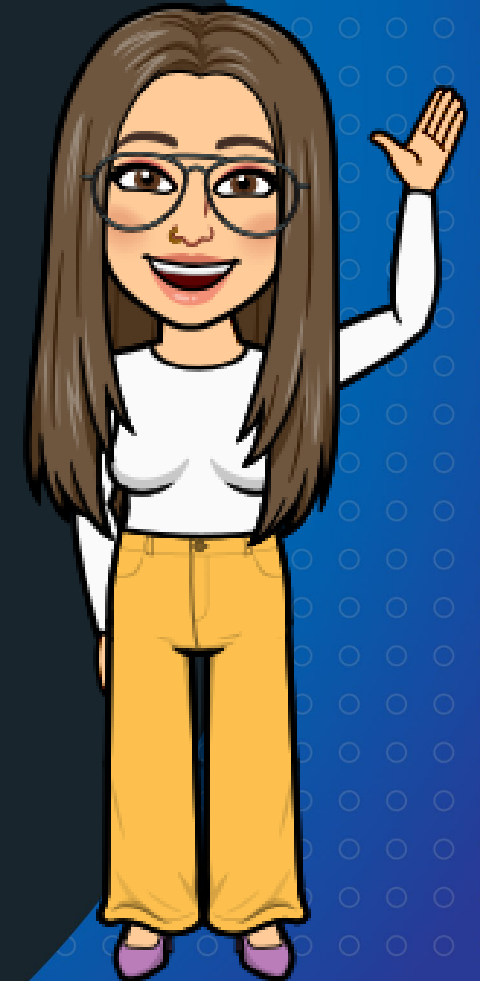


Welcome to C&D Concierge

So Happy to Meet You!



Risk & Insurance | Employee Benefits | Retirement & Private Wealth

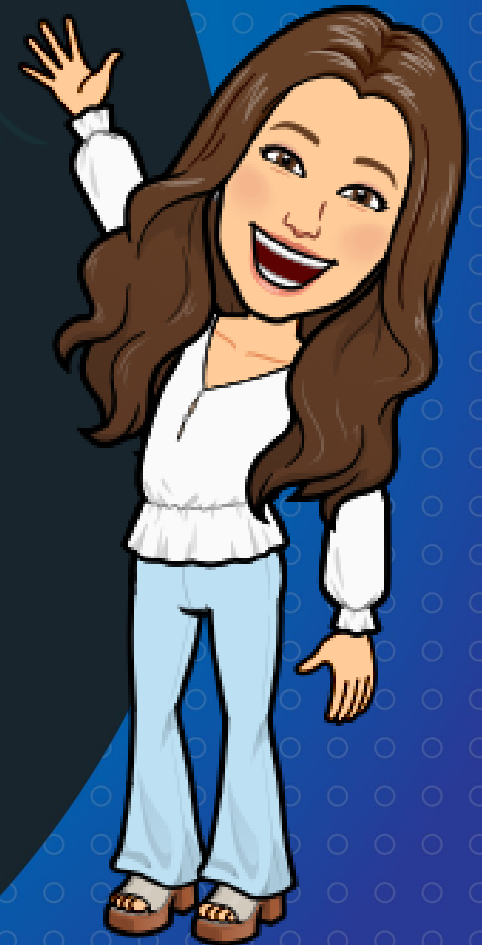


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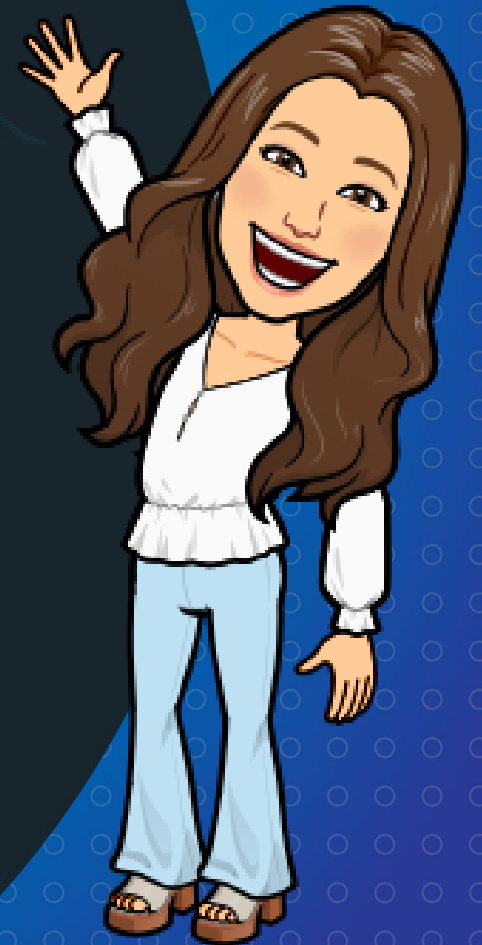


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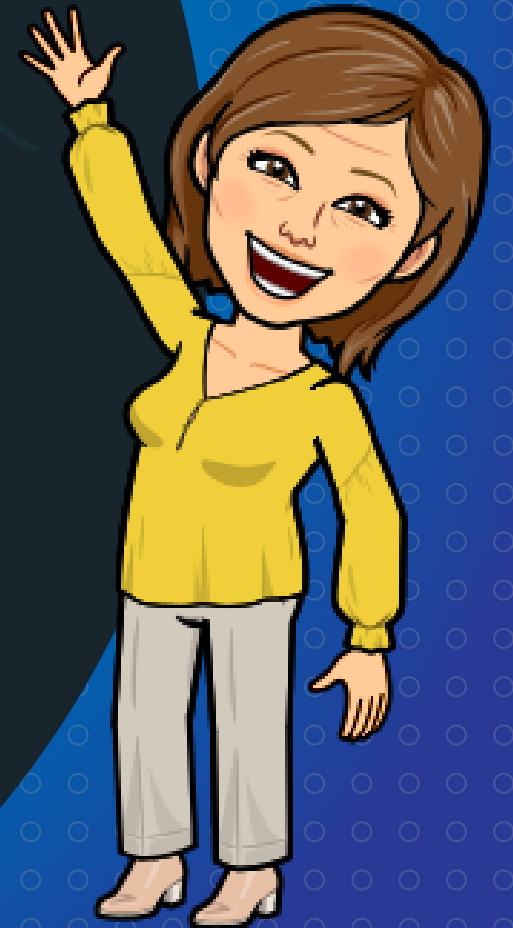


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Let's Start Here!

Welcome to C&D Concierge!

Our goal is to guide you through the available employee communication options available here at HUB!

The process:



Today, we'll have a 30-minute call to identify the goals and challenges with communicating to your employees.



From this call, we will provide recommendations for your employee communication plan.



Let's Get Acquainted!



First Thing's First—Who Are We?

Creative Professionals

- Consultants
- Project Managers
- Writers
- Graphic Designers
- Web, Video and App Developers
- Proofreaders

Our Goals

- Create bright, engaging experiences that make our clients' employees stand up and take notice
- Bring the right message, the right vehicles and a healthy dose of creativity into a strategy that empowers our clients' employees and strengthens their relationship with their organization

#HumbleBrag

- Platinum and Gold MarCom winners for the past 10 consecutive years
- Gold Viddy Award winner in 2023 for animated videos



Our Vision

The HUB Communication & Design (C&D) team envisions a world in which every employee understands and engages with their benefits and organization. We start by asking ourselves, “What’s in it for the employee?”, to create communications that not only answer that question—but do so in ways that burst with creative flavor.

When you engage with HUB C&D, you will receive:

- **Support:** Whatever a clients communication needs, our team of communication experts are ready to help.
- **Creative + effective:** We’re not insurance experts; we’re people experts, using our professional writing and graphic design skills to create communications that double as works of art.
- **Variety of styles:** We offer an ever-expanding suite of communications and solutions to support clients where they are.

Explore the Options!



C&D Options

C&D offers **three segment** styles to **delight** our clients; offering you the flexibility to **mix and match** the deliverables and services that work best for your organization.



CORE



CRAFTED



CURATED

C&D Core



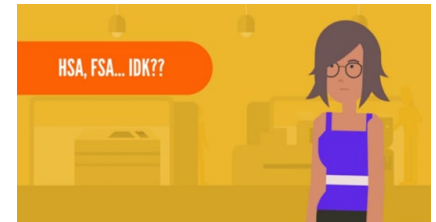
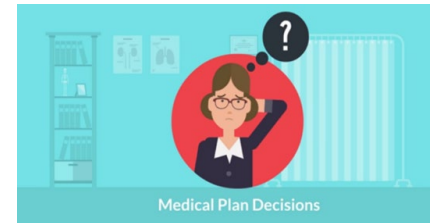
- **Timeline:** Quickest (5-15 business days)
- **Who is it for?** Clients who want award-winning, best practice, template based, effective communications with little input.
- **How does it work?** Your company is eligible for a certain number of communication credits per plan year. Using those credits, you can select the Core communication deliverables you'd like for that year.

Animated Video Library – free of charge, no credits!

Engaging, short and informative animated videos. Available in English & Spanish and with closed captioning.

Video Topics Include:

- Accident Insurance
- Benefits Terminology
- Building an Emergency Fund
- Cancer Insurance
- Choosing Your Provider
- Commuter Benefits
- Comparing Medical Plan Types
- Critical Illness Insurance
- EAP
- Fertility Services
- FMLA
- Form 1095-C
- FSA
- GoodRx
- Health Reimbursement Account (HRA)
- Health Savings Account (HSA)
- HMO
- Hospital Indemnity Insurance
- How to Budget Your Expenses
- How to Read an EOB
- HSA Limits and How it Works
- HSA vs FSA
- ICHRA
- Identity Theft
- Legal
- Life Insurance
- Medical Expense Reimbursement Plans
- Mental Health
- Open Enrollment
- Pet Insurance
- PPO
- Prescription Drug Coverage Overview
- Preventive Care
- Qualifying Life Events
- Retirement
- Seeing a PCP Regularly
- Telehealth
- Wellness
- Where to Go For Care
(Primary Care vs. Urgent Care vs. ER)

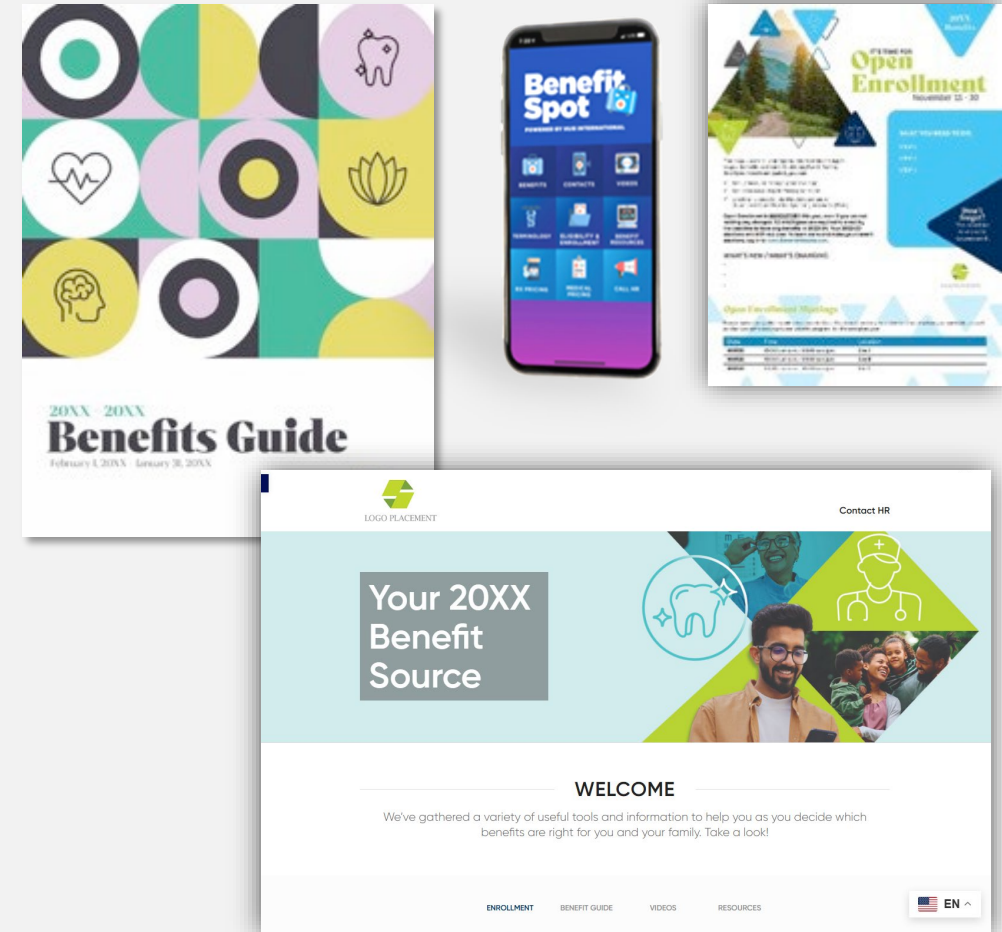


C&D Core: Benefit Communications Made Easy

We offer effective, award-winning communications with fixed content and layout structure from our library of templates. You are eligible for communication credits, which you can use to “shop” our selection of deliverables based on the needs of your company. We incorporate your company logo, colors and benefits program information.

Deliverables include:

- Benefit guides (print/digital)
- Mobile app
- Flyers/emails
- Posters
- Postcards
- Digital Tiles
- Table tents
- Wallet cards
- OE roadmaps
- Animated Reels
- Virtual Benefits Web Page
- And, more...



Core Credits

Using credits, you can select the eligible communication deliverables you'd like to use.

Popular Deliverables



Open Enrollment (OE) Flyer 1 credit

Includes OE dates, enrollment instructions, plan changes and meeting dates.

Perfect For:
OE-specific messaging so guides can be used year-round.



OE Postcard 1 credit

Includes OE dates and enrollment instructions.

Perfect For:
Sending OE communications home for employees and their dependents.



Rate Sheet 1 credit

Includes employee costs for all medical, dental and vision plans.

Perfect For:
Highlighting plan costs.



Recruiting Flyer 1 credit

Provides a high-level overview of client's benefits program.

Perfect For:
Providing basic benefit information to potential candidates and new hires.



Benefit Spot 2 credits

A turnkey mobile benefits app which includes benefit details, carrier information and more.

Perfect For:
Giving employees on-the-go access to their benefits.



Videos 0 credits!

DIY OE PowerPoint slides and a library of animated videos.

Perfect For:
Providing quick, engaging and easy to understand education for meetings or on-demand.

Each client is eligible for a certain number of communication credits, which are determined by their number of benefits-eligible employees.

SMALL MARKET

1 - 50 Eligible Employees
2 Credits Per Plan Year

EMERGING MARKET

51 - 249 Eligible Employees
6 Credits Per Plan Year

SELECT MARKET

250 - 499 Eligible Employees
8 Credits Per Plan Year

KEY MARKET

500+ Eligible Employees
12 Credits Per Plan Year

Digital Solutions - Benefit Spot Mobile App

Unique company code employees can enter when opening the app to access your company's benefits information

Choose six or nine homepage buttons

“Tap to call” function

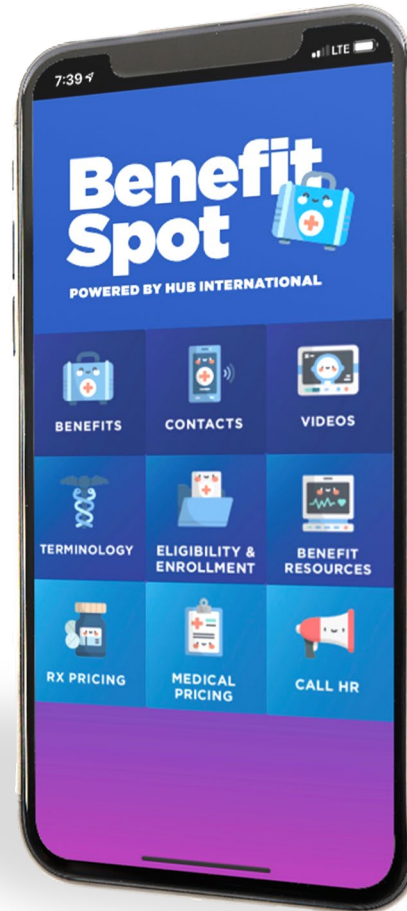
Links to benefit resources
(e.g., *Benefit Guide*, *SPDs*, *SBCs*, etc.)

Links to cost comparison tools and carrier contact information

Compatible with Apple and Android devices

Spanish capabilities

And more!



Meet Benefit Spot
POWERED BY HUB INTERNATIONAL

**BIG NEWS...
WE'VE GONE MOBILE!**

To help you access your benefits and HR information—even when you're away from work and need it most—we've launched the Benefit Spot app!

WITH BENEFIT SPOT, YOU'LL BE ABLE TO:

- ACCESS OUR BENEFIT PLAN INFORMATION
- WATCH EDUCATIONAL VIDEOS
- LOOK UP CARRIER CONTACT INFORMATION
- ESTIMATE COSTS FOR HEALTH CARE PROCEDURES
- CALL THE SERVICE CENTER DIRECTLY

...AND MUCH MORE!

TO GET STARTED
Search "Benefit Spot" on the Apple App Store or Google Play or scan the QR code on the right. Download the app and enter company code ABC123. That's it—you're ready to go! **NOTE: The company code is case sensitive.**

LOGO PLACEMENT

C&D Crafted



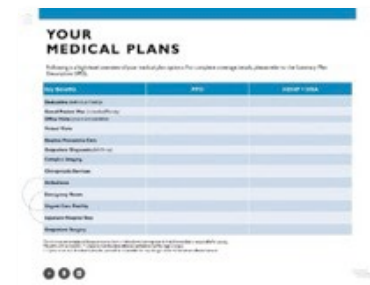
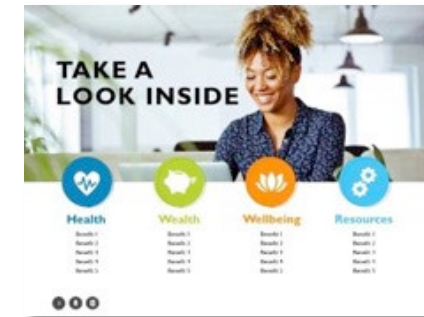
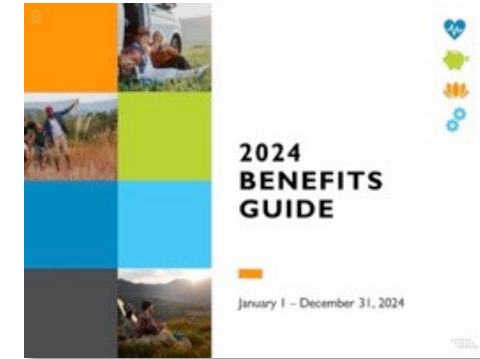
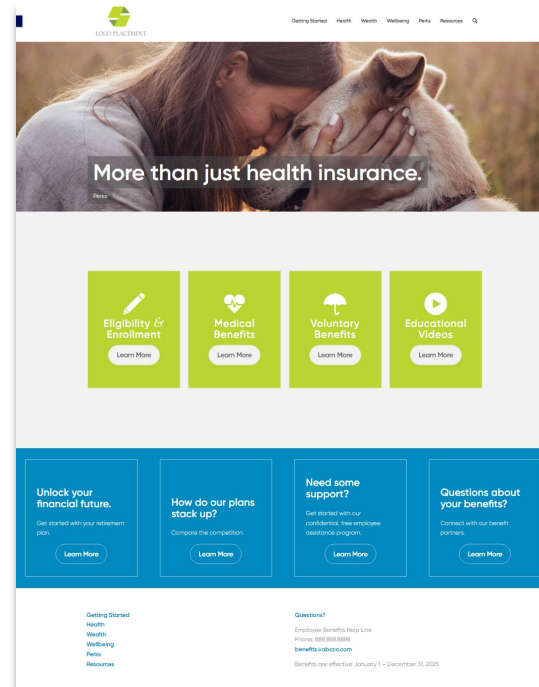
- **Timeline:** Moderate (7-20 business days)
- **Who is it for?** Clients who want some input on more detailed and tailored communications that represent your complete benefit program.
- **How does it work?** Your EB service team works directly with C&D to develop Crafted materials.

C&D Crafted: Tailored Benefit Communications

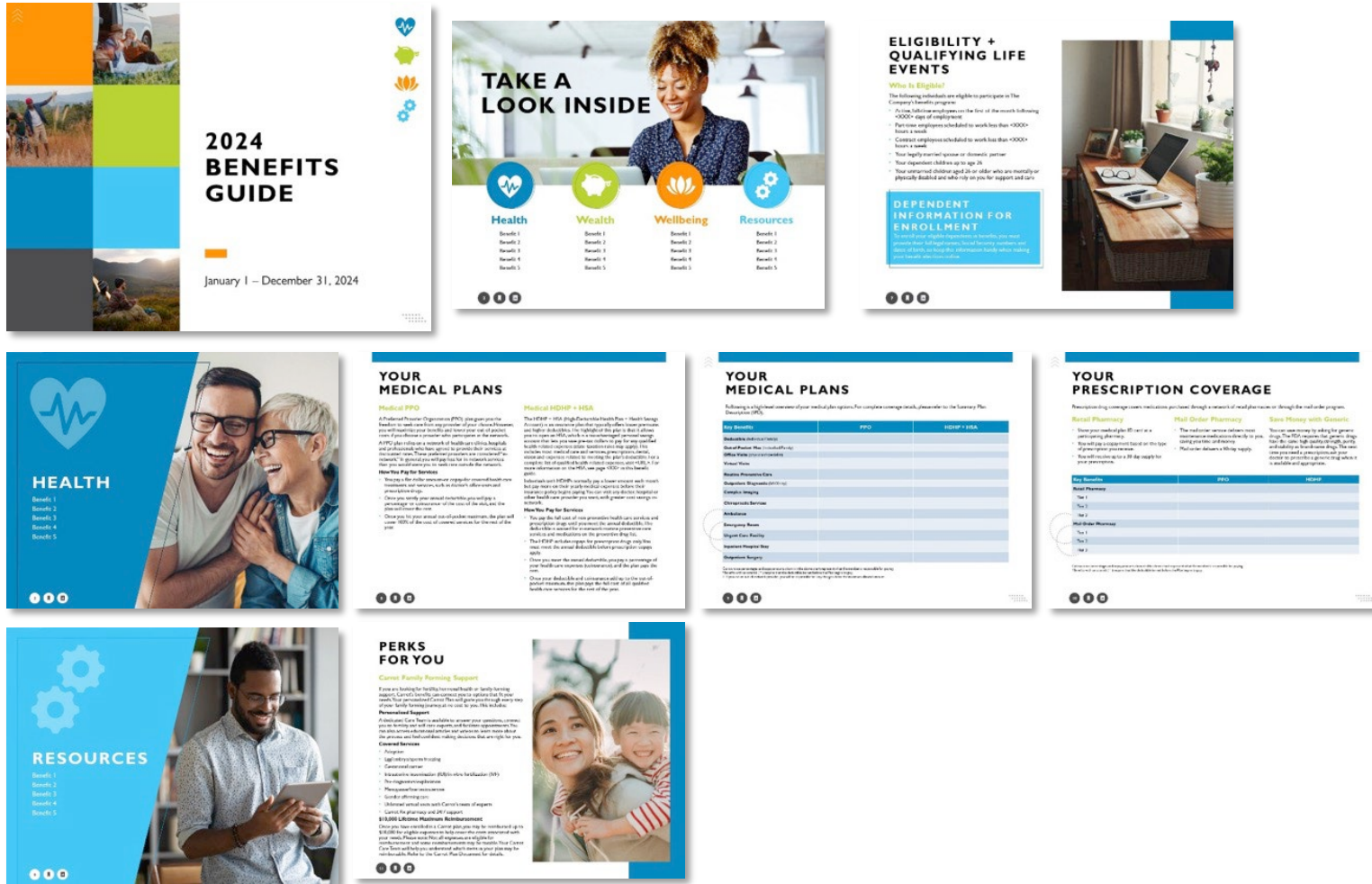
We offer ready-made, effective communications with the liberty to tailor content that represents your complete benefit program.

Deliverables include:

- Benefit Guides
- Flyers
- Posters
- Table Tents
- Benefits Website
- Digital Postcard (Coming Soon!)



Crafted Benefit Guide



Crafted Benefit Guide – Features

- No credits, no fees
- More plan content to cover your benefits in full detail
- Print (portrait) or eGuide (landscape)
- Quick links to contents and contacts
- Live web links
- Colors + logo incorporated
- Easy distribution
- Quick updates, if needed

C&D Curated



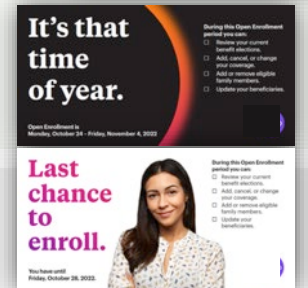
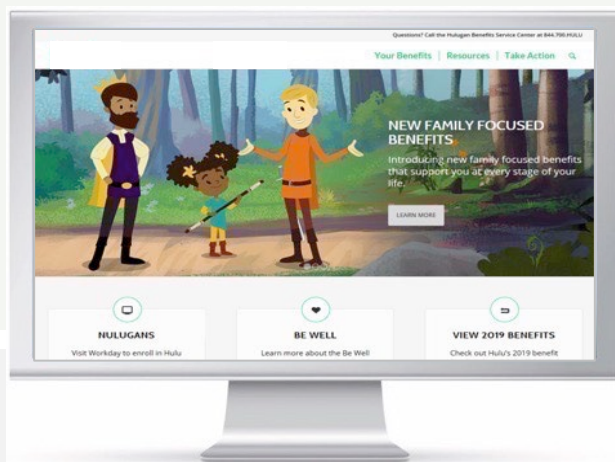
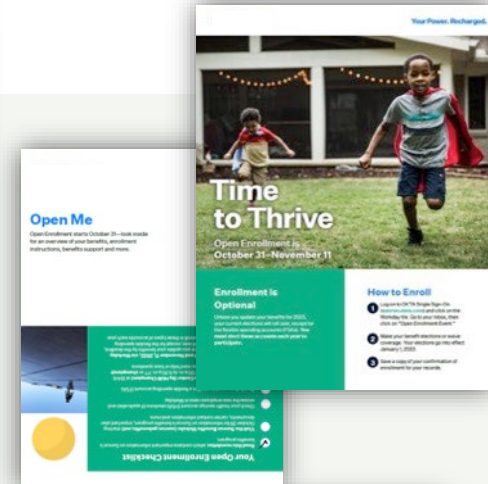
- **Timeline:** Longest (4-12+ weeks)
- **Who is it for?** Clients who want extensive input and expert support in developing and driving their employee communications strategy and deliverables to help meet goals and overcome challenges while adhering to their organization's voice and brand
- **How does it work?** When you work with C&D Curated, you will be assigned a carefully-curated team of visionaries to see your vision through from start to finish.

C&D Curated: Custom Communications

We offer fully-customized solutions with measurable results! Communication strategy, content and design are built from the ground up while adhering to our client's organization's voice and brand.

Curated Services + Deliverables Include:

- Communication campaign(s)/strategy development
- Branding/theme development
- Benefit Guides - traditional, eGuide or PowerPoint
- Web guide (website)
- Virtual benefits web page
- Mobile benefit apps
- Embedded emails
- Posters, flyers and table tents
- Videos and animated presentations
- Newsletters
- Home mailers and postcards
- Magnets and window clings
- Apple Wallet cards
- Digital tiles
- ...and more!



Your Dedicated Dream Team

When you work with C&D Curated, you will be assigned a carefully-curated team of visionaries to see your vision through from start to finish. Here's a high-level glance at each team member's duties.



Consultant

- Consults with client to pinpoint goals and vision in order to create a meaningful, impactful strategy aligned with clients' needs and budget
- Ongoing relationship management and support (including C&D capabilities, trends and best practices)



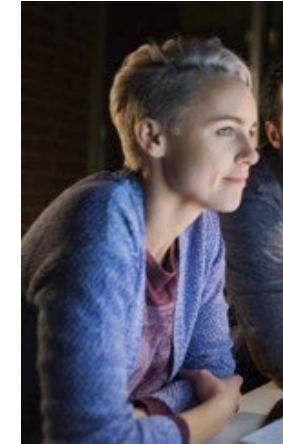
Project Manager

- Develops and manages the detailed timeline, ensuring all parties are on time
- Supports both client and internal team to ensure everyone is equipped with the information they need
- Cross-references deliverables to ensure alignment with scope



Editor

- Keeps client's preferences (i.e., tone, terminology, desired messaging, etc.) at the forefront while drafting and maintaining custom content for deliverables
- Reviews for spelling, grammar and formatting accuracy



Graphic Designer

- Uses client's brand guidelines and/or preferences (i.e., color scheme, imagery, etc.) while creating and maintaining custom design/theme for deliverables
- Ensures all linked and/or interactive communications are fully functional

The Process

Our M.O. is to take a thoughtful, consultative approach to creative strategy development.



- Discuss current communications, identify vehicle capabilities and analyze current culture
- Establish goals, objectives and/or challenges
- Persona Analysis / Generations represented
- QEX* readiness

- Create communication strategy
 - Major messages
 - Audience(s)
 - Appropriate vehicle(s) and medium(s)
- Identify visual and content tonality

- Create detailed timeline for dissemination
- Develop content including writing, design and programming or printing

- Measure success of communication campaign to achieve a set goal
 - Produce electronic reports for app analytics, QR codes and microsite traffic
 - Track utilization trends

Other Services

- Translation
- Grade-level audit
- Printing and fulfillment
- Inclusive language and imagery (default)
- Accessibility
 - Compliance with Web Content Accessibility Guidelines (WCAG)
 - Closed captioning
 - American Sign Language (ASL)



Let's Compare Your C&D Options



CORE

- C&D works directly with your EB service team
- Materials are template-based and can be personalized with plan information, images, client logo and colors
- C&D credits apply (no additional fees)



CRAFTED

- C&D works directly with your EB service team
- Materials provide more plan content to cover your benefits in full detail are personalized with plan information, images, client logo, colors and more
- No fees or credits apply for the Crafted Benefit Guide



CURATED

- C&D works directly with you and EB
- Materials are built from the ground up by C&D graphic designers and editors, and are customized to your offerings and goals
- Fees apply

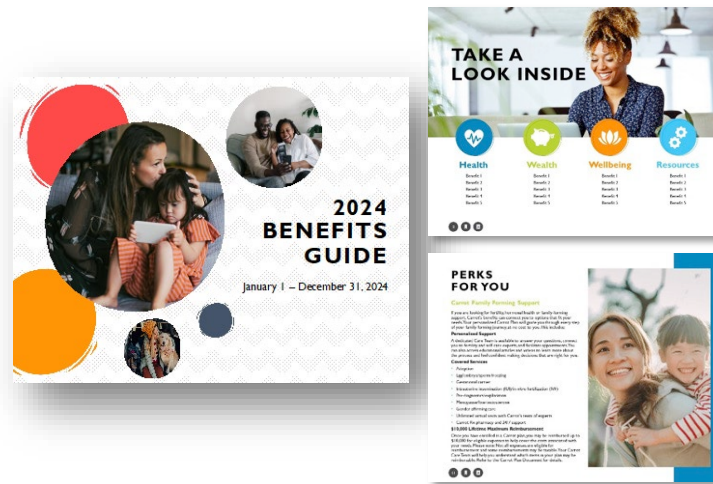
C&D Benefit Guide Comparison

Core Benefit Guide



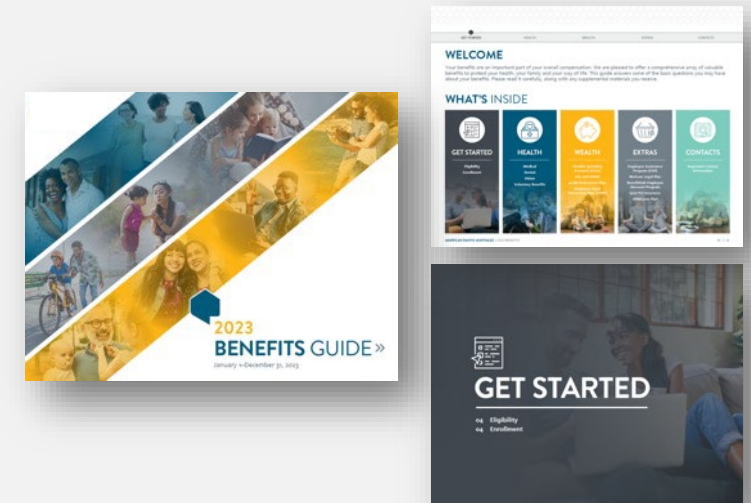
- Two, four and eight page options
- Print (portrait) or eGuide (landscape)
- Template-based guide—stock content + client logo and colors
- Credits can be used for populating with client photos
- C&D credits apply (no additional fees)

Crafted Benefit Guide



- More plan content to cover your benefits in full detail
- Print (portrait) or eGuide (landscape)
- Large library of ready-made content + client colors + logo incorporated
- Content, photos and layout are flexible
- No fees

Curated Benefit Guide



- Fully customized in client organizations' voice and brand—built from the ground up
- Unlimited pages
- Print (portrait), eGuide (landscape) or PowerPoint—portrait or landscape
- Fees apply

Next Steps



Let's Dig In...

- Your current benefit communications approach—what's working and what's not?
- How do you get the word out (what channels are used) about Open Enrollment?
- Are there any other benefits or resources you'd like to shine a spotlight on this year?
- How much time and involvement do you have to devote in the development of your benefit communications?



Next Steps

Communications Game Plan

HUB
Risk & Insurance | Employee Benefits | Retirement & Private Wealth

Your High-Level Communications Game Plan

Presented by HUB Communication and Design (C&D)

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C&D Suggestions: Core Deliverables (U.S.)

- **Benefit Guide**
 - [Two-page Guide](#)
 - [Four-page Guide](#)
 - [Eight-page Standard Guide](#)
 - [Eight-page eGuide](#)
- **Open Enrollment Promotion**
 - OE Flyer
 - OE Postcards
 - [OE is Coming](#)
 - [OE is Here](#)
 - [OE is Ending](#)
 - QR Code
 - OE Poster
 - OE Table Tent (latest sample on ordering site is from 2018?)
 - OE Roadmap (latest sample on ordering site?)
 - Digital Tile
- **Recruiting**
 - Recruiting Flyer (in progress; no sample available 3/8/24)
- **Technology**
 - Benefit Spot Mobile App | Overview | [Demo Video](#)
 - Brainshark Animated Videos | [List of Available Videos](#) | [Library](#)

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So... What's Next?

Core Next Steps	Crafted Next Steps	Curated Next Steps
<ul style="list-style-type: none">• To start the process, contact your HUB EB team.• Your HUB team will work closely with C&D to ensure everything is in place to populate initial drafts of your communications within the Core templates.• When a draft is ready, your HUB EB team will review, provide any necessary feedback to C&D, and share it with you for a look.• You'll provide your feedback to your HUB team, who will work with C&D to perfect your deliverable.• When it's ready, a final version will be shared with you for use!	<ul style="list-style-type: none">• To start the process, contact your HUB EB team.• Your HUB team will give C&D an outline of your organization's benefits, along with your color scheme and logo. From there, C&D will provide your Crafted communication deliverables.• You and/or your HUB EB team can manage edits to the document until it is in perfect shape to save as final!	<ul style="list-style-type: none">• To start the process, contact your HUB EB team.• Availability will be gathered and you and your HUB team will attend a kick-off call with a C&D Curated consultant. In that call, C&D will give you insight on trends and best practices based on your organization and its needs, as well as carry a dialogue in order to learn more about your goals.• If you would like to move forward, you will be assigned a C&D of team consisting of a consultant, project manager, editor and designer.• A communication plan will be developed for you to review and approve. Upon approval, a detailed timeline will be provided and the development process will be off to the races!

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Thank you

