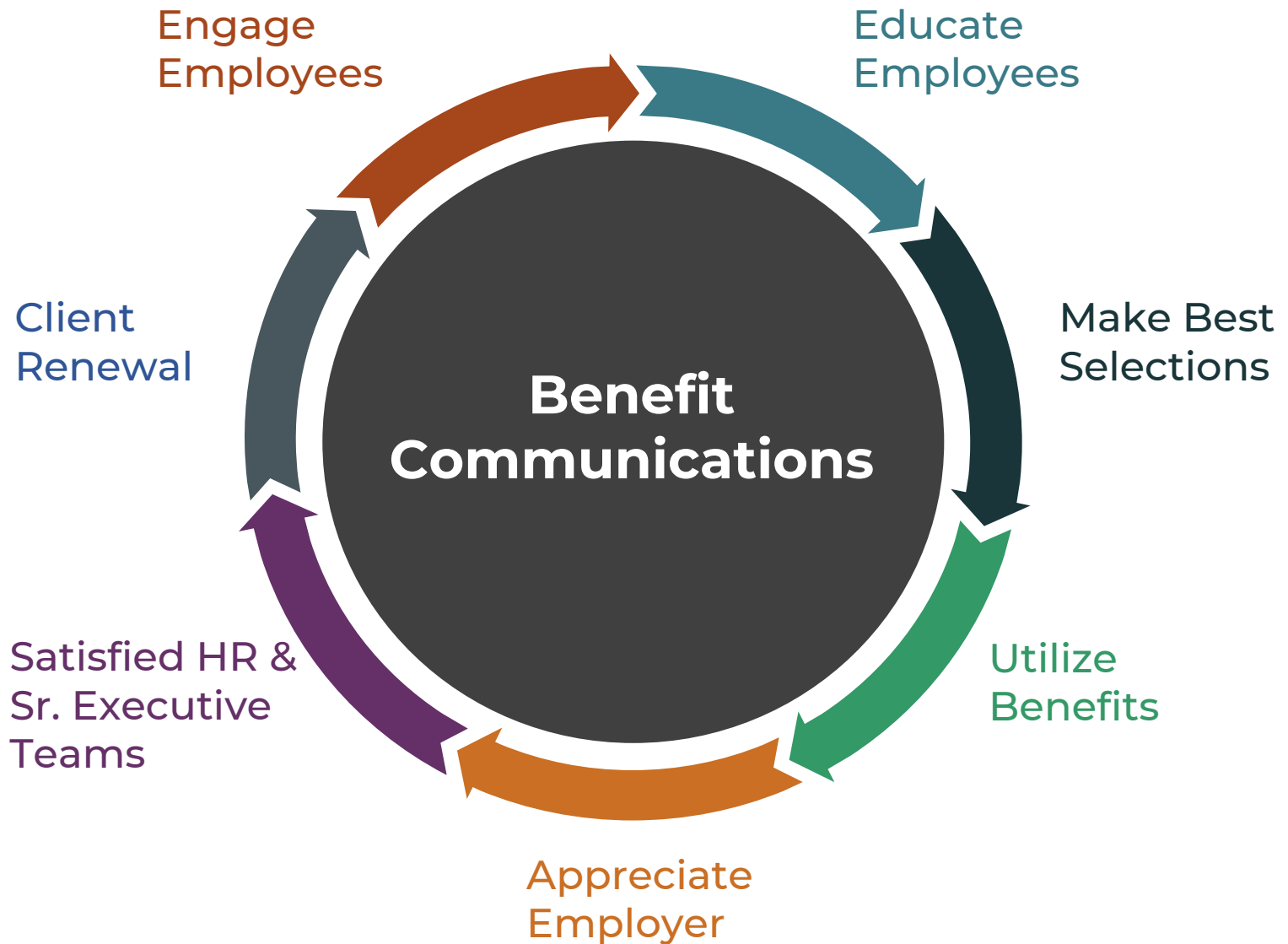
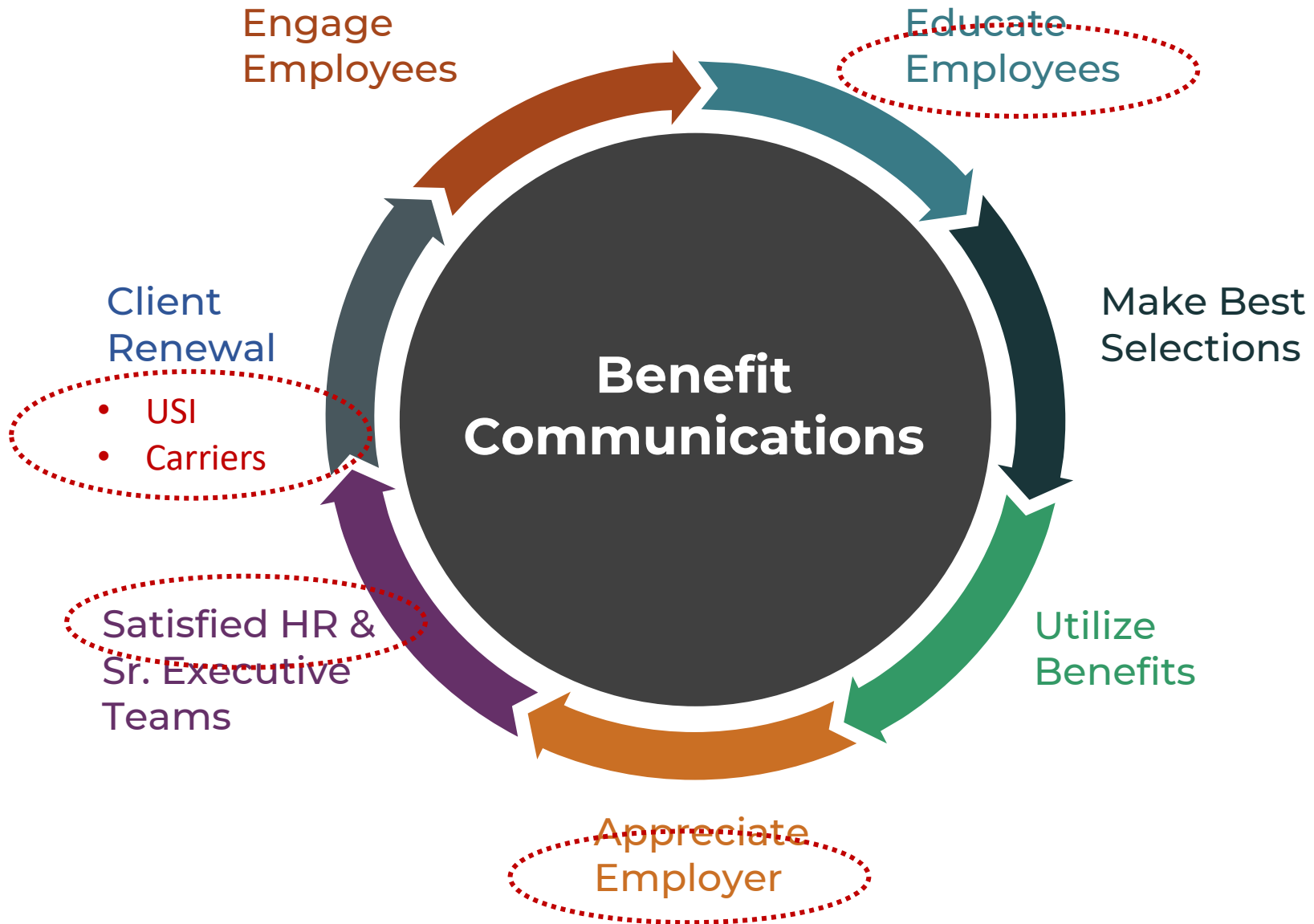


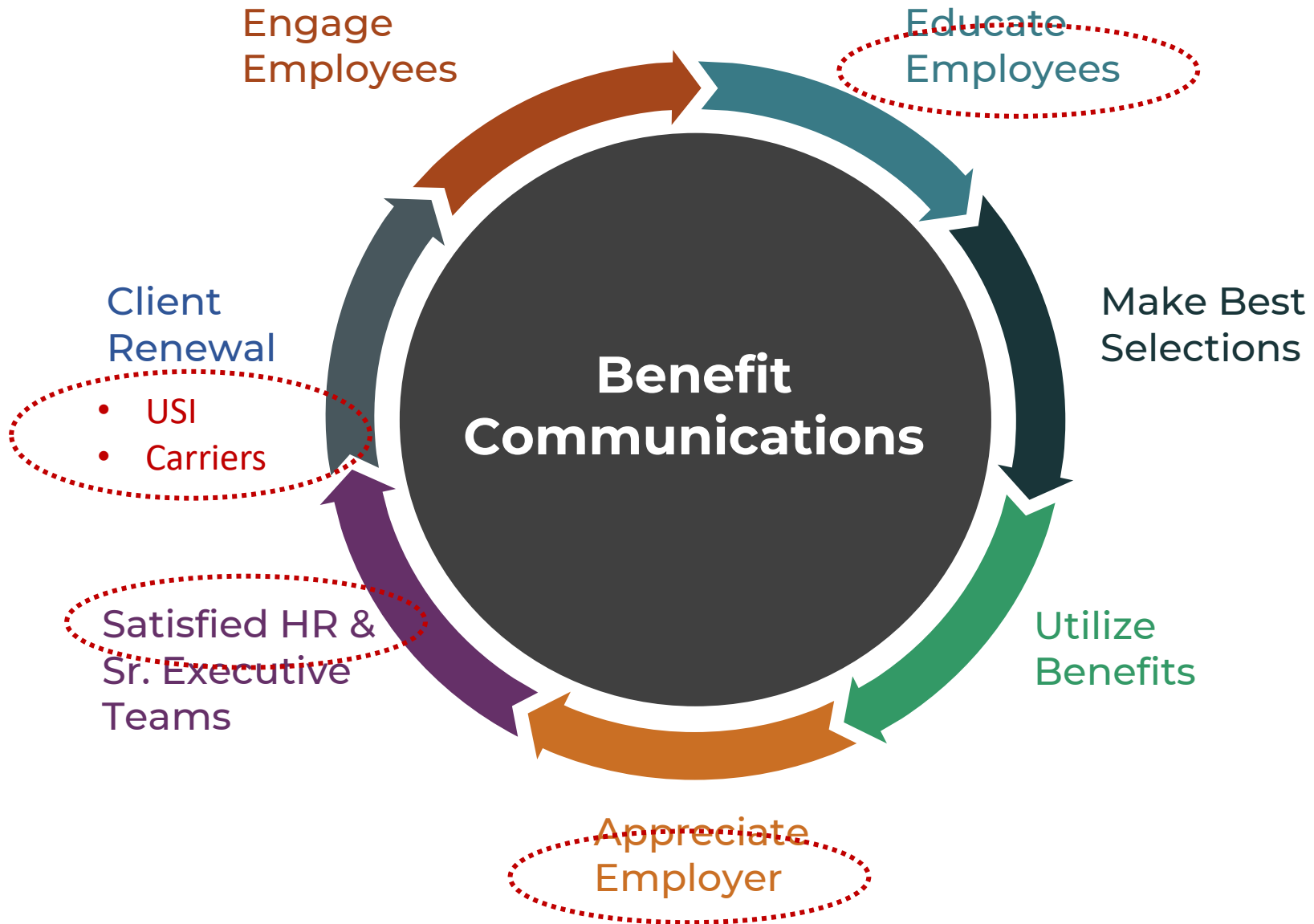
Rich Benci, CEO
richb@omegabenefits.net
760-415-7046



Who Benefits?

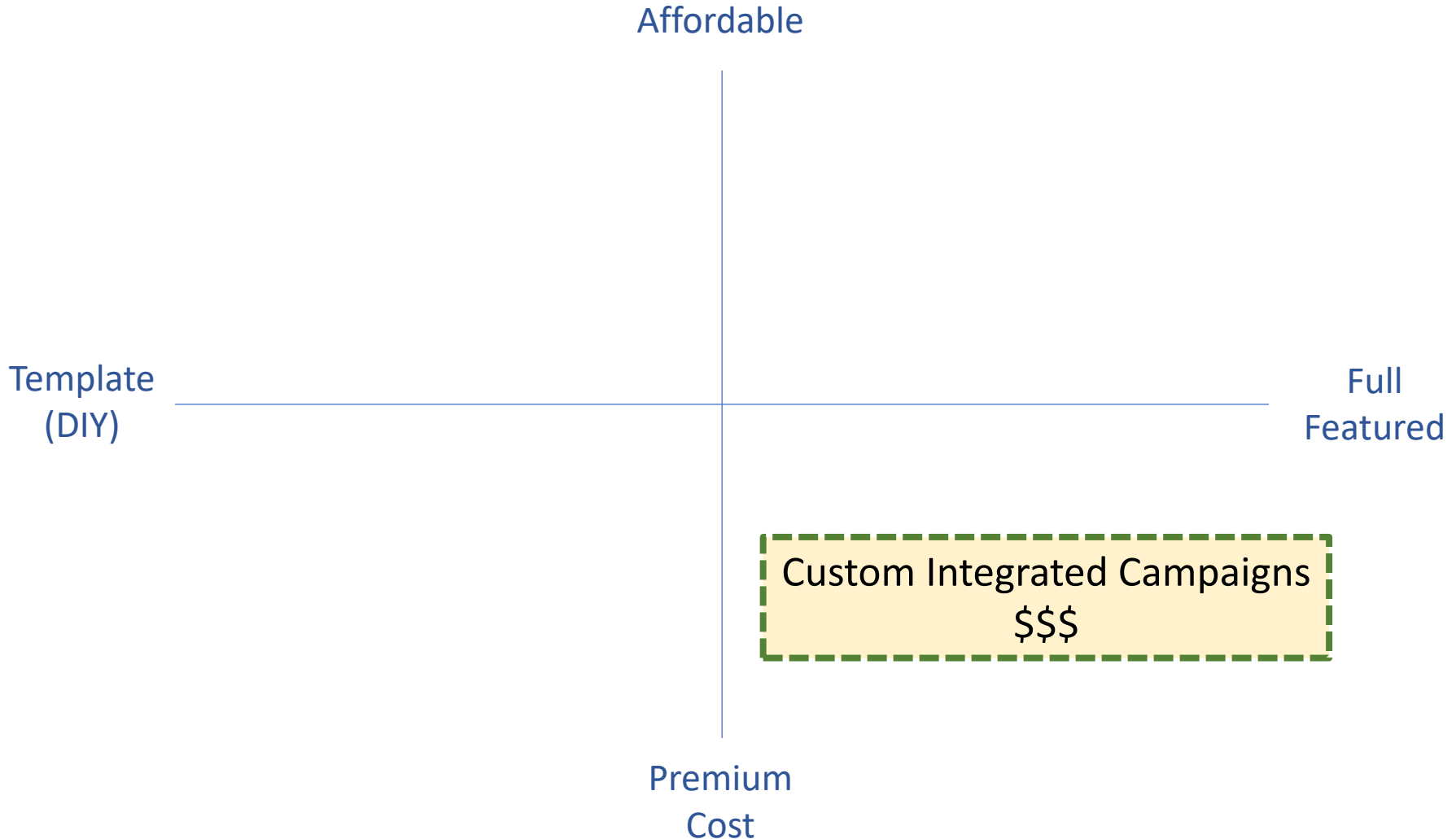


Our Mutual Goal!



Competitive Landscape

Benefit Communications



Competitive Landscape

Benefit Communications

Affordable

Inexpensive (& ineffective)
Template Tools

???

Template
(DIY)

Full
Featured

Custom Integrated Campaigns
\$\$\$

Premium
Cost

Competitive Landscape

Benefit Communications

Affordable

Inexpensive (& ineffective)
Template Tools



Template
(DIY)

Full
Featured

Custom Integrated Campaigns
\$\$\$

Premium
Cost

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

Affordable

Full-Featured

Dedicated PM

Benefits Website



THE BEST method to communicate benefit options for the Mid-market



Omega/USI By the Numbers

Omega/USI By the Numbers

Total USI Clients **113**

Annual Retention **93%**

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

Median Client **650 Employees**

How do we Earn 93% Retention?

How do we Earn 93% Retention?

Affordable

Full-Featured

Dedicated PM

Benefits Website



HR teams LOVE Omega!

Easy to work with and does a great job.

Makes my job easy!

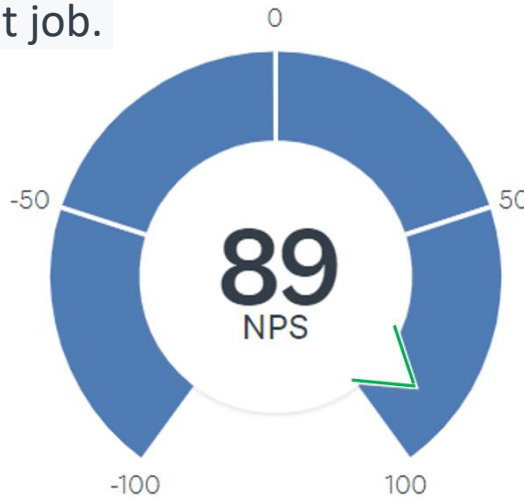
Sherrie A. –
Benefits & Employee Engagement Administrator
300 employees

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



What does 93% Retention Mean?

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

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= 14 yrs Client Lifetime**

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

**What \$\$\$ impact would that have
for YOU? for USI?**

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?**

= 8 : 1 ROI

Pricing for USI Clients (USI Discount)

2025
(as of May 31)

\$4,000

Annual License
(incl. 1 EE group)

\$1,500

**Language
Translation**

\$2,000

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

Pricing for USI Clients (USI Discount)

Includes: Production, Hosting, Maintenance, Edits.

2025
(as of May 31)

\$4,000

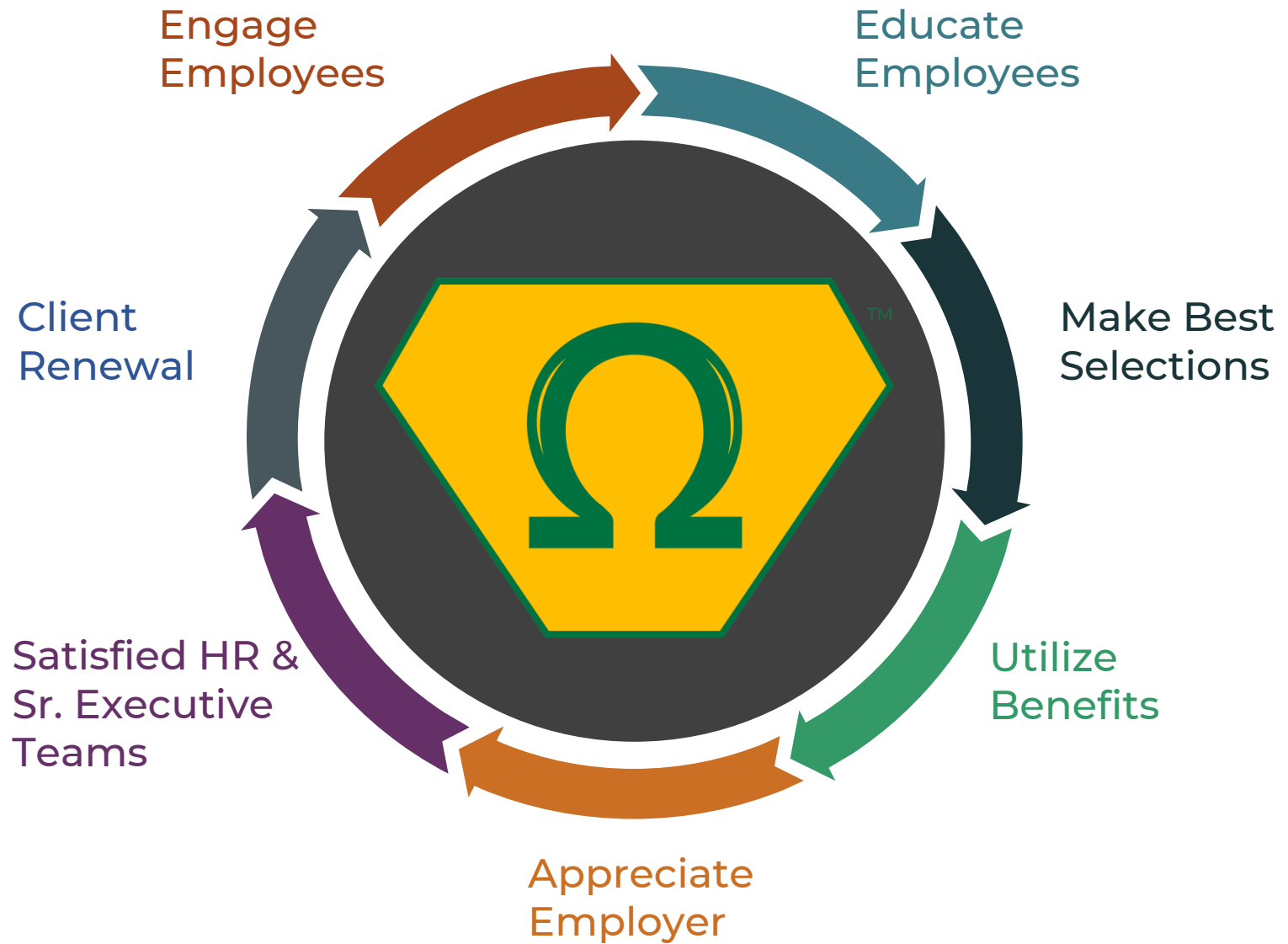
Annual License
(incl. 1 EE group)

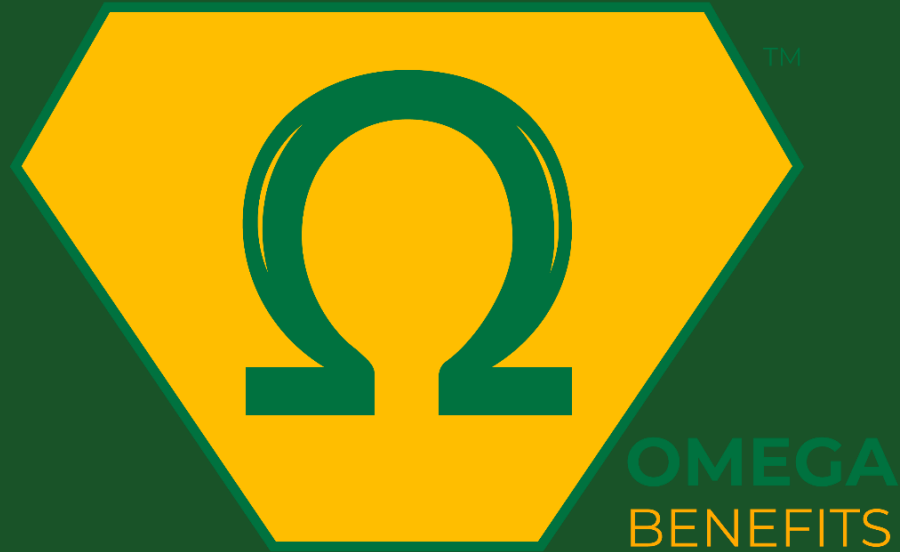
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**Language
Translation**

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





Rich Benci, CEO
richb@omegabenefits.net
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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 extends average 9-yr client retention by an average of 1 year

\$40,000 Omega licenses (over 10 years)

To get incremental \$312,000 commissions

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Welcome to Your 2023 Benefits!



Welcome!

We're at our best when you're at your best. Agropur provides a variety of benefits to help you stay physically, mentally, and financially healthy.

Planning your benefits coverage can be challenging. We are committed to making it easy to choose the benefits that are right for you. This benefit website is intended to help you understand the benefit programs offered by Agropur for the 2023 Plan Year.

We encourage you to take the time to read through this benefit website and



BenefitH
Enjoy discounts, rewards and
in a variety of ways.
For more information,

Your Benefits at a Glance



Medical Plan Comparison

This is a summary of the benefits provided under the Medical Plan and Coverage (SBC) or Summary Plan Description (SPD).

Features	HDHP 1 In-Network
Deductible, coinsurance, and out-of-pocket maximums	
Deductible per calendar year	\$3,000/single \$6,000/family
Coinsurance	20%
Out of Pocket Max per calendar year	\$3,700/single \$7,400/family

Medical services (what you pay after meeting deductible)

Physician Services	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 40% after deductible
Preventive Services Preventive Medical Exams, Well child, Immunizations, Prenatal, Screenings	You pay \$0	You pay 40% after deductible	You pay \$0	You pay 40% after deductible
Mental/Behavioral/Substance Use Outpatient Inpatient	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 40% after deductible
Physical/Occupational/Speech Therapies	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 40% after deductible
Emergency Room	You pay 20% after deductible	You pay 20% after deductible	You pay 10% after deductible	You pay 10% after deductible
Hospital	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 40% after deductible
Accident Insurance	Voya Accident coverage automatically included.			

Prescription Drug Coverage

BCBS & ACA Preventive Drugs	You pay \$0	Not covered	You pay \$0	Not covered
All Other Formulary Generic	You pay 20% after deductible	Not covered	You pay 10% after deductible	Not covered



AskOmega ai chatbot

Get answers to your Employee Benefit questions.

Hello, I'm the AskOmega ai chatbot, what can I do for you?

what are the medical plan deductibles

The medical plan deductibles vary depending on the plan option chosen:

- Enhanced HSA: Individual deductible is \$1,500 per Benefit Period, and Family deductible is \$3,000 per Benefit Period.
- Standard HSA: Individual deductible is \$3,000 per Benefit Period.
- Enhanced PPO: Individual deductible is \$2,000 per Benefit Period, and Family deductible is \$4,000 per Benefit Period.

Ask me anything about Employee Benefits!

Send





New Employees Eligibility Health Financial Wellness Perks Resources

Welcome to Your 2023 Benefits!



AskOmega ai chatbot

Get answers to your Employee Benefit questions.

4X Increases Employee Engagement

Reduces cost ~ 60%

Meets Regulations

Saves 20+ hours / mo.

Welcome!

We're at our best when you're healthy, physically, mentally, and emotionally.

Planning your benefits is easy to choose the benefit programs offered.

We encourage you to take

What are the medical plan deductibles

Send

Your Benefits at a Glance



Inpatient				
Physical/Occupational/ Speech Therapies	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 40% after deductible
Emergency Room	You pay 20% after deductible	You pay 20% after deductible	You pay 10% after deductible	You pay 10% after deductible
Hospital	You pay 20% after deductible	You pay 40% after deductible	You pay 10% after deductible	You pay 40% after deductible
Accident Insurance	Voya Accident coverage automatically included.			
Prescription Drug Coverage				
BCBS & ACA Preventive Drugs	You pay \$0	Not covered	You pay \$0	Not covered
All Other Formulary Generic	You pay 20% after	Not covered	You pay 10% after	Not covered

