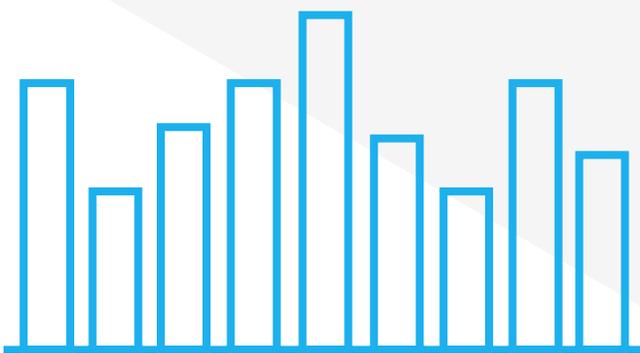


# BenefitsCFO™ Platform

## Summary of services for fully insured groups

### CAHP — Comprehensive Assessment of Health Plans Report:

Using survey data from over 5,000 mid-market employers, the CAHP Report provides customized benchmarks on premiums, plan designs, employee contributions, funding, and risk management.



### Plan Design Analysis:

Using Milliman's proprietary models, *Health Cost Guidelines™* and *Dental Cost Guidelines™*, actuaries can readily value benefit design changes to ensure healthcare programs meet employers' needs.

### Mid-Year Renewal Projection:

The BenefitsCFO™ Mid-Year Renewal Projection helps employers set preliminary budgets prior to receiving the renewals from the carriers. We complete a pricing calculation to determine the projected premium and compare this to the current premium rates. A trend analysis allows outliers or seasonality problems to be identified and addressed.

### Healthcare Reform Employer Impact Report:

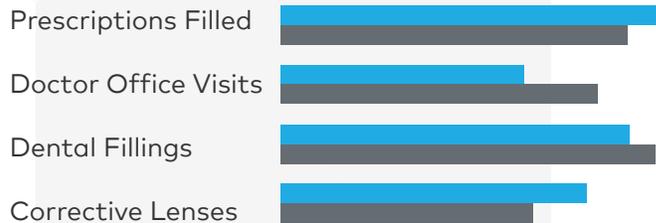
This report assesses the impact of healthcare reform in various ways: enrollment in exchange plans and Medicaid, expected costs in those areas, and additional taxes and penalties. Highlights include a 10-year cost summary, migration scenarios, and individual cost comparisons.

### Renewal Evaluation:

The Renewal Evaluation is conducted after receiving fully insured renewals. Using the *Health Cost Guidelines™* and other cost models, we calculate a manual rate and projected premium to compare to other quoted rates. In addition, our actuaries will review the renewal for proper calculation of reserves, benefit changes, large claims adjustments, administration fees, pooling charges, and profit margin.

### Health Plan Assist™:

Health Plan Assist™ is an innovative software product based on Milliman's *Health Cost Guidelines™* that helps employees select a health plan. Used as a decision support tool, Health Plan Assist™ gives employees an estimate of their out-of-pocket costs for medical, dental and vision coverage in a side-by-side comparison of options.



### Additional Services to Consider:

- SIFA — Self-Insured Feasibility Analysis
- Merger & Acquisition Assessment Report

