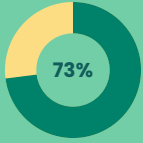


NEW: Custom Contribution Plan

A Custom Contributions Plan (CCP) is a familiar Section 125 Cafeteria Plan concept where employers contribute a defined dollar amount per employee, and employees distribute these dollars into different taxable and non taxable benefits. Employees are empowered to select the benefits that meet their individual and family needs.



of workers cite BENEFITS as a main reason to stay loyal. ¹

Employers are asking for this capability to satisfy worker demands for flexible benefits. Employees want leadership to care about their financial and mental well-being. In doing so, employers reduce attrition, retain more employees, save big on replacement costs, and grow their business.



Employer Value

To BE competitive, it's critical to offer modern benefits. More money is no longer enough. New studies show when 10+ financial and mental wellbeing benefits are offered, retention skyrockets.



Employee Value

Employees get the consumer grade experience they want: benefits personalized to their needs. Enthusiasm, engagement, and participation goes up, plus higher tax savings are possible too!



Plan Design

A Custom Contribution Plan design is completely up to the employer. Choose from 50+ in-demand benefit accounts to create a competitive benefit arrangement that meets your organizations goals.



Employer Funded

Employers determine a total amount by benefit plan to contribute. Employers will fund each participant account based on a contribution schedule. Employees also have the option to make their own contributions too!



Universal Experience

Employers and employees alike manage their benefit plans on one integrated, secure, scalable, and self-serve platform with one login, one enrollment form, one mobile app, and one card.



Expert Plan Advisors

Our trusted benefit experts will listen, learn, and provide helpful consultative services at no cost. They're available to help you build a Custom Contribution Plan that helps you achieve your goals.

CCP Plan Design Example

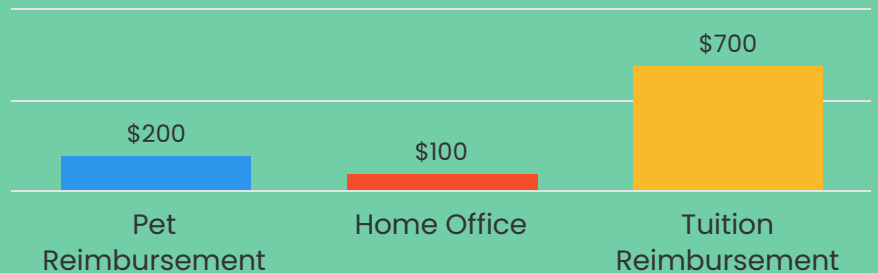
- ABC Company has 1,000 employees with 30% remote, and decides to offer a CCP enabling all workers to select benefits that meet their individual and family needs.
- In the CCP, the employer creates the menu of accounts available (FSA, Dependent Care, Wellness Rewards, Pet Care Reimbursement, Home Office, Tuition Reimbursement, and Business Travel), with a contribution benefit budget of \$1,000 per eligible employee.
- Each employee picks the benefits best for them and chooses how to apply/spread the \$1,000 (in \$100 increments) across the menu of accounts available.

Employee A:

- Remote Worker
- Dog Owner
- Associate Degree
- Gen Z
- Salary: \$35,000



Employee A elects the following benefits:



If Employee A takes job elsewhere...

Costs to Replace = Recruitment + Onboarding + Productivity + Development @ median 1.25x salary (Gallup, 2019)

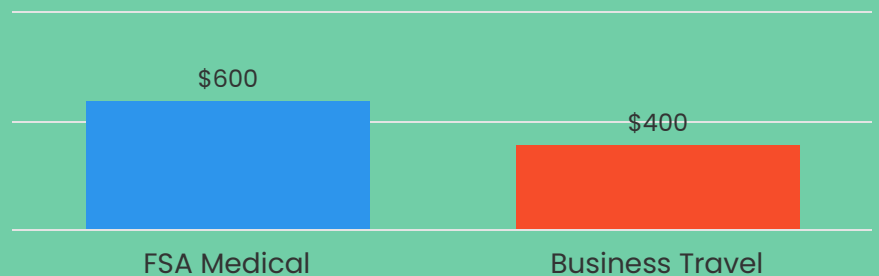
\$43,750 (vs. \$1000 to retain with CCP)

Employee B:

- Traveling Sales Worker
- Boomer
- Post-Graduate Degree
- Salary: \$65,000



Employee B elects the following benefits:



Costs to Replace

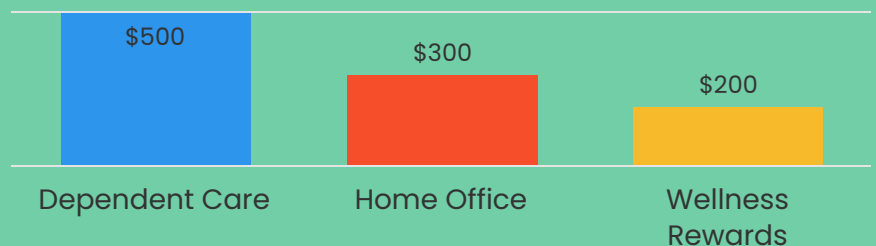
\$81,250 (vs. \$1000 to retain with CCP)

Employee C:

- Remote Worker
- Mother of Four
- Yoga Enthusiast
- Millennial
- Bachelor's Degree
- Salary: \$120,000



Employee C elects the following benefits:



Costs to Replace

\$150,000 (vs. \$1000 to retain with CCP)