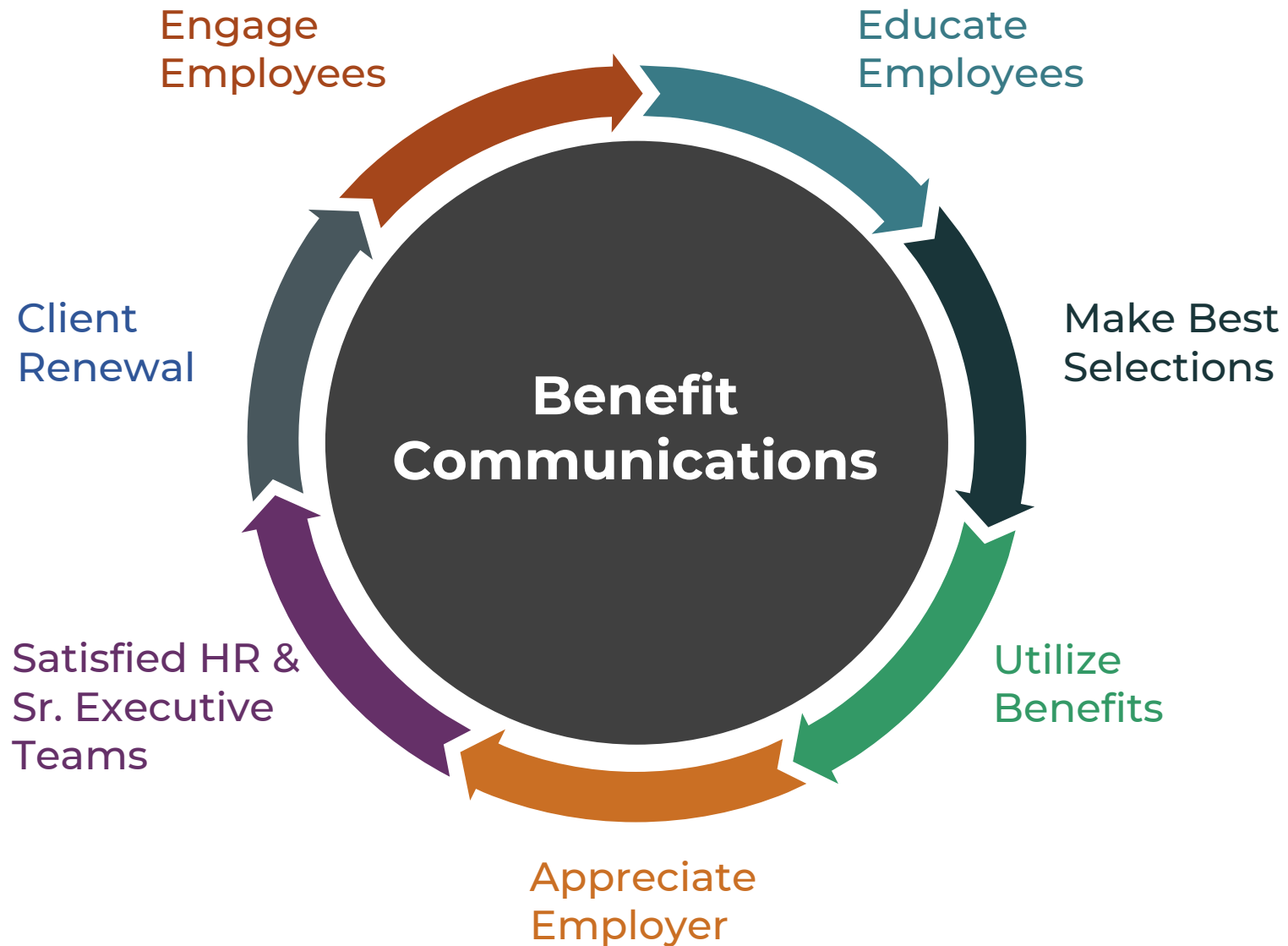
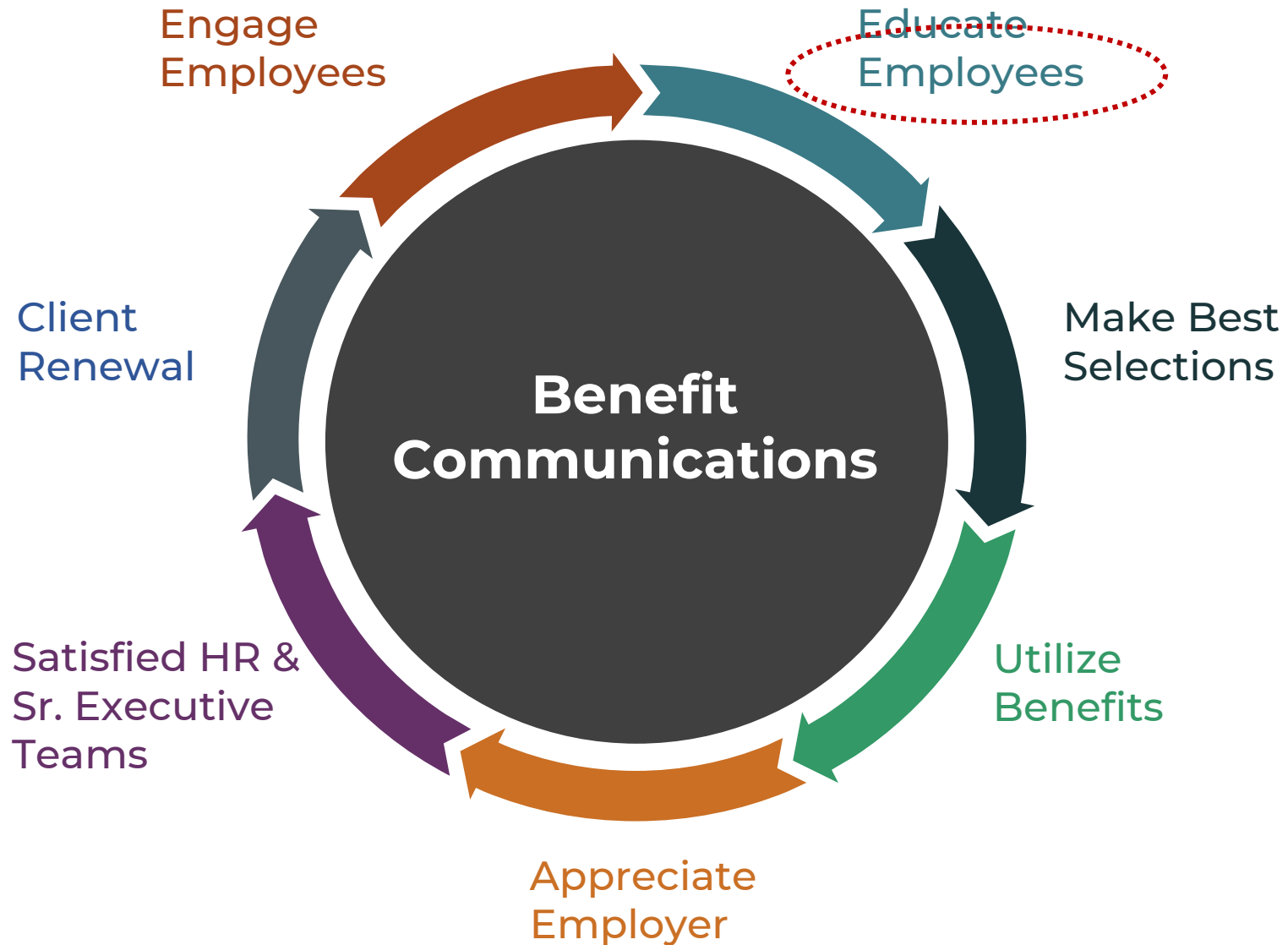


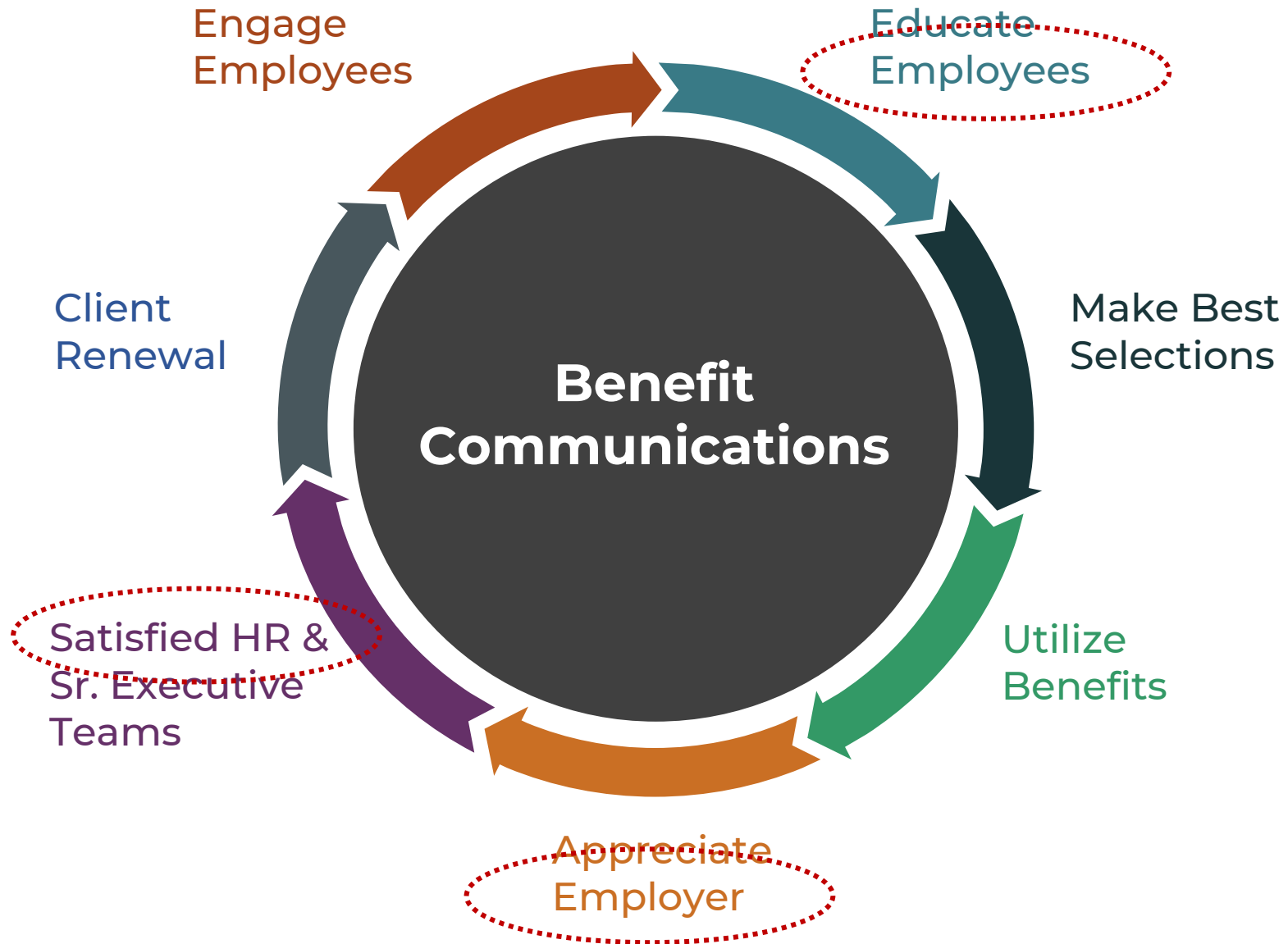
Rich Benci, CEO
richb@omegabenefits.net
760-415-7046



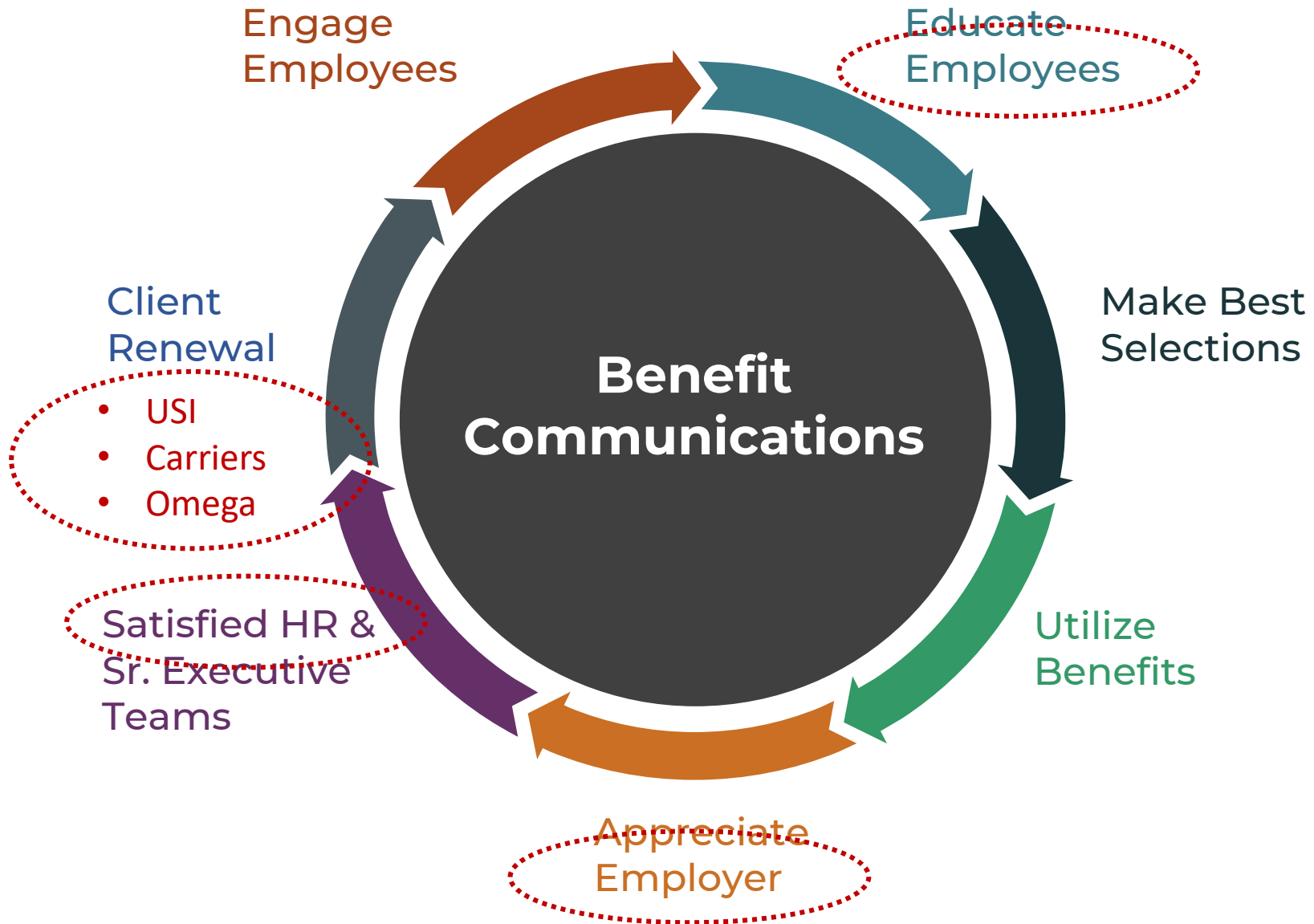
Who Benefits?



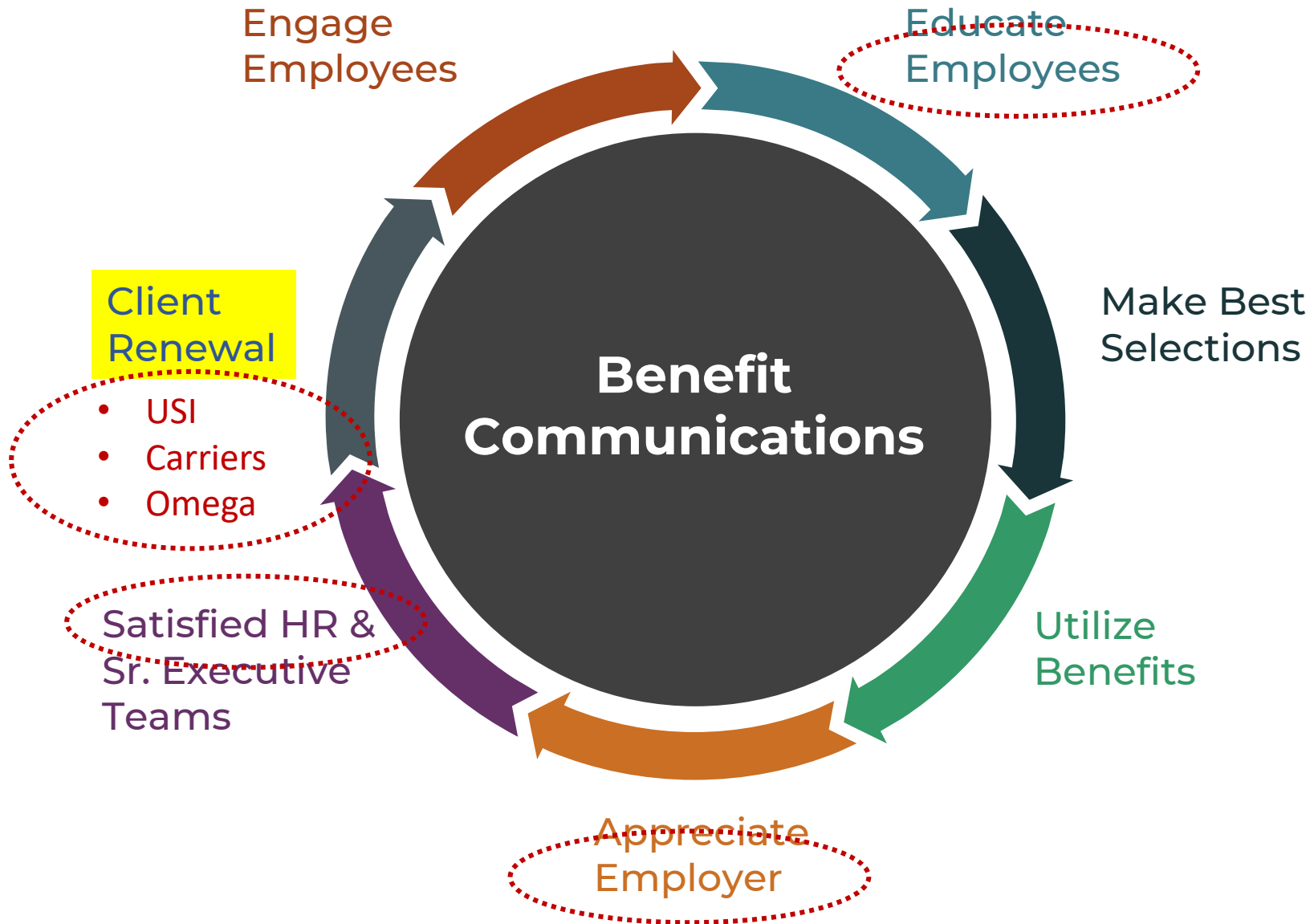
Who Benefits?



Who Benefits?

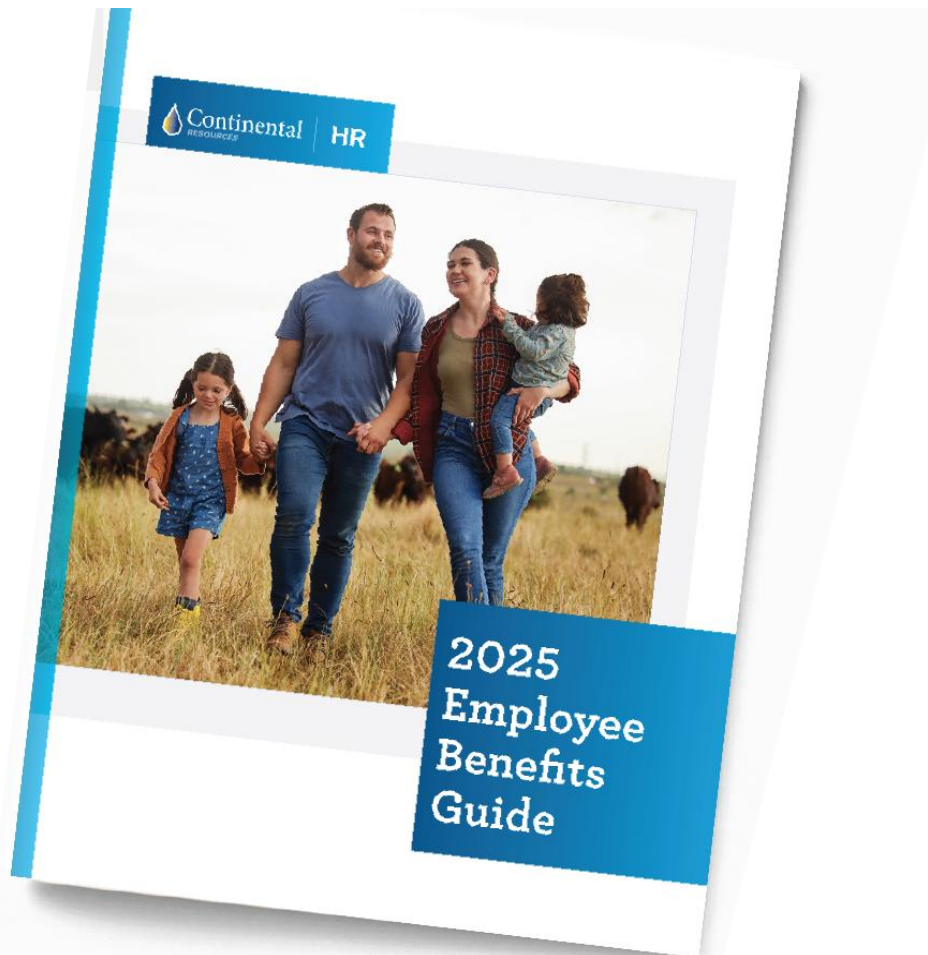


Our Mutual Goal!



**What's the best
method to communicate benefit
options to EEs and spouses?**

What's the best method to communicate benefit options to EEs and spouses?



What's the best method to communicate benefit options to EEs and spouses?



What's the best method to communicate benefit options to EEs and spouses?

< 20% engagement

15 – 20 hrs
to produce

Printing is at
odds with USI's
“green goals”



What's the best method to communicate benefit options to EEs and spouses?

Text & eMail
Campaign

Sharepoint

OE Fair

Decision
Support

Company
Intranet

Ben Admin
System
/ HRIS

**Benefits
Guide**

Videos

OE
Presentation

Benefits
Chatbot

Postcards
*Digital or
Physical*

What's the best method to communicate benefit options to EEs and spouses?

Benefits Website

Text & eMail
Campaign

Sharepoint

OE Fair

Decision
Support

Company
Intranet

Ben Admin
System
/ HRIS

**Benefits
Guide**

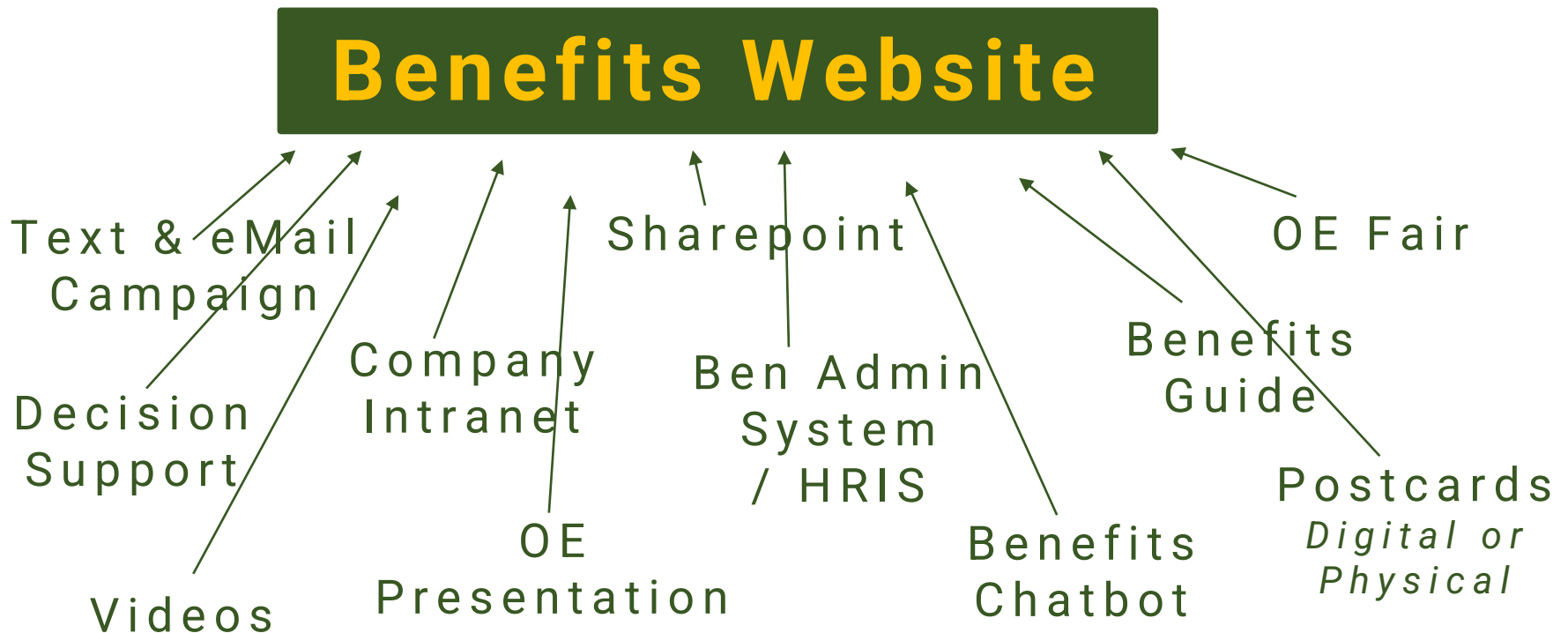
Videos

OE
Presentation

Benefits
Chatbot

Postcards
*Digital or
Physical*

What's the best method to communicate benefit options to EEs and spouses?



What's the best method to communicate benefit options to EEs and spouses?

Benefits Website

**Accommodates Multiple
Learning Styles**

**Single
Source of
Truth**

**Accessible
to Spouses**

**Responsive
for Mobile &
Desktop**

**Available
Year-Round**

What's the best method to communicate benefit options to EEs and spouses?

Mid-Market: 100 – 5,000 EEs

Benefits Website

Accommodates Multiple Learning Styles

Single Source of Truth

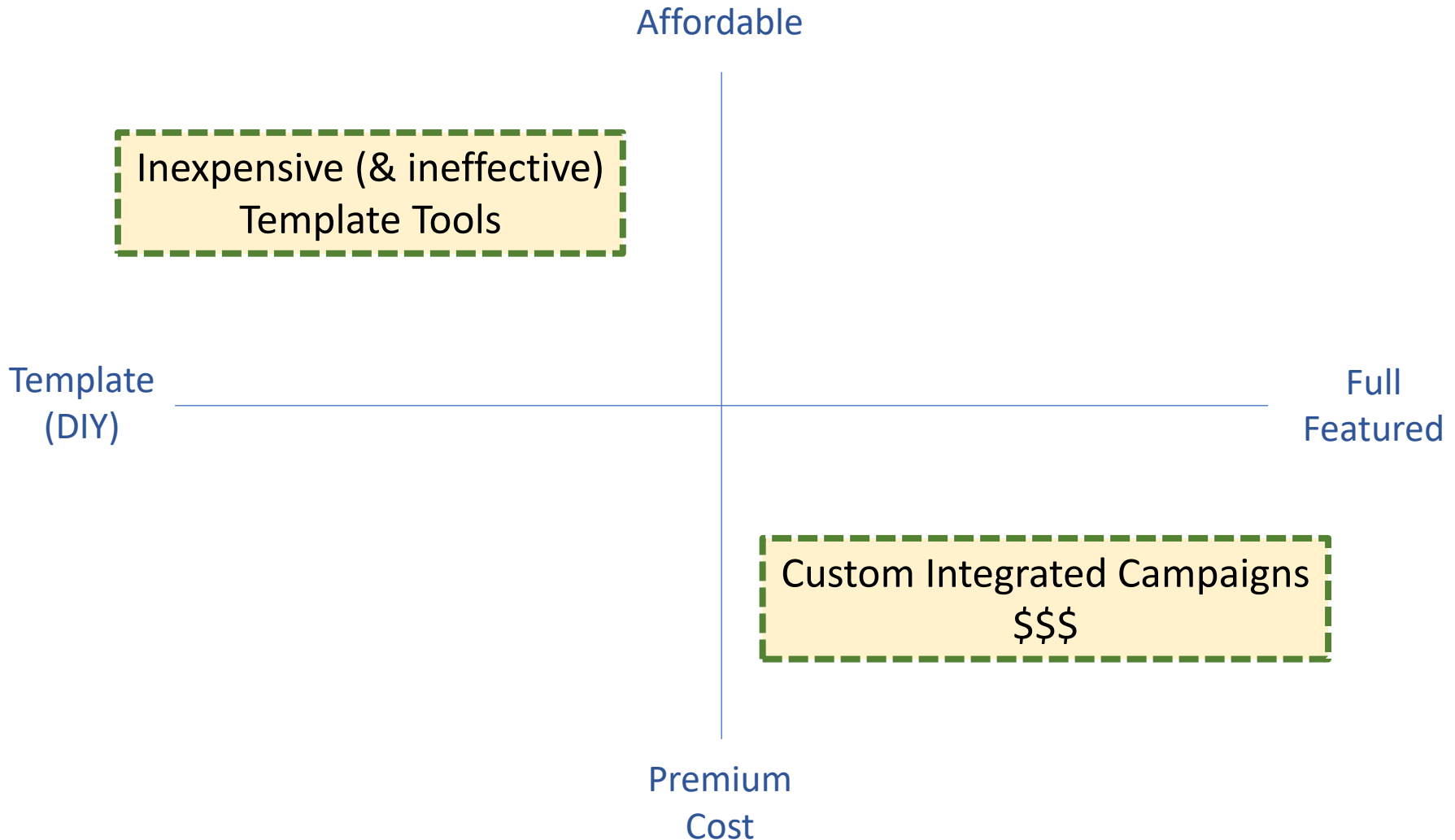
Accessible to Spouses

Responsive for Mobile & Desktop

Available Year-Round

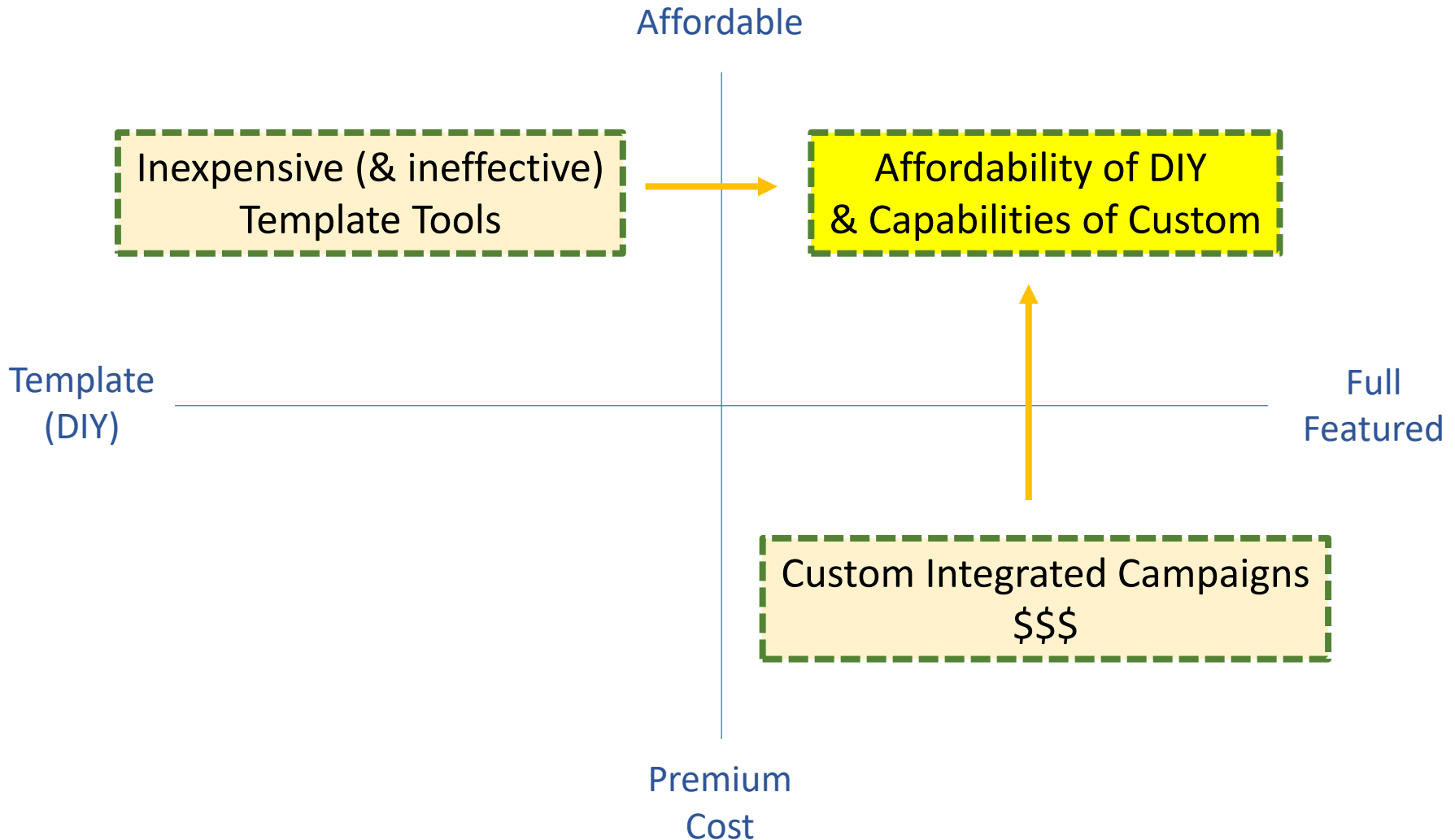
Competitive Landscape

Benefit Communications



Competitive Landscape

Benefit Communications



Best method to communicate benefit options to EEs and spouses?

Benefits Website

Accommodates Multiple Learning Styles

Single Source of Truth

Accessible to Spouses

Responsive for Mobile & Desktop

Available Year-Round

Best method to communicate benefit options to EEs and spouses?

Affordable

Full-Featured

Dedicated PM

Benefits Website

Accommodates Multiple Learning Styles

Single Source of Truth

Accessible to Spouses

Responsive for Mobile & Desktop

Available Year-Round

THE BEST method to communicate
benefit options to EEs and spouses!

Affordable

Full-Featured

Dedicated PM

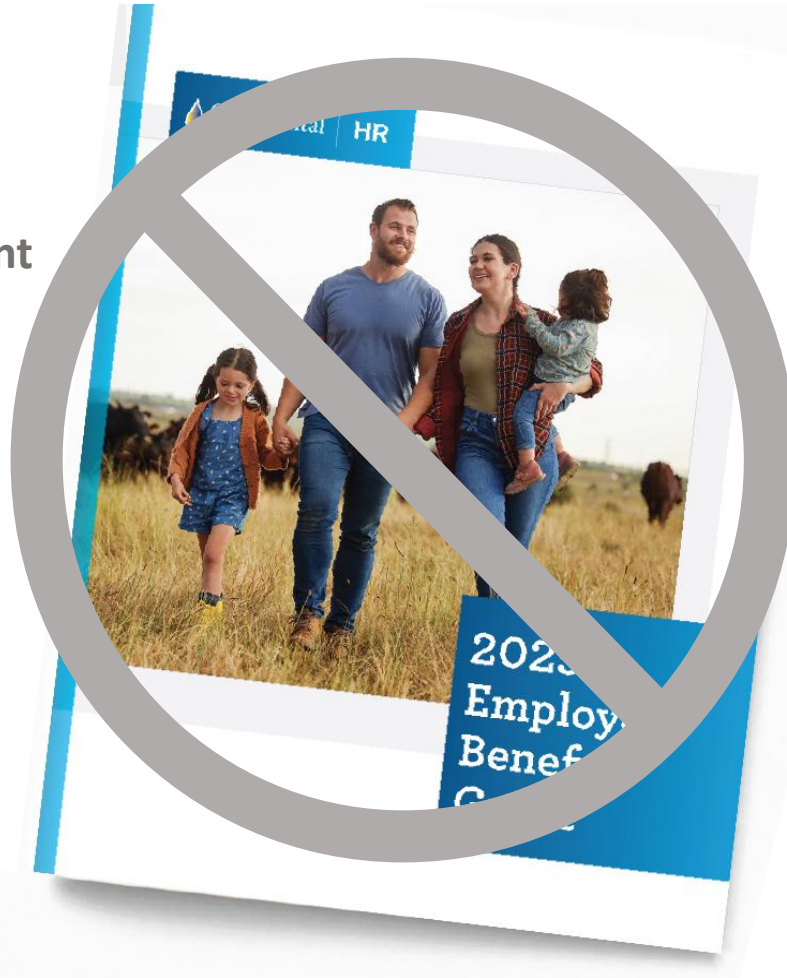
Benefits Website



< 20% engagement

15 – 20 hrs
to produce

Printing is at
odds with USI's
“green goals”



~ 35% of clients stop
producing Benefit Guides
in year 2+ after
implementing an
Omega site

Production:

4 – 5 Week Production Process

- Dedicated PM
- Not everything has to be ready Day 1

Responsibilities

- HR Team for verbiage on site pages
- USI for carrier documents & charts
- Omega for site production

Edits & Updates Included

- Covers entire Plan Year
- 2-Day Turnaround

Site Analytics

- Emailed monthly to client & broker

OE Refresh Upon Renewal

- 2-week turnaround



Light Lift:

USI account team:

- 4 – 6 hours total
 - Order Form
 - Site Configuration Form
 - Review site needs w/ Omega & Client
 - Share supporting carrier docs
 - Review site & feedback before launch

Variables:

- Electronic files for Comparison Tables (from USI BenefitsPoint?)
 - Excel or MS Word Table
- Multi-EE classes/groups
 - May need benefits comparison matrix



Pricing for USI Clients

2024 - 2025

(USI Discount)

\$3,500

Annual License
(incl. 1 EE group)

\$1,500

**Language
Translation**

\$1,500

**Additional
EE Group**
(on same site)

Pricing for USI Clients

Includes: Production, Hosting, Maintenance, Edits.

2024 - 2025

\$3,500

Annual License
(incl. 1 EE group)

\$1,500

**Language
Translation**

\$1,500

**Additional
EE Group**
(on same site)

Pricing for USI Clients

Includes: Production, Hosting, Maintenance, Edits.

2024 - 2025

2025 - 2026
(as of July 1, 2025)

\$3,500	Annual License (incl. 1 EE group)	\$4,000
\$1,500	Language Translation	\$1,500
\$1,500	Additional EE Group (on same site)	\$2,000

Omega/USI By the Numbers

USI Clients	113
-------------	-----

Omega/USI By the Numbers

USI Clients **113**

EE Range **55 to 22,000 Employees**

Median EEs **650**

Omega/USI By the Numbers

USI Clients **113**

EE Range **55 to 22,000 Employees**

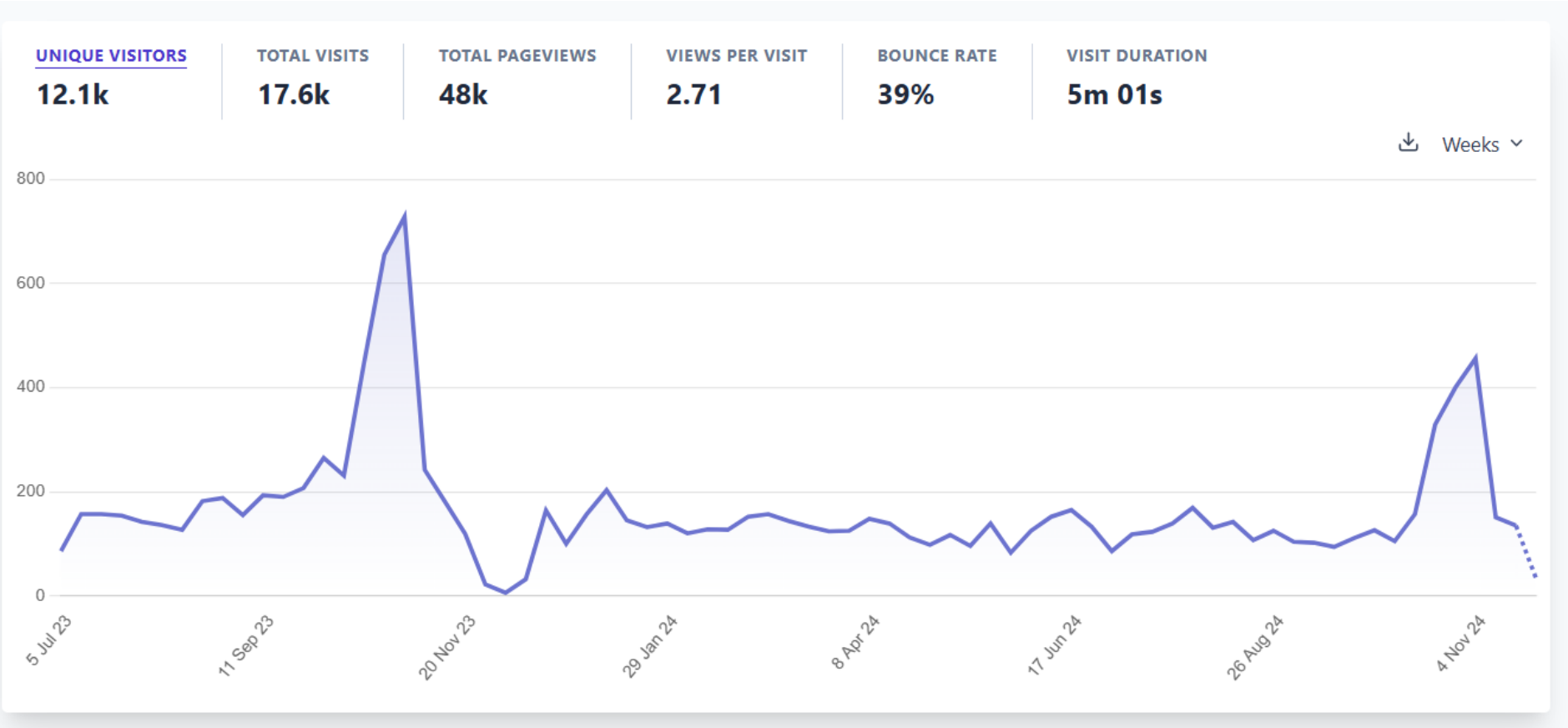
Median EEs **650**

EE Distribution

< 100	2
100 - 500	35
500 - 1,000	42
1,000 - 5,000	28
> 5,000	6

Site Usage Patterns

Most typical



Site Usage Patterns

Most typical

UNIQUE VISITORS

12.1k

TOTAL VISITS

17.6k

TOTAL PAGEVIEWS

48k

VIEWS PER VISIT

2.71

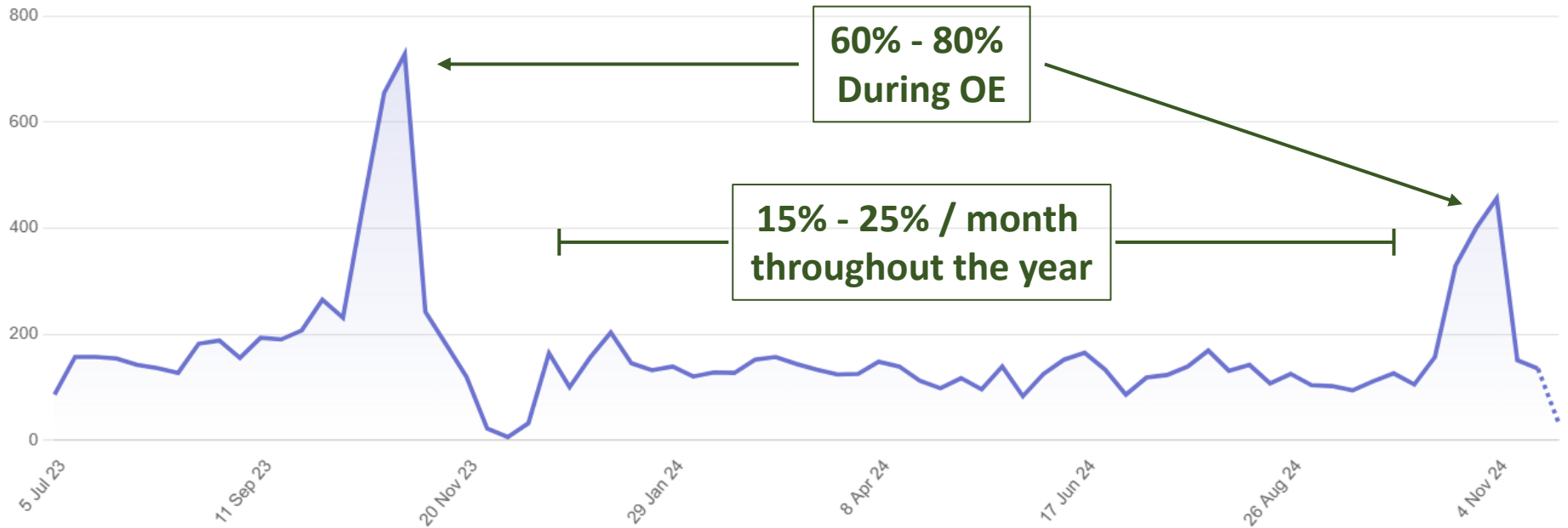
BOUNCE RATE

39%

VISIT DURATION

5m 01s

Weeks ▾



HR teams LOVE Omega!

Easy to work with and does a great job.

Makes my job easy!

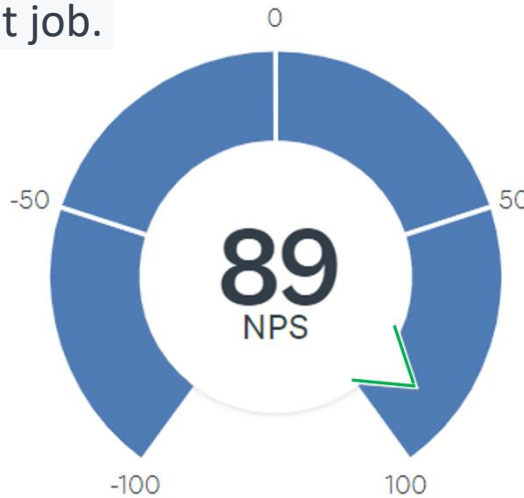
Sherrie A. –
Benefits & Employee Engagement Administrator
300 employees

Omega has been one of the
easiest vendor partners we
have had, and they produce a
great product!

Heather B. - Senior Benefits Analyst
22,000 employees

Easy to work with and
good end result!

Lindsay M. – HR Director
1,300 employees



June 2024 customer survey

Cost effective and easy to use.

Stacie H. – Benefits Manager
870 employees

Great service and love the
flexibility of the site.

Chris H. - Senior Benefits Advisor
2,100 employees

They made it super easy for me!

Crystal B. – Director of Benefits
650 employees

This site was exactly what our company needed.

Was very easy to set up and has worked really
well for us the last year. Takes the headache out
of having things saved in multiple places.

Amy G. – Corporate Operations
390 employees



93% Annual Retention Rate

How do we Earn 93% Retention?

Affordable

Full-Featured

Dedicated PM

Benefits Website



What does 93% Retention Mean?

**93% Annual Retention
= 14 yrs Client Lifetime**

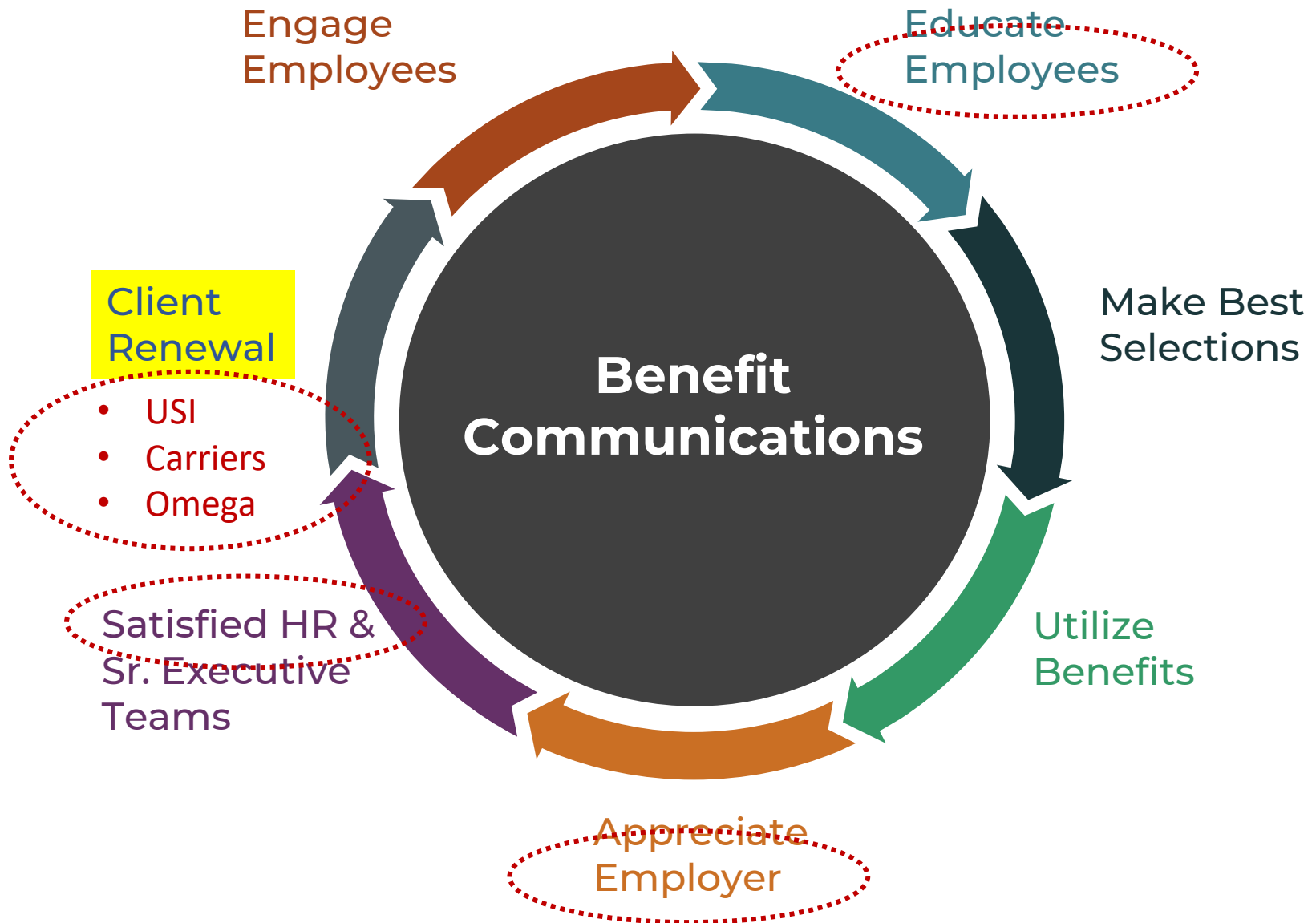
What does 93% Retention Mean?

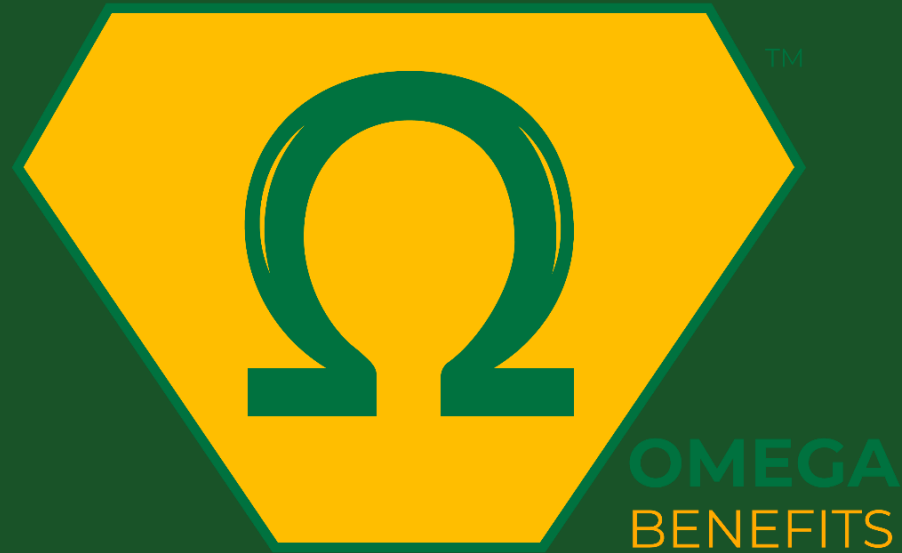
**93% Annual Retention
= 14 yrs Client Lifetime**

**Can Omega help USI increase
client lifetime by 1, 2, or 3 years?**

= 11 : 1 ROI

Our Mutual Goal!





Rich Benci, CEO
richb@omegabenefits.net
760-415-7046

Medical Plan Comparison

	United Healthcare HDHP Plan		United Healthcare PPO Plan	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible				
Individual	\$2,000	\$4,000	\$1,500	\$3,000
Family	\$4,000	\$8,000	\$3,000	\$6,000
Coinsurance	90%	70%	80%	60%
Maximum Out-of-Pocket*				
Individual	\$3,500	\$7,000	\$3,000	\$6,000
Family	\$7,000	\$14,000	\$6,000	\$12,000
Physician Office Visit				
Primary Care	90% after deductible	70% after deductible	\$25 copay	60% after deductible
Specialty Care	90% after deductible	70% after deductible	\$40 copay	60% after deductible
Telemedicine/Virtual Primary Care w/Primary Care Physician*	90% after deductible	70% after deductible	\$25 copay	Not covered
24/7 Virtual Visits w/UHC	100% after deductible	Not covered	100%	Not covered
Preventive Care				
Adult Preventive Exams	100%	Not covered	100%	Not covered
Well-Child Care	100%	Not covered	100%	Not covered

	A	B	C	D	E	F	G
1	Benefits by Division		Company Divisions				
2	EXAMPLE MATRIX	Benefit	1	2	3	4	5
3	Medical						
4							
5							
6							
7							
8	Dental						
9							
10							
11							
12							
13	Vision						
14							
15							
16							
17							
18	Life / AD&D						
19							
20							
21							
22							
23	Disability						
24							
25							
26							
27							
28	Miscellaenous						

	A	B	C	D	E	F	G
1	Benefits by Division		Company Divisions				
2	EXAMPLE MATRIX	Benefit	1	2	3	4	5
3	Medical	BCBS PPO					
4		BCBS HDHP					
5		BCBS OTHER?					
6		Kaiser Medical Plans					
7		Prescription Plan					
8		HSA					
9		Teladoc					
10		Cost of Coverage					
11	Dental	Delta Dental PPO					
12		Delta Dental Texas DPO					
13		Delta Dental State 3					
14		Delta Dental State 4					
15		Other Dental?					
16	Vision	VSP					
17	Life / AD&D	Basic Life/AD&D: 1.5x salary to \$50,000					
18		Basic Life/AD&D: 1x salary to \$250,000					
19		Dep AD&D: Spouse: \$2,500 / Children: \$1,000					
20		Voluntary Life					
21	Disability	Short Term Disability					
22		Long Term Disability					
23	Miscellaenous	FSA					
24		401K					
25		Employee Stock Purchase Plan					
26		Commuter					
27		EAP					
28		Wellness Program					

	A	B	C	D	E	F	G
1	Benefits by Division		Company Divisions				
	EXAMPLE MATRIX	Benefit	1	2	3	4	5
2							
3	Medical	BCBS PPO			✓		✓
4		BCBS HDHP			✓		✓
5		BCBS OTHER?	✓	✓		✓	
6		Kaiser Medical Plans		✓			
7		Prescription Plan	✓	✓	✓	✓	✓
8		HSA		✓	✓	✓	
9		Teladoc		✓	✓	✓	
10		Cost of Coverage	✓				
11	Dental	Delta Dental PPO					✓
12		Delta Dental Texas DPO					✓
13		Delta Dental State 3		✓	✓	✓	
14		Delta Dental State 4		✓	✓	✓	
15		Other Dental?	✓				
16	Vision	VSP	✓	✓	✓	✓	✓
17	Life / AD&D	Basic Life/AD&D: 1.5x salary to \$50,000	✓	✓	✓	✓	✓
18		Basic Life/AD&D: 1x salary to \$250,000					
19		Dep AD&D: Spouse: \$2,500 / Children: \$1,000	✓	✓	✓	✓	✓
20		Voluntary Life	✓	✓	✓	✓	✓
21	Disability	Short Term Disability	✓	✓	✓	✓	✓
22		Long Term Disability	✓	✓	✓	✓	✓
23	Miscellaenous	FSA	✓	✓	✓	✓	✓
24		401K	✓	✓	✓	✓	✓
25		Employee Stock Purchase Plan					✓
26		Commuter	✓	✓	✓	✓	✓
27		EAP	✓	✓	✓	✓	✓
28		Wellness Program					

[Eligibility](#) ▾[Health Plans](#) ▾[Other Valuable Benefits](#) ▾[Contacts & Resources](#) ▾

Welcome to Your Employee Benefits!



Welcome!

ACME is committed to providing our employees with a benefits program with a range of options to meet the needs of the ACME workforce. To recognize your hard work and dedication, we're pleased to provide you a suite of valuable benefits all selected to promote your health and financial wellness.

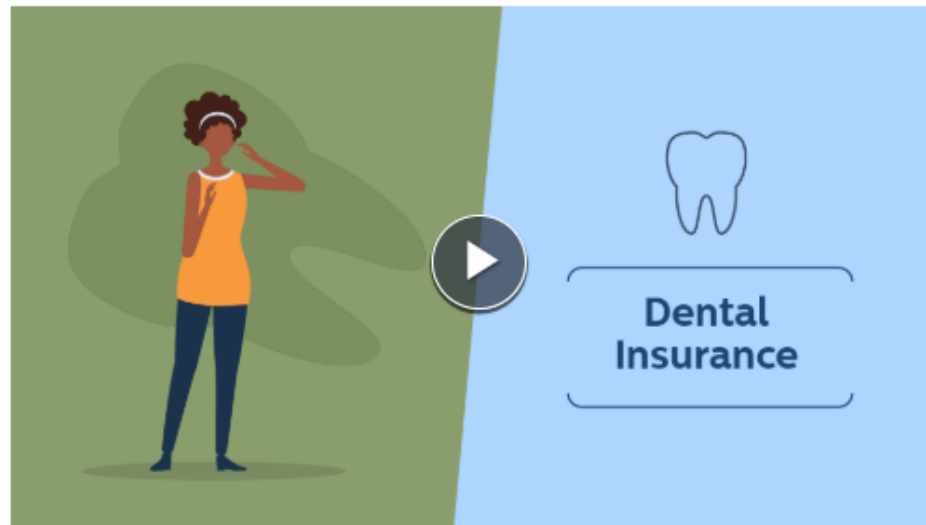
Helping you understand the benefits we offer is important to us. This Benefits Website provides general information for our benefit-eligible employees with additional detailed information available within the plan documents and legal contracts between our company and the insurance providers.

Your Benefits at a Glance





MetLife Dental PPO Booklet



 Dental Insurance

Benefit Resource Center (BRC)

Benefit Resource Center (BRC)

We are here to advocate for the health needs of you and your family members that are enrolled in the benefit plans. This comes at no cost to you!

We can assist with the following:

- Billing or provider issues
- Claims questions
- Appeals
- Coordination of care
- Second opinions
- Medical care research
- Much more!



BRC Flyer

To get help with your health advocacy needs, contact:

Call: (855) 874-0835

Email: BRCSouth@usi.com

Monday – Friday 8:00am to 5:00pm Eastern Standard Time

[PRINT THIS PAGE](#)

Enter Your Search

Links And Documents

- [Benefits Guide](#)
- [Benefits Resource Center](#)
- [Time Off Programs](#)
- [Preventive Care Services](#)
- [Benefit Contacts](#)

Omega Overview

- [Virtuous Cycle](#)
- [Omega Positioning](#)
- [Benefits Website Flyer](#)
- [Sample Monthly Analysis](#)
- [Email](#)

[Enroll Now](#)
[Next Page →](#)

[Eligibility](#)[Health Plans](#)[Other Valuable Benefits](#)[Contact & Resources](#)

Contacts & Resources

Benefit Contacts

For Information About	Call	Website to Visit
Open Choice Medical Plan	Web/FAX: 1-800-725-0807	www.webfpa.com
Prescriptions	Capital Rx: 1-844-872-2779	www.cap-rx.com
BCBS Access Medical & Prescriptions	BCBS: 1-855-039-8605	www.amthem.com
Telemedicine	LiveHealth Online: 1-888-548-3432 Amwell: 1-844-733-3627	www.livehealthonline.com www.amwell.com
Dental	Cigna: 1-800-244-6224	www.mycigna.com
Vision	Superior Vision: 1-800-507-3800	www.superiorvision.com
FSA/Commuter	Acme: 1-800-349-0311	www.asuresoftware.com
401(k)	Fidelity: 1-800-835-5097	www.ADFk.com
ID Theft Protection	Fidelity: 1-888-280-6071	www.IDrobify.com
Travel Connect	Lincoln: 1-866-525-1955	www.mysearchlightportal.com Group ID: XYZXYZ
Pet Insurance	Nationwide: 1-877-738-7874	www.PetInsurance.com
Employee Connect (EAP)	Lincoln: 1-888-638-4624	www.GuidanceResources.com Username: XYZXYZ Password: XYZXYZ
Critical Illness/Accident	Lincoln: 1-800-625-2765	www.LincolnFinancial.com
Health Advocate	1-866-799-2731	www.healthadvocate.com/members

[PRINT THIS PAGE](#)[Enter Your Search](#)

Links And Documents

- [Benefits Guide](#)
- [Benefits Resource Center](#)
- [Time Off Programs](#)
- [Preventive Care Services](#)
- [Benefit Contacts](#)

Omega Overview

- [Virtual Care](#)
- [Omega Positioning](#)
- [Benefits Webpage Riser](#)
- [Sample Monthly Analytics Email](#)

[Enroll Now](#)

Resources

Legal Documents



Dependent
Eligibility Form



Request Form



ESOP Plan



Price Chart



Dependent
Eligibility Form



401(k) Plan

Benefit Videos



Key Insurance Terms



Qualifying Event



Managing Prescription Costs



Flexible Spending Accounts (FSA)



Disability Insurance



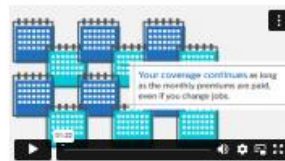
Dental Insurance



Vision Insurance



Life and AD&D Insurance



Accident Insurance



Critical Illness Insurance

PRINT THIS PAGE

Enter Your Search

Links And Documents

- [Benefits Guide](#)
- [Benefits Resource Center](#)
- [Time Off Programs](#)
- [Presumptive Care Services](#)
- [Benefits Contacts](#)

Omega Overview

- [Virtuous Cycle](#)
- [Omega Positioning](#)
- [Benefits Website Flyer](#)
- [Sample Monthly Analytics Email](#)

Enroll Now

Example ROI Calculation

650 Employees (median USI/Omega client size)

\$12,000 per employee premiums

= \$7.8MM in premiums

4% Commission to USI

Example ROI Calculation

650 Employees (median USI/Omega client size)

\$12,000 per employee premiums

= \$7.8MM in premiums

4% Commission to USI

= \$312,000 USI Commissions

Example ROI Calculation

650 Employees (median USI/Omega client size)

\$12,000 per employee premiums

= \$7.8MM in premiums

4% Commission to USI

= \$312,000 USI Commissions

If Omega helps extend average 6-yr client retention by an average of 1 year

\$28,000 Omega licenses (over 7 years)

To get incremental \$312,000 commissions

Example ROI Calculation

650 Employees (median USI/Omega client size)

\$12,000 per employee premiums

= \$7.8MM in premiums

4% Commission to USI

= \$312,000 USI Commissions

If Omega helps extend average 6-yr client retention by an average of 1 year

\$28,000 Omega licenses (over 7 years)

To get incremental \$312,000 commissions

= 11 : 1 ROI