

# THE WILLIS ADVANTAGE

PRIVATE EXCHANGE PLATFORM + HUMAN CAPITAL CONSULTING EXPERTISE

The Willis Advantage is a private exchange platform combined with the consulting expertise of Willis. We work with clients to create a private exchange strategy that establishes a fixed budget for your organization, helps you achieve your business objectives and meets the diverse needs of your employees while emphasizing the importance of healthy behavior.

## WHAT WE DO

It's every employer's dilemma: How do I control rising health care costs without cutting benefits? The Willis Advantage exchange platform gives you cost control and predictability through a defined contribution – or fixed budget – approach to benefits. Your employees get more benefit options, with clear decision-support tools, so they understand their choices and can be more accountable for their benefits.

In addition, our health outcomes approach promotes healthy living and wellness within your employee population through better health care management, lowering health care costs and increasing productivity. Of course, healthier employees cost less because they're at work – and working harder because they're feeling better. This approach leads to enhanced terms and conditions from your insurance carriers.

## THE WILLIS ADVANTAGE: TAKING CONSUMERISM TO THE NEXT LEVEL

The Willis Advantage exchange platform analyzes employees' health care preferences, utilization, financial position and risk tolerance, and recommends a customized benefits solution. The platform includes educational tools to help employees understand their options. In addition, The Willis Advantage proactively engages employees to become better health care consumers by combining the exchange platform with our innovative health management programs.

## THE WILLIS ADVANTAGE

BENEFITS FOR YOU	BENEFITS FOR YOUR EMPLOYEES
Increased cost predictability (defined benefit vs. defined contribution)	A personalized member experience with more plan options
Incentives drive members to take greater responsibility for their health	A clear path to better health with lower cost for healthy behaviors
Enhanced carrier terms and conditions	Dynamic, interactive employee benefits online marketplace
Expanded employee coverage options and decision support	Robust decision support tools
Robust technology platform with administrative support and carrier connectivity	Benefits and wellness education that's tailored to individual needs
Consultation on health care reform and general compliance issues	Online and "live" customer service



## THE WILLIS ADVANTAGE PRIVATE EXCHANGE CONTINUUM

Employee benefit plans have come a long way in the past few years. We've gone from traditional health plans, in which the employer pays a percentage of the costs, to defined contribution arrangements, in which the employer pays a flat dollar amount, to a wide variety of exchanges, limited networks and other innovative solutions.

The Willis Advantage offers a broad spectrum of options, and will help you determine which type of plan is right for you, from a traditional defined benefit plan, to our basic exchange platform, to our Health Outcomes Exchange, with a range of options in between. Willis Human Capital Practice consultants partner with you to develop a multi-year private exchange strategy that meets your organization's goals and benefits objectives.

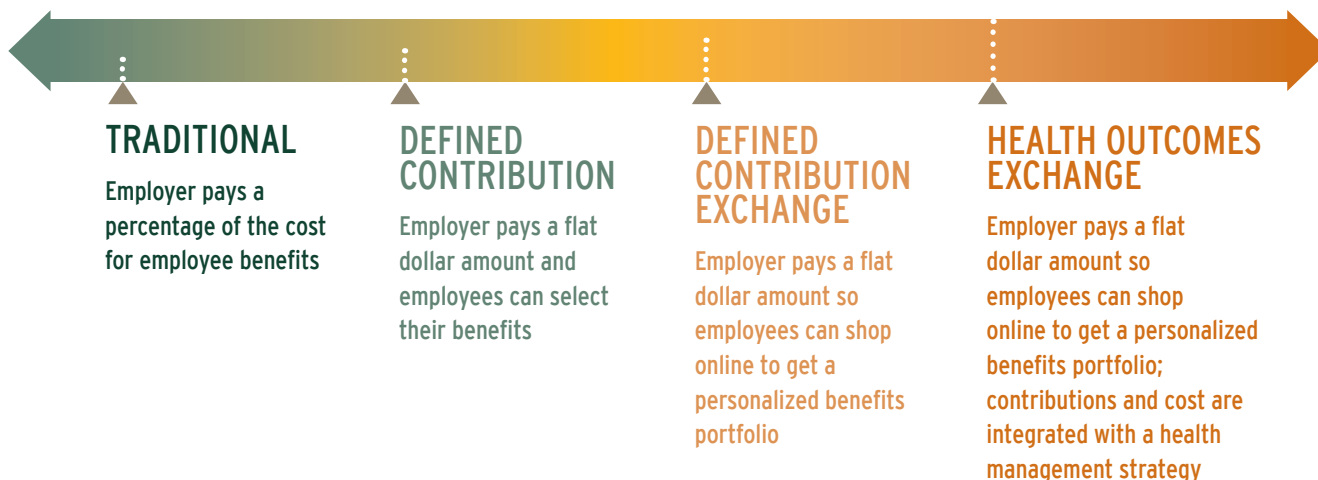
Our exchange takes the defined contribution concept one step further by offering dynamic decision-support technology so employees can shop online for their benefits and get a personalized recommendation based on their input. The Willis Advantage exchange platform provides a dynamic, easy-to-use online shopping experience so employees can build their own comprehensive benefits portfolio – at a price within your budget.

The Health Outcomes Exchange marries the insurance marketplace concept with our unique integrated health management programs that focus on improving the health of your employees.

The insurance exchange environment is evolving quickly. We place our clients' interests first so you can always be confident that your Willis consultants are prepared to assist you in evaluating all viable exchange options, public or private. Willis consultants' compensation is not dependent on whether you select the Willis Advantage platform or another exchange. We place our clients' interests first.

## PRIVATE EXCHANGE CONSULTING CONTINUUM

*Solutions designed for an evolving environment*



## HUMAN CAPITAL CONSULTING EXPERTISE

Your Willis Advantage consulting team is experienced in negotiating, implementing and managing your benefit programs. In addition to day-to-day support, we provide a variety of human capital tools and resources to complement our brokerage and consulting services.

As a Willis client, you receive the following array of consulting services:

- Employee communication
- Compensation
- Legal and compliance
- Clinical health and wellness
- Reporting and analytics
- Global employee benefits and HR

## CONTACT US FOR A CUSTOMIZED SOLUTION

The Willis Advantage exchange is an excellent solution for organizations that want to offer employees a robust platform of benefit choices with less administrative burden and more cost predictability. Let Willis guide you through the universe of benefit and exchange options to find the solution that's right for you.

Contact your local Willis Client Advocate® to learn more. And, visit our [website](#).