



Harvard Pilgrim  
Health Care

a Point32Health company

# HYKE

## Open Enrollment is Now Easier Than Ever

At Harvard Pilgrim Health Care, we know choosing the right benefits can sometimes be overwhelming for employees. That's why we've engaged HYKE, a personalized decision-support platform from HYKE, to help take the guesswork out of your benefits plan selection and maximize savings for you and your employees.

### HYKE Offers 2 Options:

- **Decision Doc:** which guides users through medical plan selections.
- **HYKE:** more comprehensive benefit decision support that also factors in ancillary products such as life, accident and more.

### How HYKE Works:

#### 1. Questionnaire

Employees will receive a secure HYKE link about their health care needs, finances and family. Employees can go through the online tool at their own pace, on any internet connected device, in about 5 minutes.

#### 2. Analysis

Questionnaire responses go through a proprietary algorithm that factors in your company's benefits package, the employee's household profile and anticipated medical usage.

#### 3. Results

Decision Doc provides a recommended "optimal" medical plan based on employee responses. The HYKE tool provides a Protection Score to each employee, which is a number ranging from 0 to 999. Employees use this personalized guidance to make informed decisions when selecting their benefits.

#### 4. Informed Decision-Making

Decision Doc helps reduce the guesswork in choosing a health care plan that is the best value for your employees and their families - and with the broader HYKE tool, that support expands to help employers make informed decisions on a broader array of benefits offered by the employer. The Protection Score is designed to evolve as life events change, allowing employees to chart their progress over time, and to make informed decisions to protect what is most important to them today and in the future.

### Benefits

- A personalized approach to employee engagement
- A customized breakdown of employees' anticipated costs for each benefit offered
- Instills confidence in employees' understanding of their benefit options and increase employee satisfaction
- Employees who use HYKE are 3.5X more likely to switch health plans, saving an average of \$1,500 per year in healthcare costs

**> Contact Your Harvard Pilgrim Sales Executive to Learn More.**

<sup>1</sup> Available to Harvard Pilgrim Health Care large groups (150+ subscribers offering at least 2 plans, one of which has an HSA). HYKE is not an affiliate of Harvard Pilgrim Health Care. Harvard Pilgrim has an arrangement with HYKE to offer its service to prospective and current Harvard Pilgrim members.

<sup>2</sup> Based on HYKE internal pre- and post-enrollment data provided by employers with estimated usage, costs, premiums, and HSA contributions, comparing HYKE users to non-HYKE users within the same employer.