

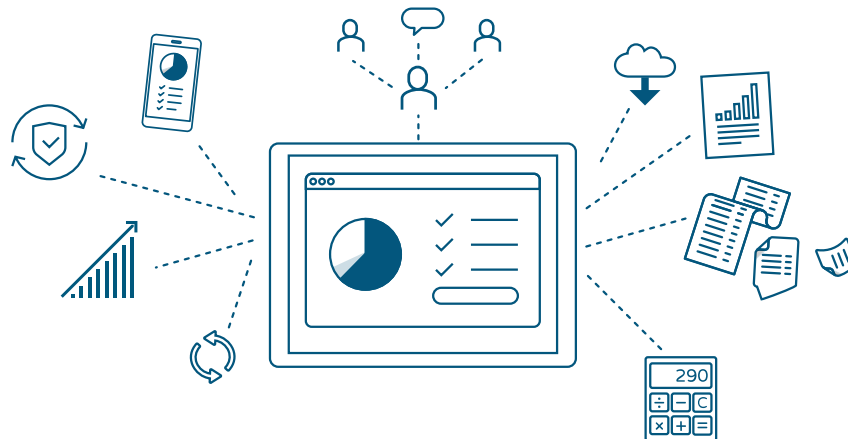
Nexben: A Guide

FOR INSURANCE CARRIERS



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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.

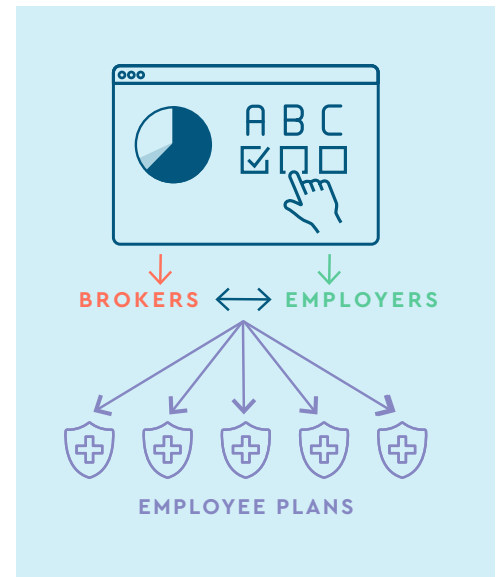
With Nexben, an employer or HR representative can work with their brokers to compare quotes from over one million options from insurance carriers, choose a health plan within an all-in-one portal, and control costs for their company. In turn, Nexben's efficiency is simplifying the process of buying health insurance and making it easier for consumers to buy your products.

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 transitioned 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 CARRIERS

NEXBEN BY THE NUMBERS

1st

end-to-end online insurance marketplace

1 million+

product rates from major medical and ancillary carriers

50

the number of states Nexben is available in

BE A PART OF THE FUTURE OF HEALTH INSURANCE



Join other carriers on the fully-integrated platform that offers a one-stop shopping experience for employers, brokers and employees



Gain the opportunity for cross-selling capabilities among your products



Improve the visibility of your full suite of products

MAKE IT EASY FOR YOUR ORGANIZATION



Take advantage of reporting capabilities for insights on broker and consumer purchasing behaviors



Eliminate enrollment paperwork with an end-to-end platform and binding eSignature confirmation



Relay the responsibilities of billing, payments, administration and technical support to Nexben

EXPLORE THE OPPORTUNITIES OF TROVIA'S ICHRA MARKETPLACE



Gain market share in the individual health insurance market



Save time and get paid quickly with monthly premium processing



Open the doors to your suite of individual health insurance products, allowing employees to shop, compare and buy with confidence

FAQs from carriers about Nexben:

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

A: Our platform includes options for medical, dental, vision, disability income, life insurance and more. Brokers can compare and generate quotes for Medicare, individual and small group plans. Prospective employers and their employees may 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. Brokers can research, quote, and propose—and their 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: What if a customer has a question about their health insurance. Do they call Nexben or the carrier directly?

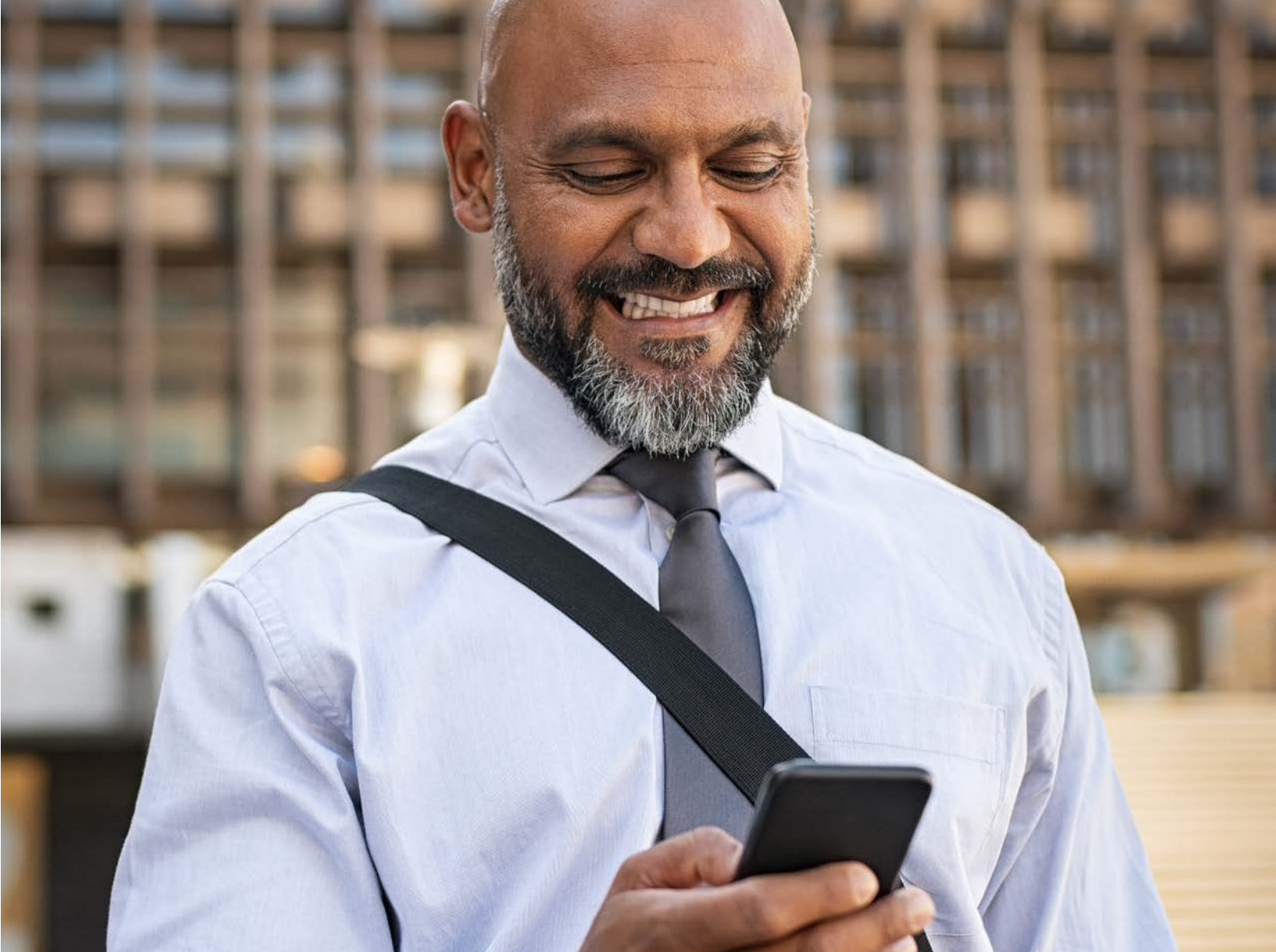
A: While Nexben and Trovia makes it seamless for individualized choice and enrollment, we recommend each customer contacts the insurance carrier directly for any information regarding their health insurance coverage.

Q: Is Nexben limited to national carriers?

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, brokers are 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: What is the typical system integration timeframe?

A: Nexben is a cloud-based solution allowing users to access all of the features and benefits of the platform quickly and easily. There is nothing to download or install.



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