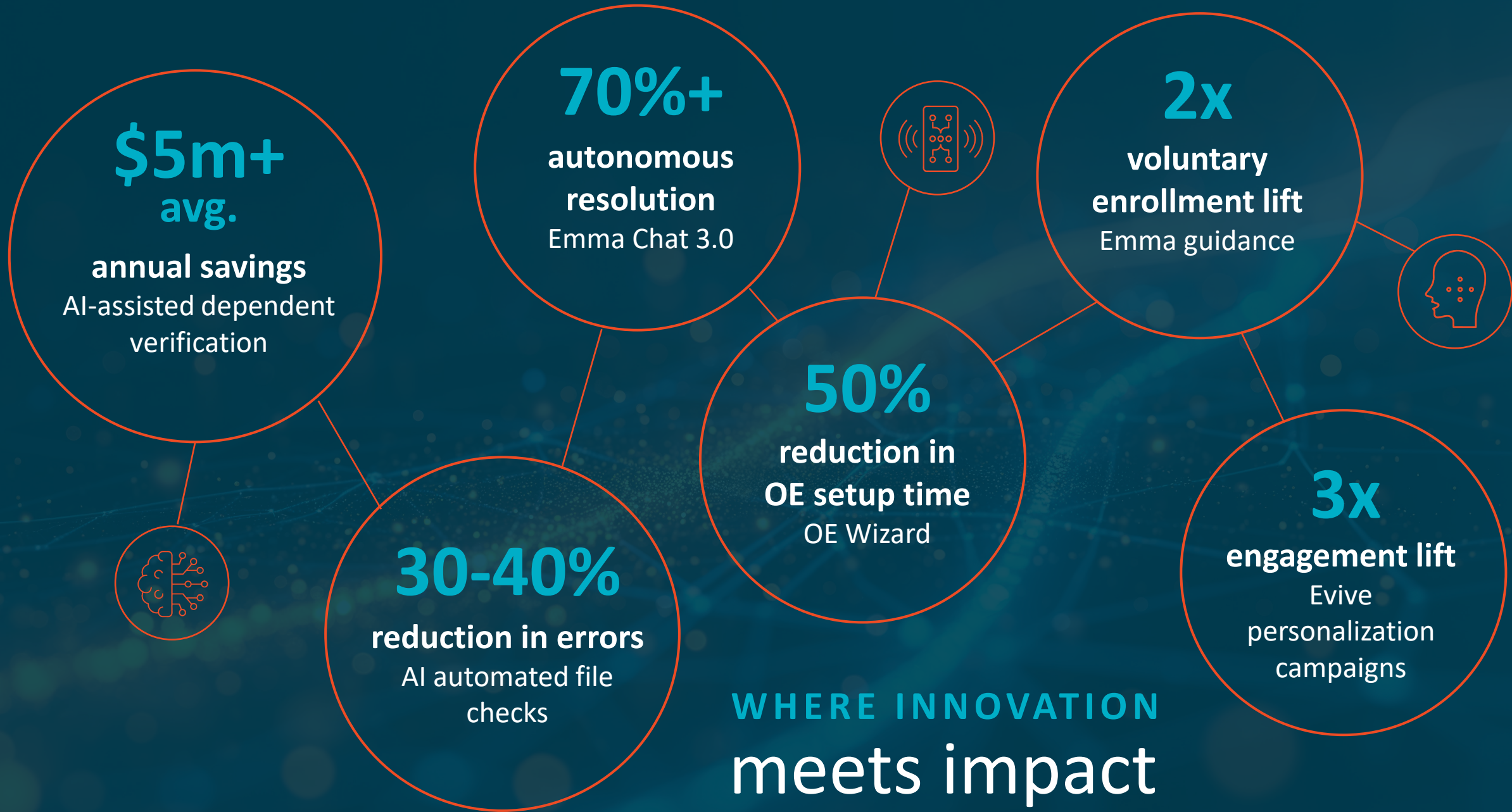
You control when/how claims are used



Start with Core, scale to Pro anytime



Individual opt-out for Pro users



\$5m+
avg.

annual savings

AI-assisted dependent
verification



70%+

**autonomous
resolution**

Emma Chat 3.0



2x

**voluntary
enrollment lift**

Emma guidance



50%

**reduction in
OE setup time**

OE Wizard

30-40%

reduction in errors

AI automated file
checks

3x

engagement lift

Evive
personalization
campaigns

**WHERE INNOVATION
meets impact**



 **ALERA**GROUP | **b**swift

Thank you

Copyright © bswift LLC. All rights reserved.
bswift is the brand name used for products and services provided by
one or more of the bswift LLC affiliated companies.

Appendix

Connectivity

Alera Group








bswift



“bswift is truly an extension of our benefits team, our first line of defense when it comes to our employee needs.”

– VP of Health and Welfare,
Omnicom Group

Simplify Connections Model

 MetLife	Ameritas 	Anthem 
 vsp vision care	 KAISER PERMANENTE	 DELTA DENTAL
 SOLUTA	 reliance matrix	 Aflac



CERTIFIED SIMPLIFY PARTNERS

EST IMPLEMENTATION 0-2 WEEKS

- ✓ Easy Connect
- ✓ Dedicated support team
- ✓ Streamlined testing (>14 days)
- ✓ Pre-built EDI template
- ✓ EDI Feedbuilder not required

Aflac Everwell API

Ameritas MT

Anthem MT

Colonial Life API

Delta Dental IL MT

Delta Dental NJ MT

Delta Dental PA MT

Kaiser Permanente MT

MetLife Legacy & SBS MT

Reliance Matrix B

Soluta MT

VSP MT



SUPPORTED CONNECTIONS

EST IMPLEMENTATION 2-4 WEEKS

- ✓ Pre-built EDI template
- ✓ EDI Feedbuilder not required

ABG COBRA MT

ABG FSA MT

Aflac Group ST

Blue Shield of CA MT

Equitable MT

Guardian MT

Lincoln Financial Group MT ST

Mutual of Omaha ST

Point32Health ST

Select Health MT

Sun Life ST

United Healthcare USP MT

Unum ST

MT MULTI TENANT EDI ST SINGLE TENANT EDI API API B BILLING SUITE

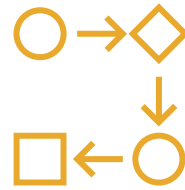
Simplify-ing Configuration:

CARRIER CONNECTIONS MANAGER



Connection Library

- Linked direct to the carrier, no more searching
- Capture all carrier specific connection requirements
- Built and tested with the carrier to ensure accuracy



Streamlined Workflow

- Step-by-step wizard, no more playbooks
- Complete setup in the wizard, no Feedbuilder
- Validations and test files integrated in the process



Connections Dashboard

- Manage all carrier file connections in one place
- See connection status of every carrier and plan
- Ensure all benefits are connected to the carrier

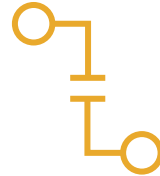
Simplify-ing Discrepancy Management:

AI FOR DISCREPANCY REVIEW



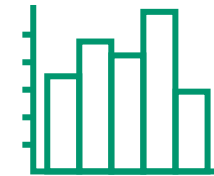
Direct Data Import

- Leverages AI to parse and standardize errors
- Handle any carrier file format
- Each error is associated with the appropriate user in bswift



Multi-Client Support

- Multi-client errors assigned to each client individually
- Aggregate view of discrepancies at the CP level
- Fallout reporting for unmatched discrepancies



Reporting Dashboard

- Dashboard view of every discrepancy file
- View user-level details to streamline user data corrections

bswift has a growing library of EOI connections

Carriers with an EOI Decision API, also have a connection for employees to complete their EOI application.

Some of these connections are utilizing LIMRA standards. bswift continues to invest in using LIMRA standards for all new connections made with carriers.

EOI API REAL TIME DECISIONS

(Open Enrollment Only)

- **Aflac**
- **Guardian**
- **The Hartford**
- **New York Life Group Benefit Solutions**
- **Unum**

EOI API ONGOING DECISIONS

(Anytime)

- **Aflac***
- **Lincoln Financial Group**
- **MetLife**
- **Mutual of Omaha**
- **New York Life**
- **Prudential**
- **Reliance**
- **Sun Life**
- **The Hartford***
- **Unum***
- **Voya**

**Coming soon*

Strong partnerships,
seamless integrations and
streamlined connectivity
for a best-in-class benefits
experience

INTEGRATION SUPPORT FOR MULTIPLE
PARTNERS

393

Vendors bswift has active files with

148

Vendors bswift has SSO/API/webservices
with

20

Carriers who are integration partners

Payroll partner ecosystem for Channel Partners





CURRENT PAYROLL INTEGRATION PARTNERS:

Enhanced integrations for fast, automated and accurate HRIS and payroll processing.

Integration Partner:		
Connection Type:	One-Touch File	One-Touch File






CURRENT PAYROLL CHANNEL PARTNERS:

Licensed to customize, market, and offer bswift's benefits administration platform as their own.

Payroll Partner:				
Connection Type:	One-Touch File	One-Touch File	One-Touch File	One-Touch File

CURRENT CONNECTED PARTNERS:

Enhanced connectivity that may require Channel Partners to work directly with those partners to set up integrations.

Connected Partner:					
Connection Type:	API	API	One-Touch File	API	API