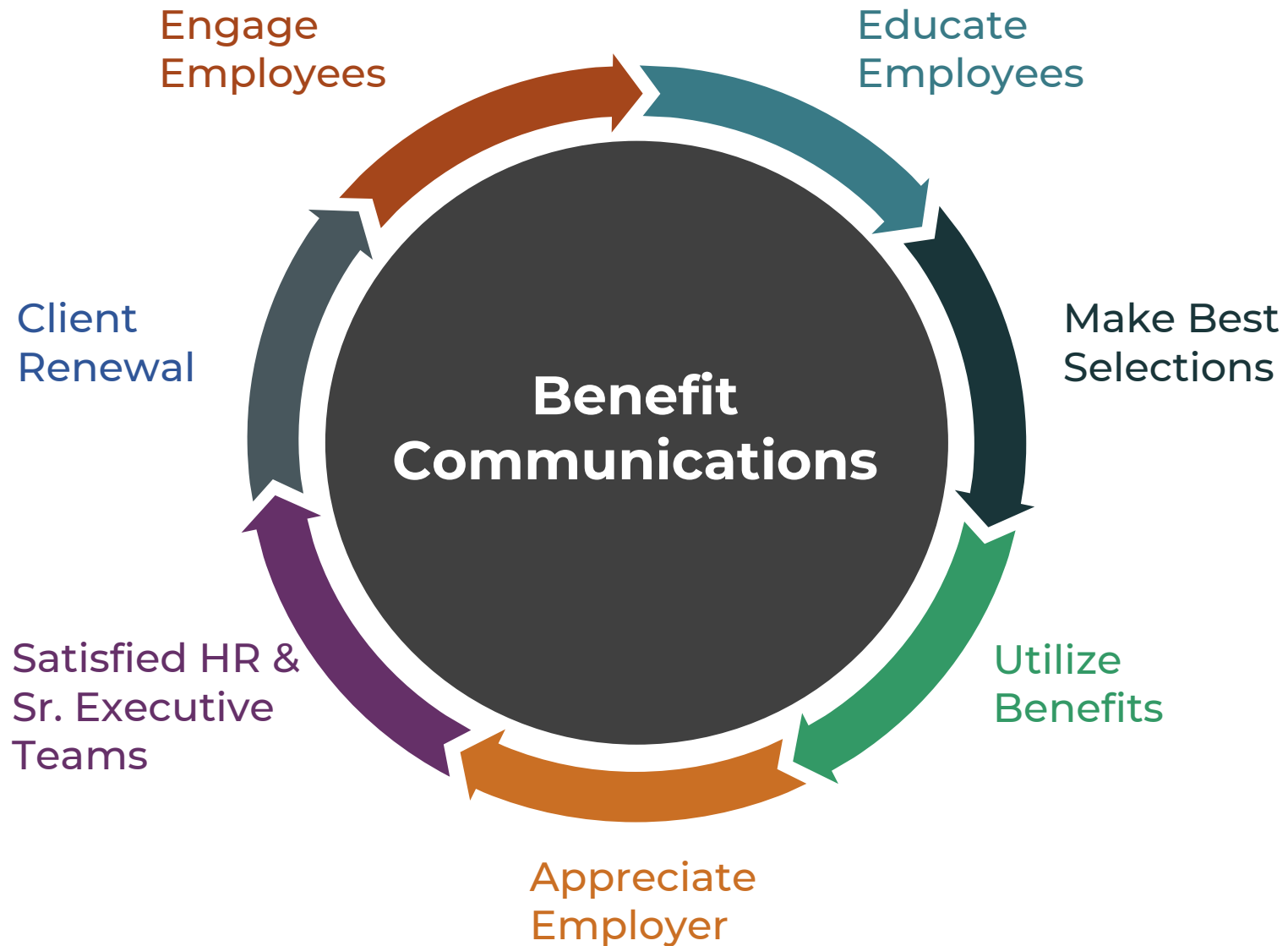
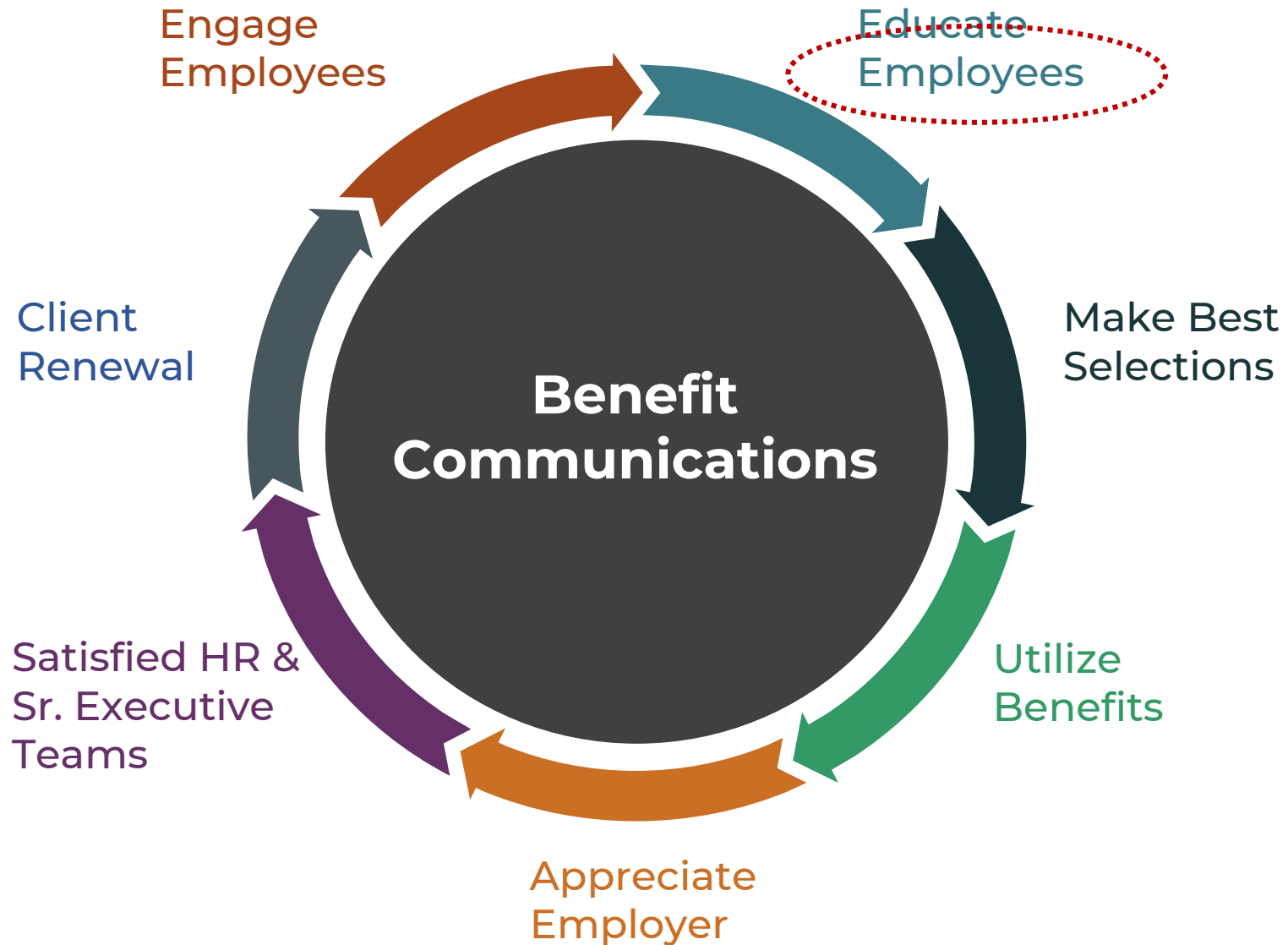


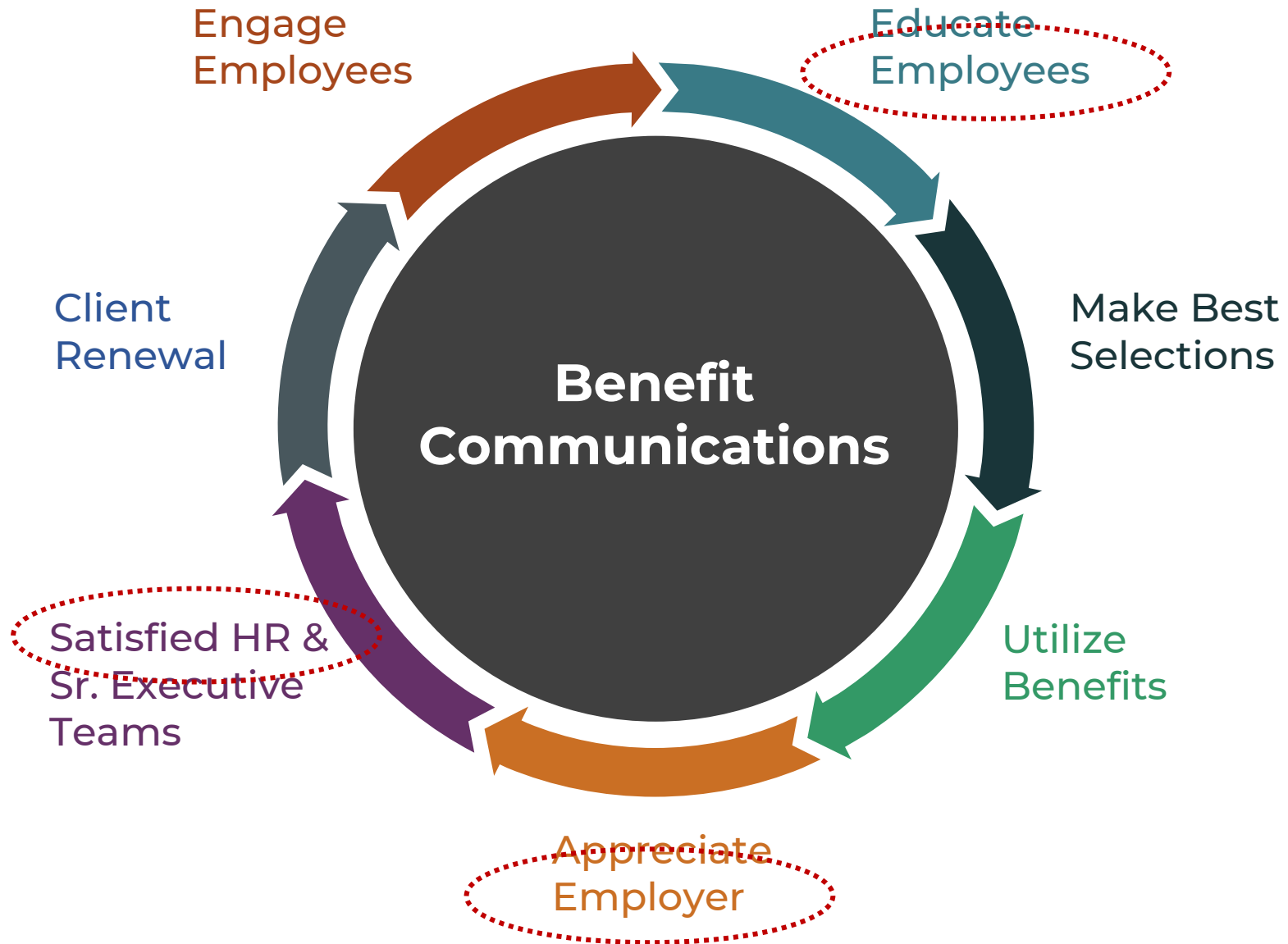
**Rich Benci, CEO**  
**[richb@omegabenefits.net](mailto:richb@omegabenefits.net)**  
**760-415-7046**



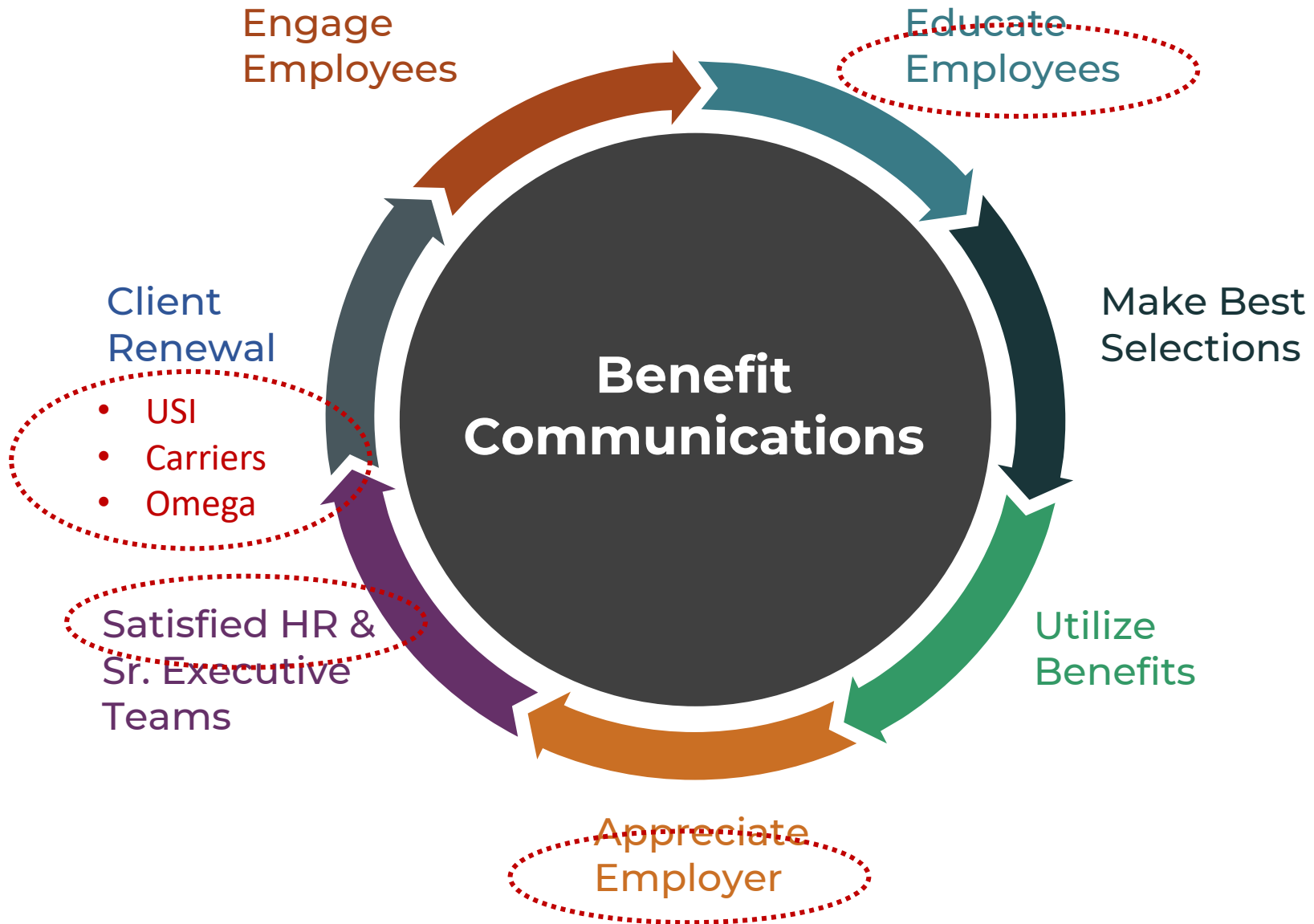
# Who Benefits?



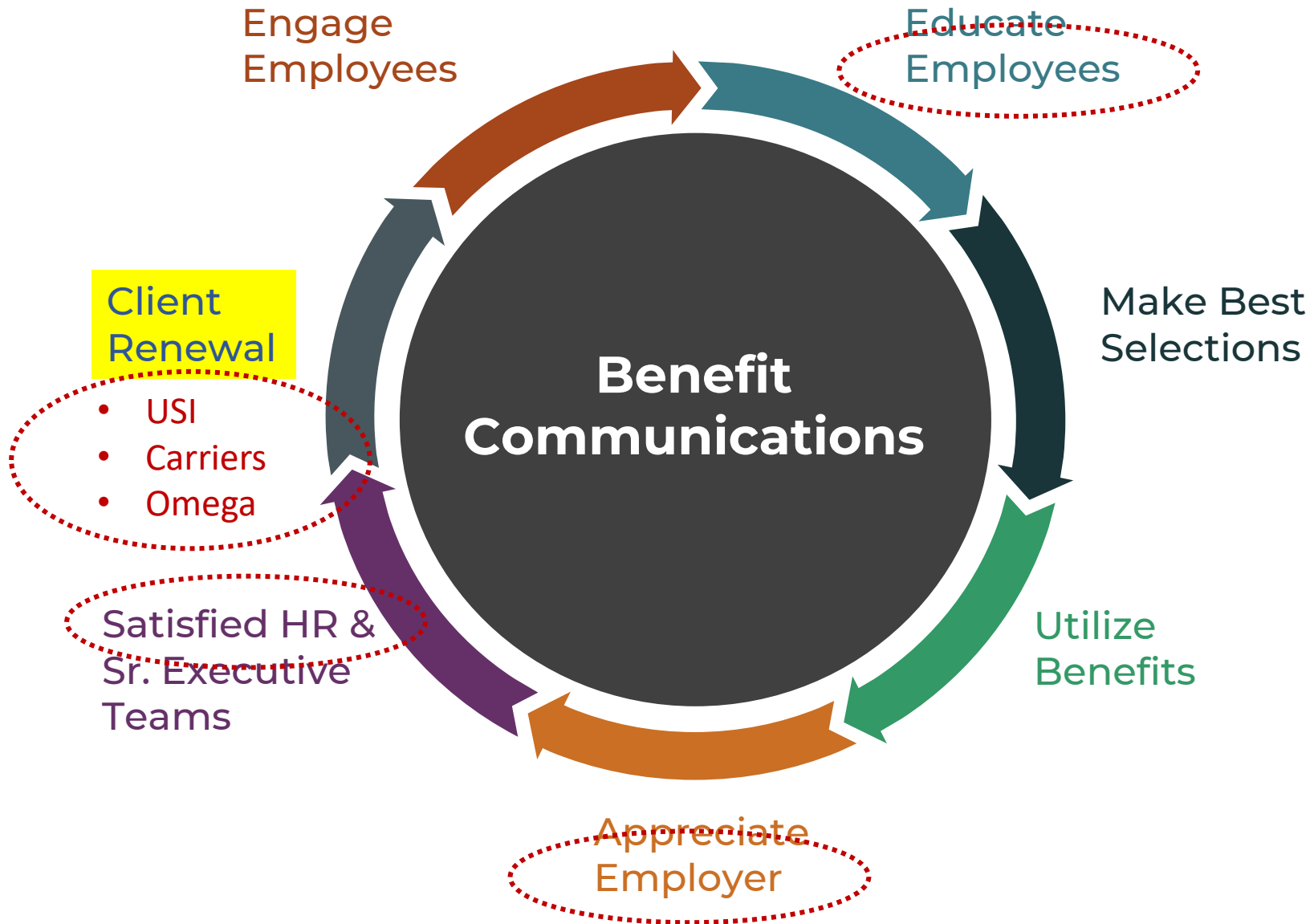
# Who Benefits?



# Who Benefits?

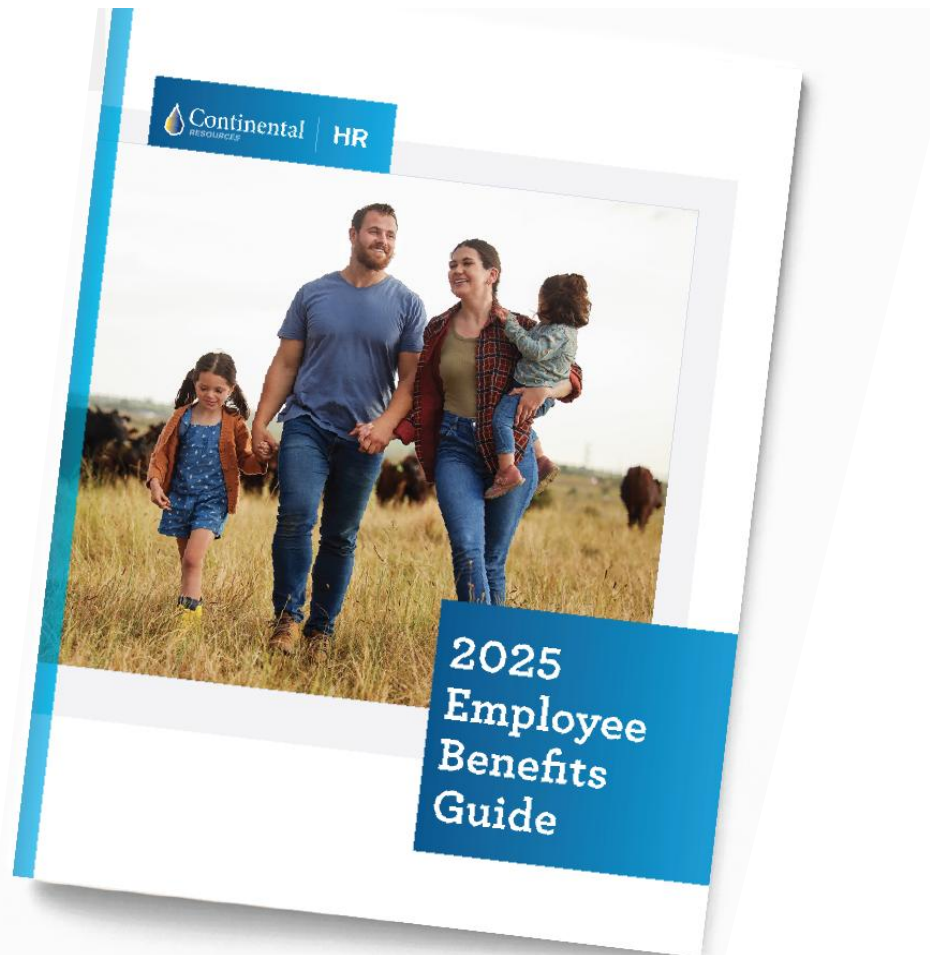


# Our Mutual Goal!



**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  
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**Benefits  
Guide**

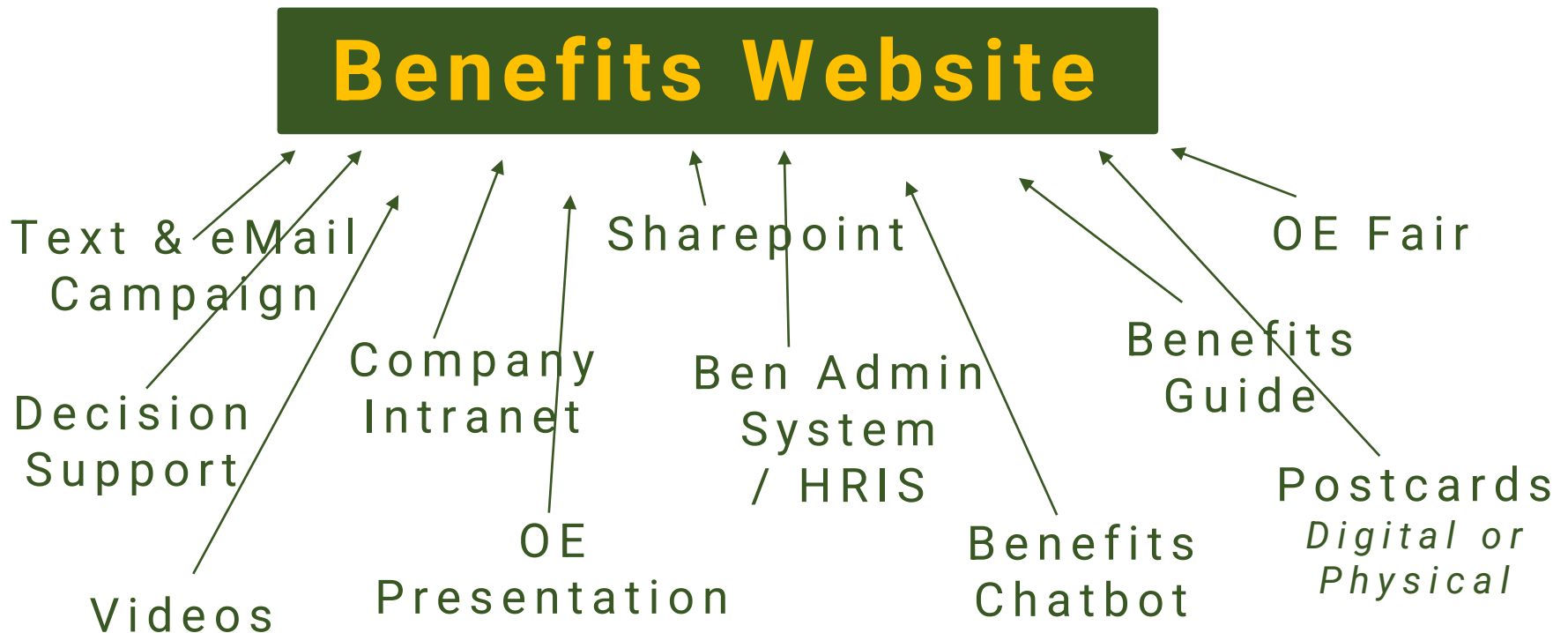
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# What's the best method to communicate benefit options to EEs and spouses?



# **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**

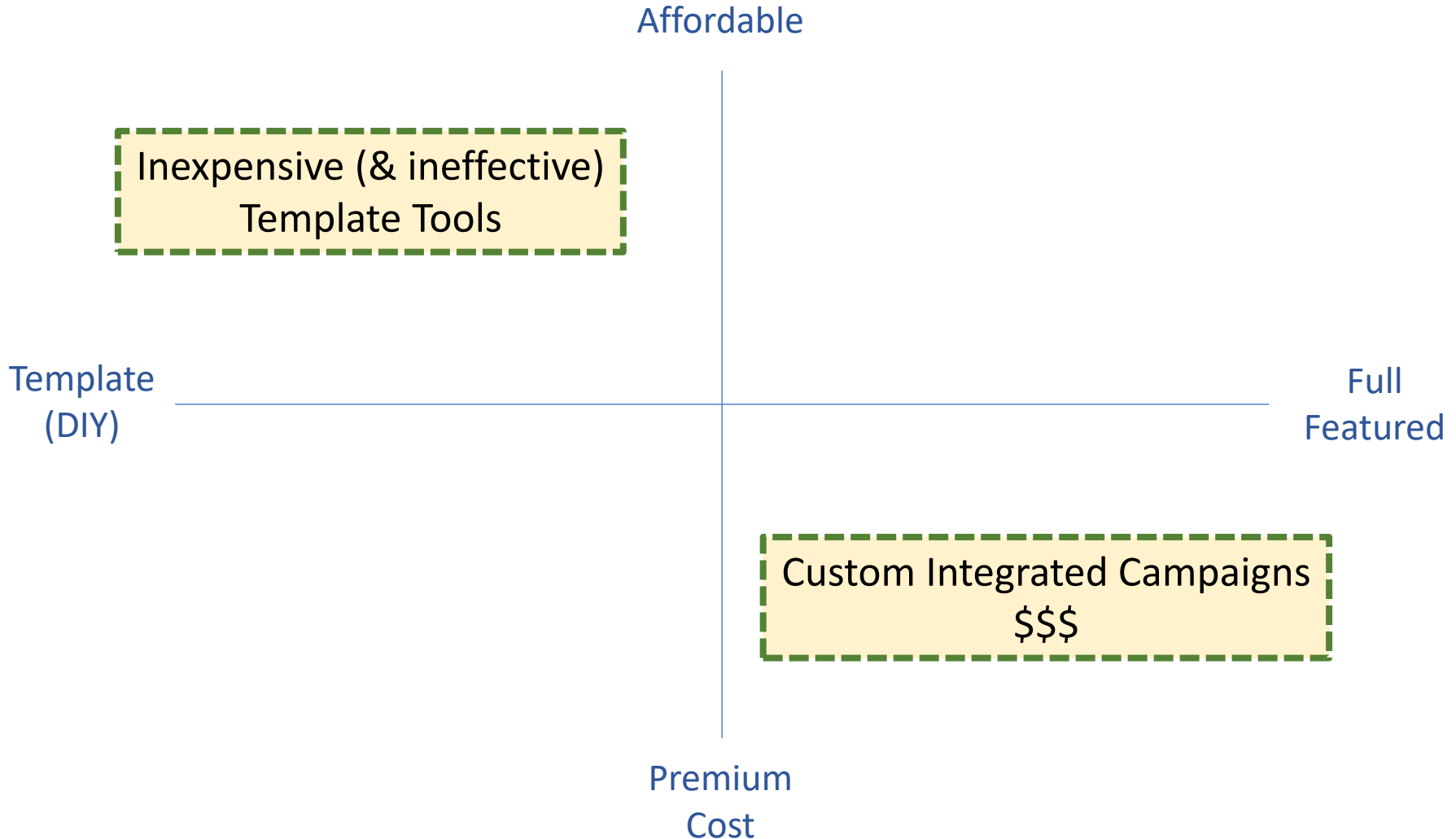
**Accessible to Spouses**

**Responsive for Mobile & Desktop**

**Available Year-Round**

# Competitive Landscape

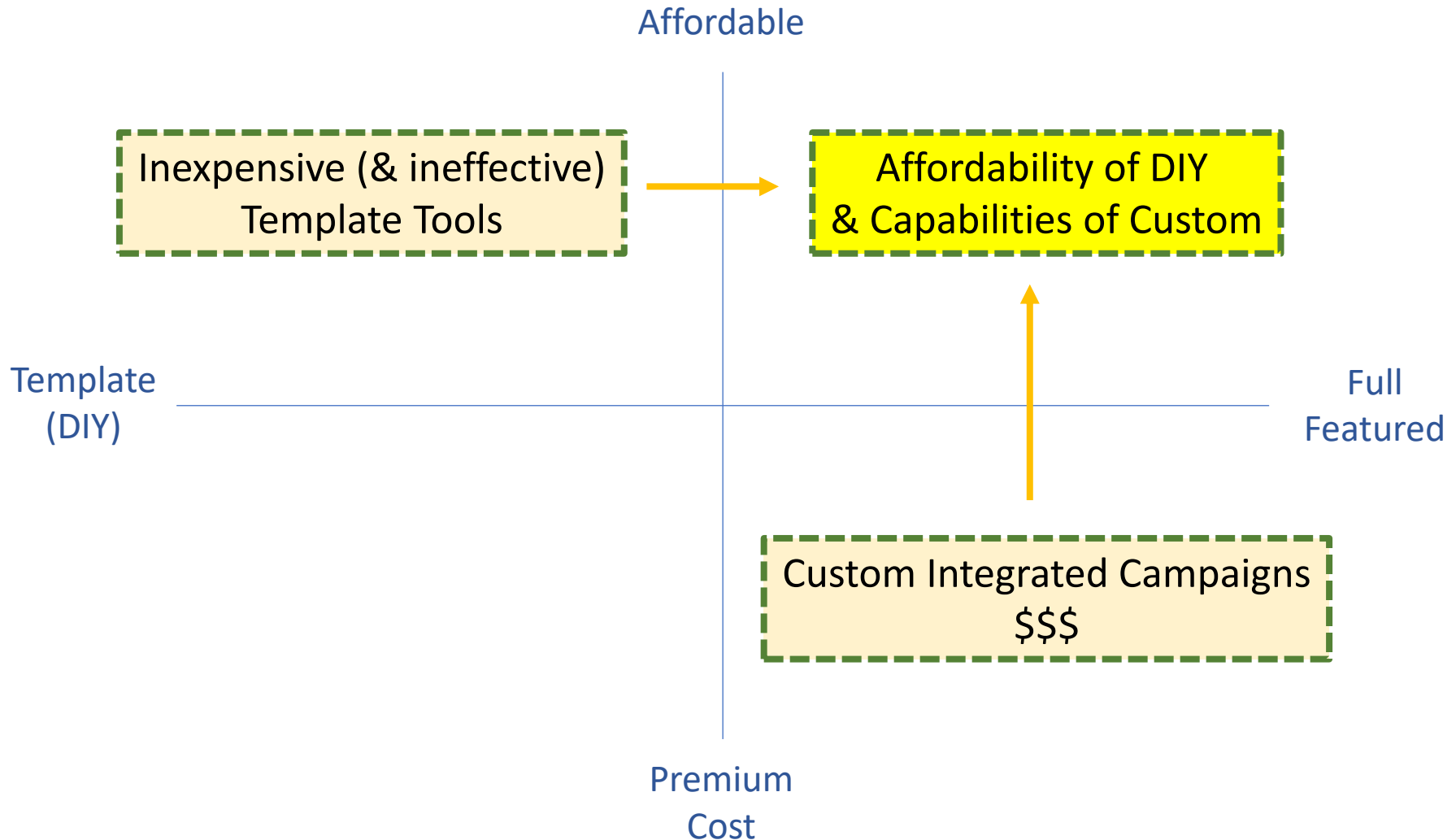
## Benefit Communications





# 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



# 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	<b>Benefits by Division</b>		<b>Company Divisions</b>				
2	<b>EXAMPLE MATRIX</b>	<b>Benefit</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
3	<b>Medical</b>	BCBS PPO					
4		BCBS HDHP					
5		BCBS OTHER?					
6		Kaiser Medical Plans					
7		Prescription Plan					
8		HSA					
9		Teladoc					
10		Cost of Coverage					
11	<b>Dental</b>	Delta Dental PPO					
12		Delta Dental Texas DPO					
13		Delta Dental State 3					
14		Delta Dental State 4					
15		Other Dental?					
16	<b>Vision</b>	VSP					
17	<b>Life / AD&amp;D</b>	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	<b>Disability</b>	Short Term Disability					
22		Long Term Disability					
23	<b>Miscellaenous</b>	FSA					
24		401K					
25		Employee Stock Purchase Plan					
26		Commuter					
27		EAP					
28		Wellness Program					

	A	B	C	D	E	F	G
1	<b>Benefits by Division</b>		<b>Company Divisions</b>				
	<b>EXAMPLE MATRIX</b>	<b>Benefit</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
2							
3	<b>Medical</b>	BCBS PPO			✓		✓
4		BCBS HDHP			✓		✓
5		BCBS OTHER?	✓	✓		✓	
6		Kaiser Medical Plans		✓			
7		Prescription Plan	✓	✓	✓	✓	✓
8		HSA		✓	✓	✓	
9		Teladoc		✓	✓	✓	
10		Cost of Coverage	✓				
11	<b>Dental</b>	Delta Dental PPO					✓
12		Delta Dental Texas DPO					✓
13		Delta Dental State 3		✓	✓	✓	
14		Delta Dental State 4		✓	✓	✓	
15		Other Dental?	✓				
16	<b>Vision</b>	VSP	✓	✓	✓	✓	✓
17	<b>Life / AD&amp;D</b>	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	<b>Disability</b>	Short Term Disability	✓	✓	✓	✓	✓
22		Long Term Disability	✓	✓	✓	✓	✓
23	<b>Miscellaenous</b>	FSA	✓	✓	✓	✓	✓
24		401K	✓	✓	✓	✓	✓
25		Employee Stock Purchase Plan					✓
26		Commuter	✓	✓	✓	✓	✓
27		EAP	✓	✓	✓	✓	✓
28		Wellness Program					

# 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**

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

# Pricing for USI Clients

**Includes: Production, Hosting, Maintenance, Edits.**

**2024 - 2025**

**2025 - 2026**  
(as of July 1, 2025)

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

# 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**

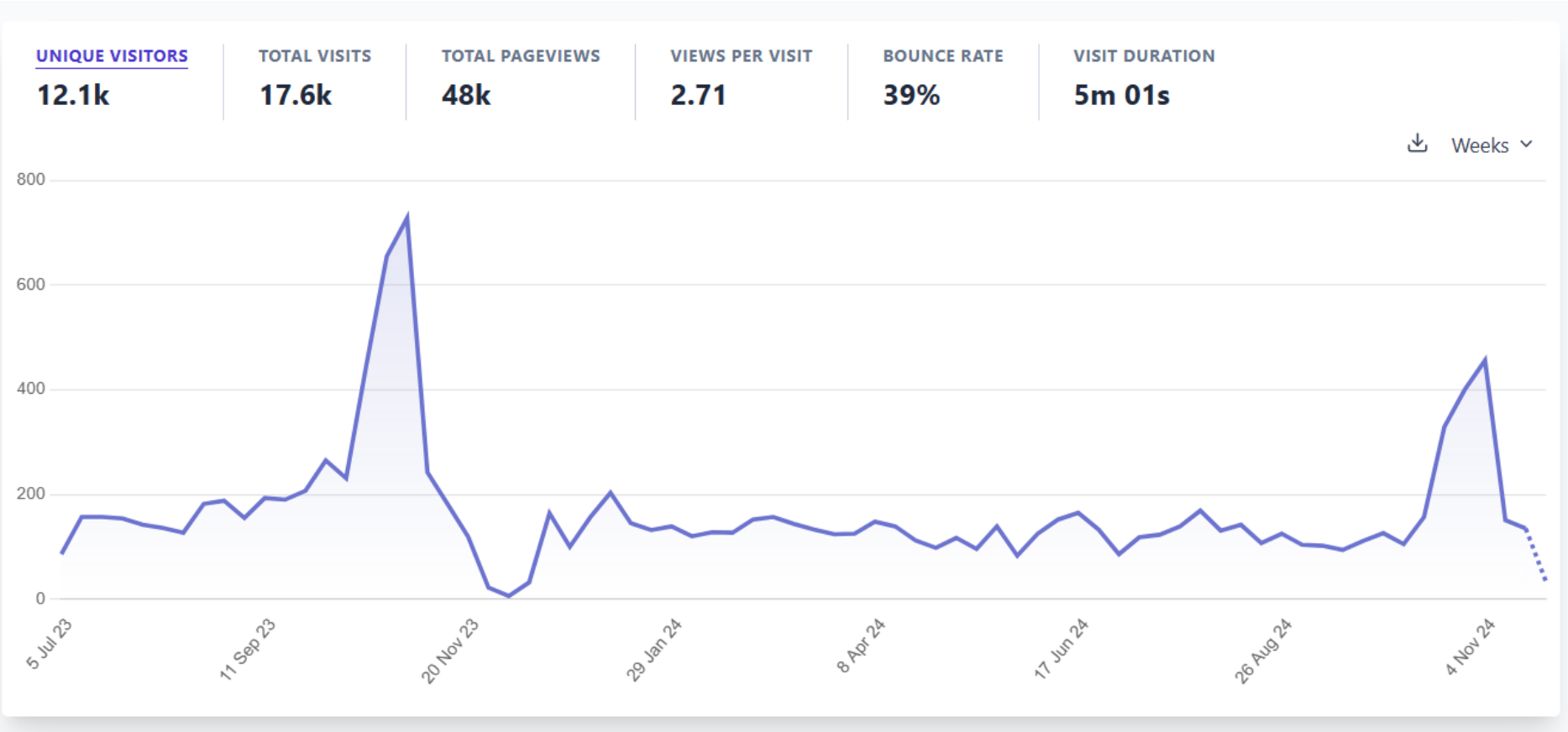
**Median EEs**                      **650**

**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**

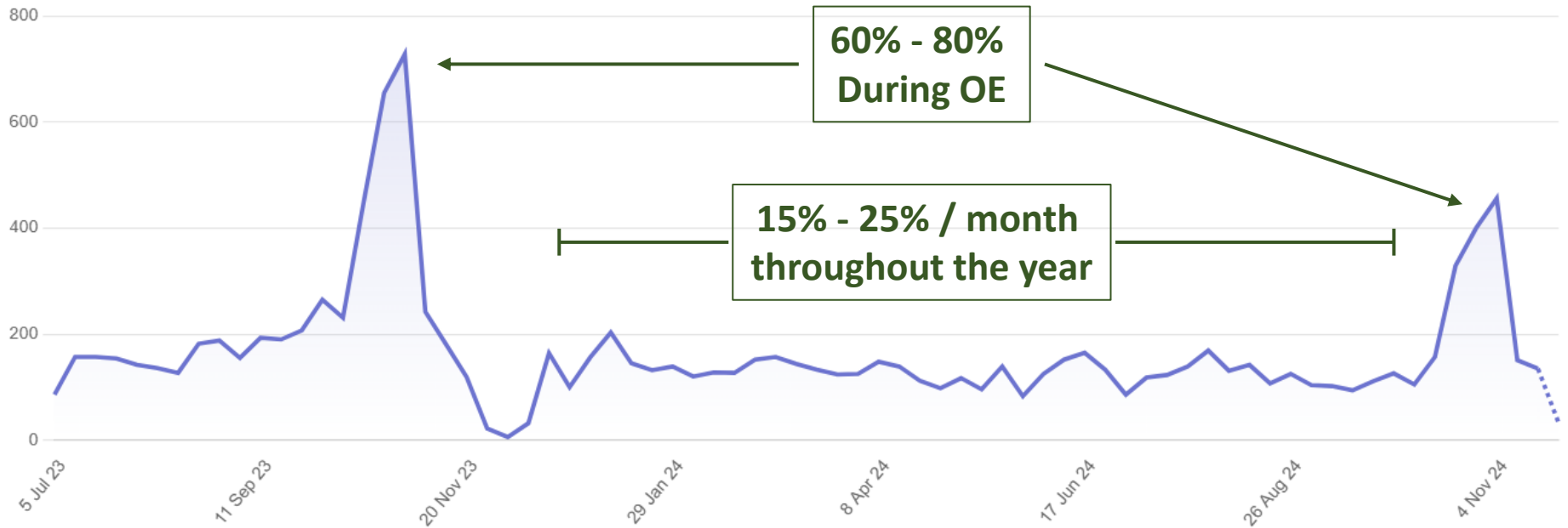
BOUNCE RATE

**39%**

VISIT DURATION

**5m 01s**

Weeks ▾



# HR teams LOVE Omega!

Easy to work with and does a great job.

Makes my job easy!

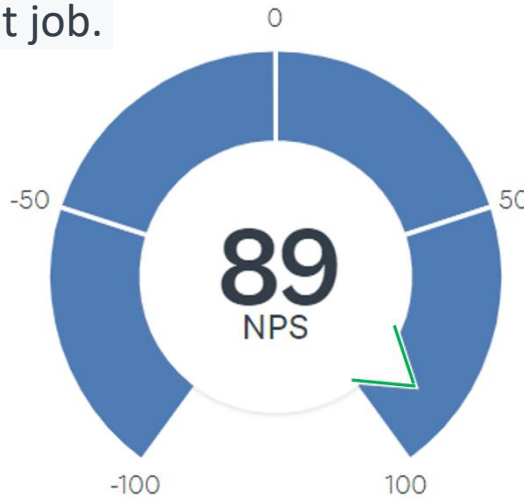
Sherrie A. –  
Benefits & Employee Engagement Administrator  
300 employees

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



# How do we Earn 93% Retention?

# How do we Earn 93% Retention?

**Affordable**

**Full-Featured**

**Dedicated PM**

**Benefits Website**



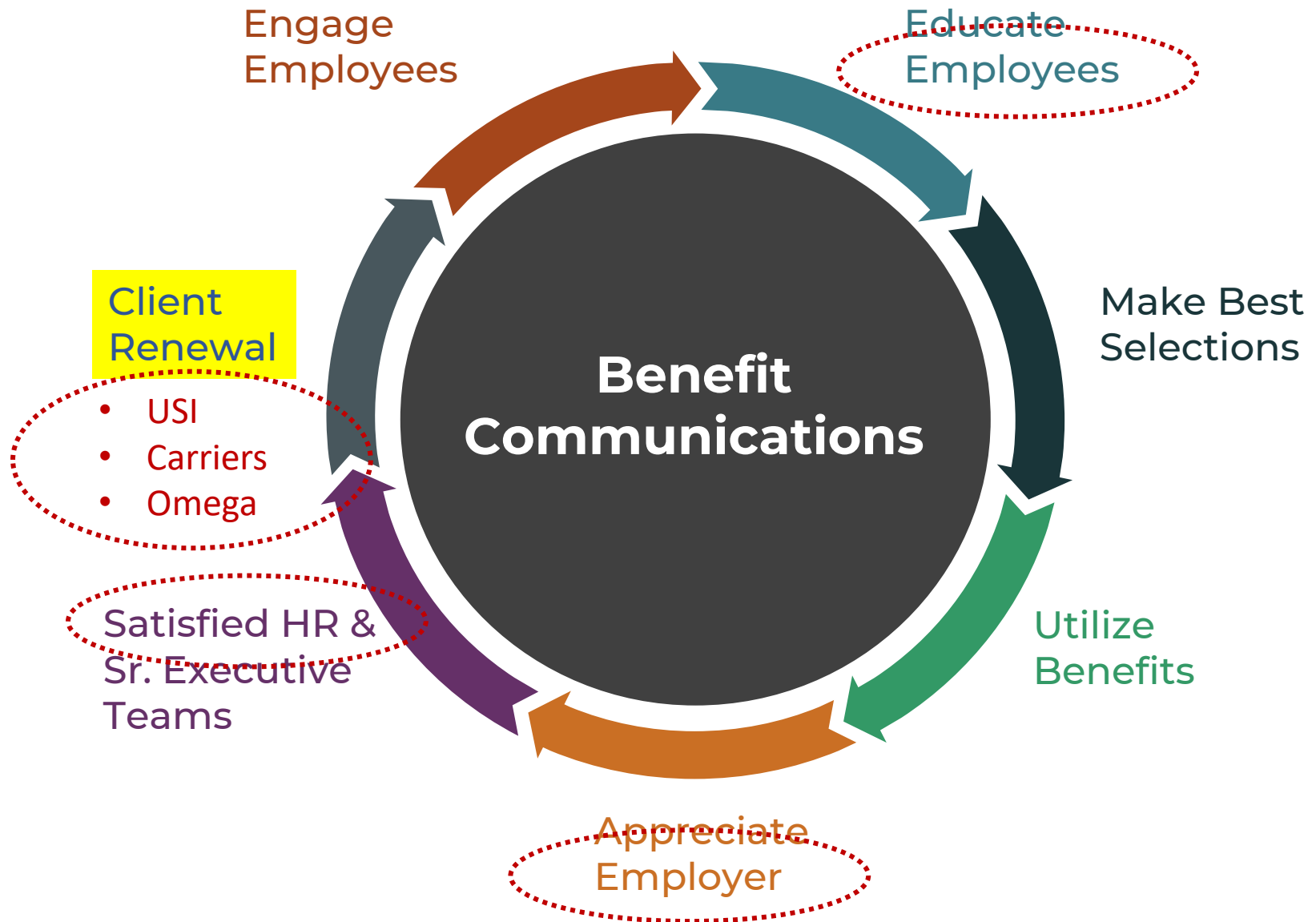
# What does 93% Retention Mean?

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

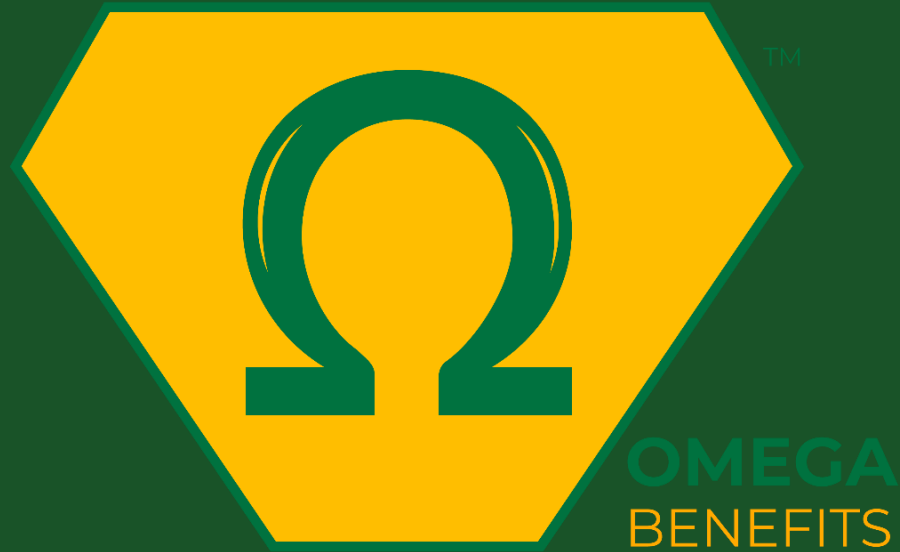
**Can Omega help USI increase  
client lifetime by 1, 2, or 3 years?**

**= 11 : 1 ROI**

# Our Mutual Goal!







**Rich Benci, CEO**  
**[richb@omegabenefits.net](mailto:richb@omegabenefits.net)**  
**760-415-7046**

[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.

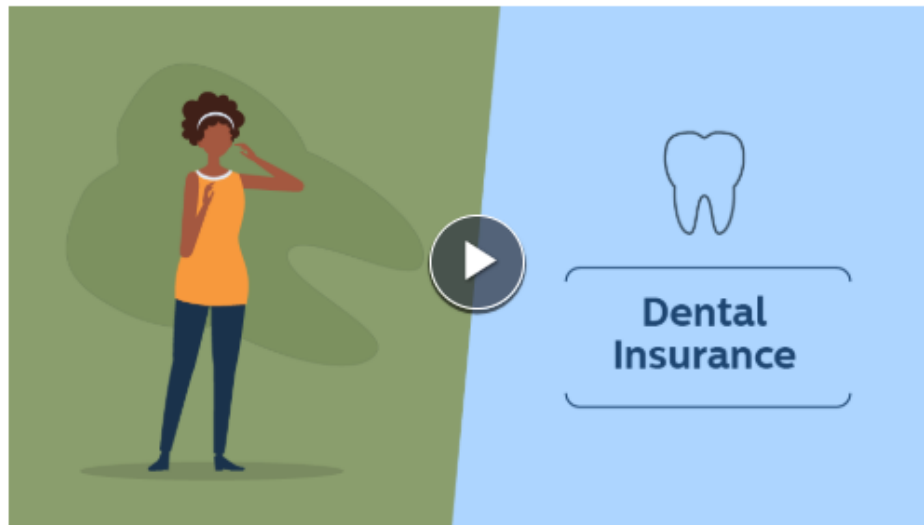
Helping you understand the benefits we offer is important to us. This Benefits Website provides general information for our benefit-eligible employees with additional detailed information available within the plan documents and legal contracts between our company and the insurance providers.

### Your Benefits at a Glance

[ELIGIBILITY](#)[MEDICAL PLANS](#)[HEALTH SAVINGS  
ACCOUNT \(HSA\)](#)[PRESCRIPTIONS](#)[DENTAL](#)[VISION](#)[TELEMEDICINE](#)[COST OF COVERAGE](#)



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](mailto:BRCSouth@usi.com)

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

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

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#### 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



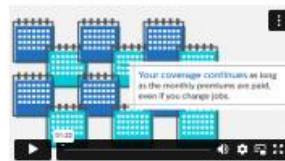
Dental Insurance



Vision Insurance



Life and AD&D Insurance



Accident Insurance



Critical Illness Insurance

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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**

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**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**

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