Benefitplace®

Decision Support

Help build confidence with integrated, data-driven, personalized enrollment guidance.

Historically, employees have made decisions about their health and financial benefits separately. And the results have been less than ideal:

77%

of surveyed respondents said they typically keep the same benefit selections as the previous year, rather than re-evaluating how needs may have potentially changed.[1]

30%

of surveyed respondents said they regret their benefit choices because they had to pause retirement contributions due to financial strain.[1]

Integrated Decision Support in Benefitplace®, including NextDollar as part of the experience helps employees make informed decisions about how to use their paycheck across health, savings and retirement needs. By extending guidance beyond benefit elections alone, NextDollar adds a personalized financial guidance experience that can help employees determine where to allocate their next savings dollar, maximize available tax advantages, make fuller use of employer benefits and better balance current needs with future goals.

Recognizing that employees have a finite budget and potentially competing financial priorities, Decision Support with NextDollar delivers personalized guidance across health care, savings and retirement decisions—helping employees:

- Reduce decision fatigue and guesswork
- Balance health care costs with expected needs and available budget
- Make more informed decisions for both current needs and future goals

The Result?

More informed decisions make a positive impact:

- **92% of users** authorized the use of medical insurance claims history in the experience[2]
- **56% and 55% of users** elected critical illness insurance* and accident insurance, compared with 37% and 36% of employees who didn't use Decision Support[3]
- **67% of users** who elected a medical plan enrolled in a high-deductible health plan (HDHP), compared with 55% of employees who didn't use Decision Support[3]

* Critical Illness may be referred to as "Specified Disease" in some states.

Benefitplace®

Integrated & Intuitive

Built into the Benefitplace enrollment workflow, Decision Support automatically pulls in relevant employee data (e.g., salary, dependents, etc.) for a seamless and personalized employee experience. It also gives employees the option to carry current-year benefit elections over to the next year with a single button, making reenrollment faster and easier. NextDollar extends that experience with personalized financial guidance that provides guidance to help employees determine where to direct their next savings dollar and how small changes have the potential to influence both short- and long-term outcomes.

Accurate & Unbiased

Powered by Savvi, Decision Support delivers reliable, unbiased guidance based on quantitative analysis and data science—factoring in family size, expected health care needs, risk tolerance and more. The experience also provides personalized education to help employees understand why the personalized options presented to them may make sense based on their selections and goals.

Household Help

If an employee's spouse/partner has benefits through their employer, Decision Support can factor those details into the analysis for guidance at the household level—helping employees evaluate benefit and savings decisions in the context of their broader financial picture.

Benefit Combinations

Employees get benefit combinations for medical, dental, vision and key voluntary benefits, which they can then easily select for enrollment with a single click.

Connecting Health & Financial Wellbeing

Expanding beyond health care, NextDollar-powered guidance helps employees take a more holistic view of how to allocate their paycheck across emergency savings, retirement contributions and health-related accounts. Available during enrollment and throughout the year, the experience provides personalized, interactive guidance—including visual modeling and tailored next steps—to help employees see their opportunities to build an emergency fund, explore contribution options and make informed decisions as their needs evolve. Reach out to your Benefitfocus representative to learn more about Benefitplace Decision Support and see the tool in action!

[1] Survey Methodology and Demographics - The 2025 Blindfolded Benefits survey was conducted between March 31 and April 8, 2025. SAVVI surveyed a total of 610 respondents in the United States who work full-time and have access to employer-sponsored benefits. The study was conducted at 95% confidence with a +/- 4% margin of error.

[2] Among select client groups using personalized enrollment guidance functionality in Benefitplace® fall 2024 annual enrollment period for 1/1/25 benefit effective dates.

[3] Among select client groups using personalized enrollment guidance functionality in Benefitplace® Q4 2025 annual enrollment period for 1/1/26 benefit effective dates.

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The Personalized Decision Support tool provides information and options for you to consider in making healthcare, health savings, emergency savings, and retirement savings choices. Those choices are solely up to you to make. Personalized Enrollment Guidance is not intended to serve as financial advice. None of SAVVI, Voya, nor WEX Health acts in a fiduciary capacity in providing Personalized Enrollment Guidance or other services to you; any such fiduciary capacity is explicitly disclaimed.

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