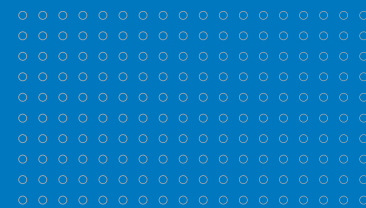


High, Low, or No[®]

A Simple, Effective, and Proven Enrollment System for Voluntary Benefits



Boost your voluntary benefits strategy with a better enrollment platform.

Today, adding voluntary benefits to an employee benefits package is more strategic. You want the best benefit options for your workforce and their families and the tools to help them choose wisely. However, the value of voluntary benefits is often lost in enrollment systems designed for core benefits.

Voluntary Benefits of America provides you access to an enrollment system dedicated to voluntary benefits. What you'll discover with the High, Low, or No[®] system is a platform that complements your voluntary benefits strategy without the hassle or cost of building your own.

What makes this enrollment system different?

The secret to a successful voluntary benefits program is getting the attention of your employees. They need to understand their options, like what they see, and feel motivated to act. Designed by Voluntary Benefits of America, the High, Low, or No[®] enrollment system was built to do just that.

Simple Process

- You select high and low voluntary benefits options to offer employees
- You choose a self-enroll or group meeting model
- Employees choose the high or low option, or say, "No," to participating

Effective Communication

- Employees access the system by smartphone, online, or paper and respond in their preferred format
- Text, email blasts, onsite or online support, including live chat options, improve employee education
- Employees have access to dedicated Call Center Support to answer questions and concerns

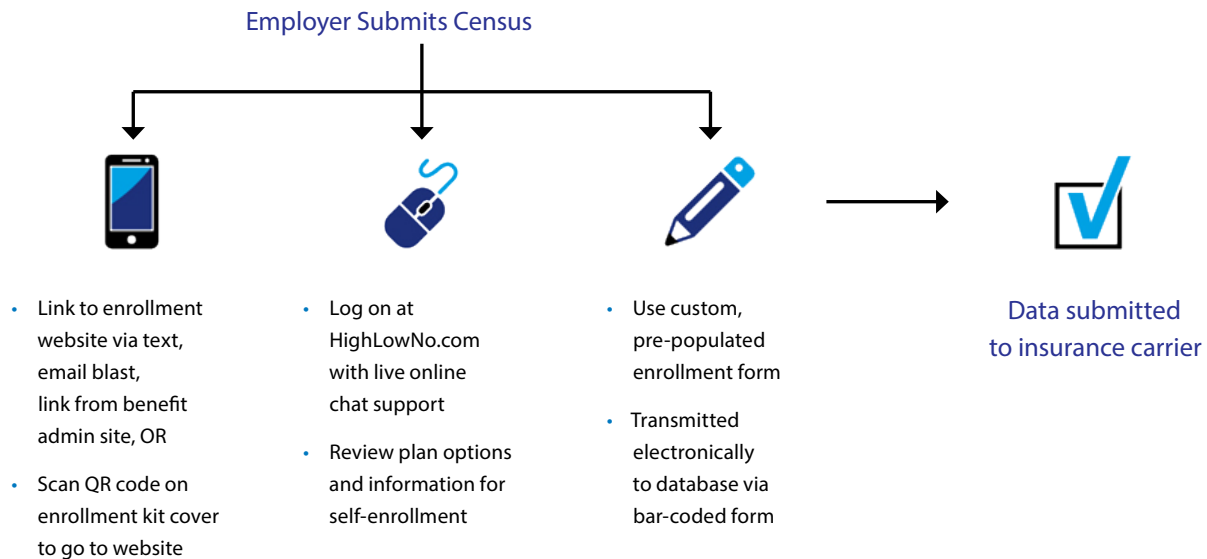
Proven Results

- 60% average response rate (72% with TextToEnroll)
- 35% average participation (52% with TextToEnroll)
- Favorable premium pricing and underwriting due to high participation



How does High, Low, or No® work?

You submit a census. Employees enroll using their smartphones, online devices, or a pre-populated enrollment form. The High, Low, or No® database captures the information and submits it electronically to the insurance carriers. It really is that simple.



The High, Low, or No® system has something for everyone.

- Employers love the link from their own benefit administration systems, the self-service administrative portal, and real-time updates for employee elections status; compliance professionals appreciate a system that meets Voluntary Benefit Safe Harbor requirements
- Employees are more inclined to respond when you communicate in their preferred format with tools they will use; that leads to higher participation and greater satisfaction
- Insurers feel confident the higher participation supports their decision to offer favorable pricing and underwriting

Contact a VBA representative today to learn how this dedicated enrollment platform enhances your voluntary benefits strategy.