

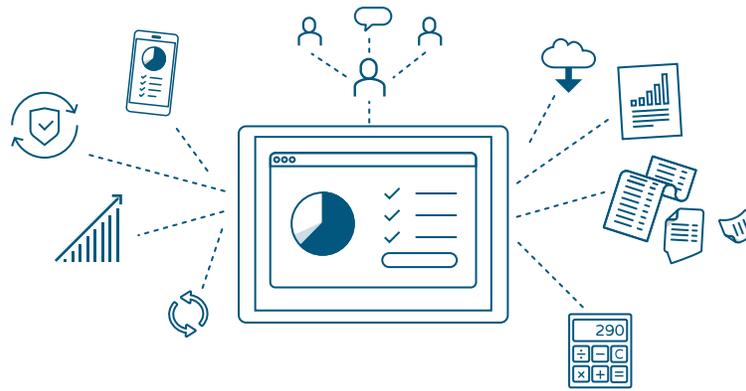
Nexben: A Guide

FOR INSURANCE BROKERS



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What is Nexben?



Imagine having the ability to shop for health insurance the same way you shop for other products online. You search for the product, read a straightforward description, decide which size fits best, and add it to your cart. It's a simple process, one that people execute daily. Enter Nexben: a modern, digital and end-to-end insurance marketplace for brokers, employers and employees that takes care of everything. Nexben facilitates the entire process of searching and choosing health insurance: from quoting and proposing to enrolling and billing.

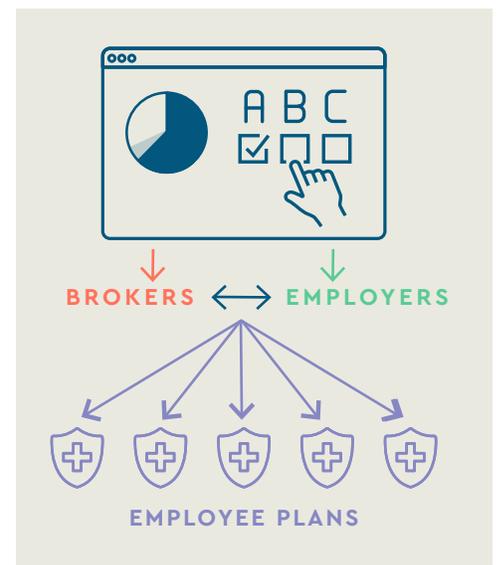
With Nexben, an employer or HR representative can compare quotes from over one million options from insurance carriers, choose a health plan within an all-in-one portal, and control costs for their company. In turn, Nexben's efficiency can increase business for you as a broker by removing a convoluted paper trail and allowing your client to choose what fits their employees best.

As health care costs continue to rise, employers are looking for cost-effective solutions for themselves and their employees. Brokers and agents have had their hands full sifting through the available plans on paper, creating spreadsheets and explaining them to their clients. Nexben helps carriers, brokers, employers and employees interact in real-time and makes the selection experience both easier and more cost-effective.

How does Nexben work?

First, the broker seamlessly generates multi-carrier quotes including products from medical, dental, vision, disability income and life insurance providers, plus HSAs and HRAs. All of the necessary documents are captured in one place, and accessible at any time.

Then the broker develops a proposal for the employer that includes a generated side-by-side comparison of plans for employees. Together, the broker and employer are able to make real-time changes to the proposal, running any combination of carrier products, plan types and contribution strategies. Exact quotes from multi-carriers in the marketplace can be provided instantly, which gives the employer the ability to compare options directly and choose which plans they feel will fit their employees the best. This proposal can be easily converted into a paperless Nexben enrollment and then the employee can begin the selection process.



The employee can use their personalized online portal to compare plans and choose which they'd like to enroll in. The all-in-one portal allows for employees to browse the options, select which they prefer, and enroll right away with an eSignature. All plan documents and descriptions are available on the platform, and can be accessed at any time.

Once the employee is enrolled, the employer can view, pay and track employee's premiums using the Nexben dashboard. This dashboard eliminates unreliable paperwork and also gives the employer the opportunity to manage administrative tasks and allows for adjustments to be made in real-time.

Everything you need to know about Nexben

FOR INSURANCE BROKERS

NEXBEN BY THE NUMBERS

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| <p>1st end-to-end online insurance marketplace</p> | <p>1 million+ product rates from major medical and ancillary carriers</p> | <p>50 the number of states Nexben is available in</p> | <p>75%* reduction in time spent generating quotes</p> |
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MAINTAIN A STRONG RELATIONSHIP WITH CLIENTS

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|  | <p>Stay competitive by offering clients transparency on insurance plans and pricing within an online marketplace</p> |  | <p>Give clients the benefit of cost savings by offering employers the power of choice</p> |
|  | <p>A summary of benefit coverage, informational brochures and detailed plan information are available</p> |  | <p>Interact with clients via in-app messaging or by receiving notifications through the Nexben platform</p> |

MAKE IT EASY FOR YOUR AGENCY

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|  <p>Onboard new agents and clients with easy-to-use administrative tools</p> |  <p>View and manage clients' profiles within the Nexben platform</p> |  <p>Quickly create plan proposals that convert into paperless enrollments</p> |  <p>Free up brokers' time spent researching and comparing plans</p> |  <p>Eliminate employers' enrollment paperwork with an end-to-end platform and eSignature feature</p> |
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*Based on results from active Nexben platform users.

FAQs from brokers about Nexben:

Q: What types of plans are accessible for enrollment on Nexben?

A: Our platform includes options for medical, dental, vision, disability income and life insurance. You can compare and generate quotes for Medicare, individual and small group plans. You can also access Trovia, the premier ICHRA marketplace solution.

Q: What makes Nexben an end-to-end solution?

A: The Nexben technology platform drives the Nexben marketplace. You can research, quote, and propose—and your clients can select a health benefit package, roll seamlessly into enrollment, and manage the carrier payment process—all from the one-stop Nexben platform.

Q: Are the carriers available within Nexben limited?

A: Simply put: no. There are more than 1 million product rates from both national and local carriers available and using data and side-by-side comparisons, you're able to quickly compare plans and choose the best options for clients to consider. The platform is scalable, meaning carriers and products are continually being added in order to provide the most robust marketplace.

Q: Can I view and manage client profiles within the platform?

A: Yes, you can make changes to client profiles in real-time and view which plan and provider their employees are selecting. You can also send your clients notifications and messages from within the platform.

Q: Can an employer view and manage employee profiles within the platform?

A: Yes, clients can make necessary administrative changes to employee information in real-time. Employees can also update their own profiles, keeping them accurate and up-to-date.

Q: My client wants to switch their employees from a traditional group to an ICHRA plan. Is this possible within the platform?

A: Yes, they can switch employees from a traditional group plan on Nexben to an ICHRA plan. No need to switch platforms, the Trovia marketplace is available on the Nexben platform. And it provides you the ability to compare small group plans to an ICHRA plan.



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