

bestfit Plan Advisor™

Do your employees need help selecting the best health insurance plan for them? **Best Fit can help!**

What is Best Fit?

Best Fit is a decision support tool that helps employees make an educated choice when selecting a health insurance plan. Employees will see a side-by-side comparison of plan details and estimated total costs based on:

- Milliman averages for their metropolitan area
- The pre-insurance costs for in-network services
- The underlying plan design to calculate an estimate post-insurance out of pocket expense total

Employees can personalize the estimates by selecting a health status for their family members and adjusting projected health needs such as doctor visits, prescriptions and more.

The Best Fit tool helps employees understand the relationship between their healthcare consumption and out-of-pocket costs.

Best Fit Advantages:

FOR EMPLOYERS

- ✓ Feel confident directing employees to an unbiased tool for guidance
- ✓ Promote consumerism
- ✓ Enhance the employee benefits shopping experience
- ✓ Fast and easy to implement

FOR EMPLOYEES:

- ✓ Easy to use and understand
- ✓ Takes the guesswork out of the plan selection process
- ✓ Helps determine what to contribute to their Flexible Spending or Health Savings account
- ✓ Conveniently integrated into the bswift online enrollment portal for one-stop shopping
- ✓ Personalize cost comparison by health care consumption
- ✓ Great for modeling future health scenarios for the whole family

The screenshot shows the 'bestfit Plan Advisor' interface for a 'Family Health Profile'. It is divided into three main steps:

- Select a health status for each person you cover:** A table lists family members with their relationship, name, and health status. The table has columns for 'Relationship', 'Name', 'Include in Health Care Estimates' (with radio buttons for 'Yes' and 'No'), and 'Health Status' (with a dropdown menu).

Relationship	Name	Include in Health Care Estimates	Health Status
(Employee)	Thomas Thornton	<input checked="" type="radio"/> Yes <input type="radio"/> No	Healthy
(Child)	Danny Thornton	<input checked="" type="radio"/> Yes <input type="radio"/> No	Healthy
- Confirm the estimate of your health care usage over the next year:** A section with a table for 'Estimated Family Totals per Year' and input fields for various health care metrics.

	Family Doctor Visits	Specialist Visits	ER Visits	Outpatient Facility Visits	Days in Hospital	30 Day Prescriptions
Estimated Family Totals per Year	2	2	2	2	0	2
- Select a coverage tier:** A dropdown menu showing 'Employee + Children' and a 'Cancel' button.

A disclaimer at the bottom states: 'DISCLAIMER: The utilization numbers and out-of-pocket medical costs are only estimates. Your actual costs may be higher or lower depending on the providers you use, any unexpected illness or accidents, actual services you utilize, variations in treatment plans, etc. No information provided is intended to act as a substitute for medical advice or treatment. You should seek prompt medical care and consult with your physician before taking any action on your health. Questions regarding specific health insurance plan details should be confirmed with your HR Representative or your Health Plan Administrator.'



Out of Pocket Expenses
(from Best Fit)

Health Insurance Premium
(from bswift)



Total Out of Pocket
Costs for Employee