



THE BRIGHT CHOICES[®] BENEFITS EXCHANGE[™]

...the revolutionary online store where
people shop for benefits.



A BETTER WAY TO BUY BENEFITS[®]

THE **BRIGHT CHOICES**[®] BENEFITS EXCHANGE[™]

...a new benefits experience from Liazon that reduces your benefits costs and gives your employees real purchasing power to buy the benefits they actually need.

An empowering, personal shopping experience.

Liazon's **Bright Choices**[®] Benefits Exchange[™] is an award-winning online benefits store where your people find a huge variety of products to satisfy their insurance, healthcare, and financial needs. And not just one or two products, but multiple selections in almost every benefits category.

MEDICAL • DENTAL • VISION • LIFE • DISABILITY • LONG-TERM CARE • ACCIDENT • CRITICAL ILLNESS • PET INSURANCE • HEALTH & WELLNESS DISCOUNTS • TELEMEDICINE • MEDICAL SUBSCRIPTION SERVICES • HEALTH SAVINGS • RETIREMENT • COLLEGE FUNDING

Bright Choices gives employees **insights** into their actual expenses and needs, **clarity** about the true costs of benefits, **recommendations** on the most cost-efficient way to protect their families, and most of all the **purchasing power** to get more with their money. They build their own benefits from our “brimming shelves and wide aisles.”

Like any **successful retailer**, Liazon maintains strong relationships with the leading suppliers in every product category to ensure that our shelves are stocked with the best products at different price points, so that benefits consumers can find and buy what they need.

Technology that improves the lives of shoppers.

By giving benefits consumers **more of what they want**—vast selection, low-price options, and convenience—the Bright Choices Benefits Exchange ranks among the world-class e-commerce platforms. Your private, company-sponsored exchange is an easy-to-use, fun online shopping experience that offers a superior alternative to typical employee benefits and insurance practices.

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We began working with Liazon to help us get better control of our escalating insurance costs. They have proven that people buy benefits more efficiently than companies do.”

*- Christeen M. Kanowski, Vice President, Human Resources,
Merchants Mutual Insurance Company*



Liazon turned things around for us. Their strategy, execution, and service have been excellent.”

- Paula M. Kramer, HR Specialist, Evans Bank

People control their own benefits dollars.

In lieu of picking their insurance for them, you simply help your people finance their benefits purchases by contributing an amount of money that you define. You load your contribution onto a Bright Choices Card that they can use on your Benefits Exchange to buy what they need from the **vast array of benefits**. The prices people are willing to pay for benefits vary widely, but surveys show that when consumers have control over their benefits dollars, they routinely choose lower cost options.

On the Bright Choices Benefits Exchange, every consumer receives extensive education regarding benefits and healthcare consumerism along with a fully integrated health maintenance and disease management program. They are introduced to cost-saving ideas such as comparison shopping, telemedicine, and discount programs.

And when your people need help, they can call Bright Choices Support to get personal shopping assistance over the phone. We help them choose and use their benefits.

Support you can depend on.

Liazon stocks your Bright Choices Benefits Exchange with more and better products. We configure and manage your Benefits Exchange for you. Bright Choices Support handles all benefits administration, including eligibility, enrollment, carrier connectivity, billing reconciliation and more. We answer your people's questions and make a significant, positive difference in their lives.

And you save money on benefits.

When you open a Bright Choices Benefits Exchange, you can actually **fix your benefits costs** and decide how much your budget will grow year over year—typically, our customers set their budgets to grow 3% to 5% a year. Most important, you give your people control of their benefits dollars. As effective consumers, they will spend those dollars more efficiently to buy the benefits they actually need.



Liazon Corporation was founded in 2007 to tackle the spiraling inflation and deep inefficiencies within health insurance and employee benefits in America. Liazon’s approach empowers individuals to become value-seeking consumers of their benefits and provides small to middle market employers a realistic path to exit their traditional benefits management roles. A new kind of retailer, Liazon has pioneered the development of the Benefits Exchange™, a private online benefits store where people can shop for their benefits from a range of choices across health, money, and protection products. Liazon’s Bright Choices® Benefits Exchange™ is a robust software platform through which employees can learn about, receive personalized recommendations on, and purchase their benefits. Liazon has demonstrated success in taming benefits costs for its thousands of customers across the U.S. and in helping their employees save money and get better benefits. The Bright Choices® Benefits Exchange™ has been named Best Website Stimulating Consumer Engagement by Consumer Health World and has been featured on CNNMoney.com as a “New Vision for Fixing Healthcare”. In addition to proprietary solutions for employers, Liazon creates Benefits Exchanges for chambers of commerce, associations, franchisees, and insurance carriers.

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