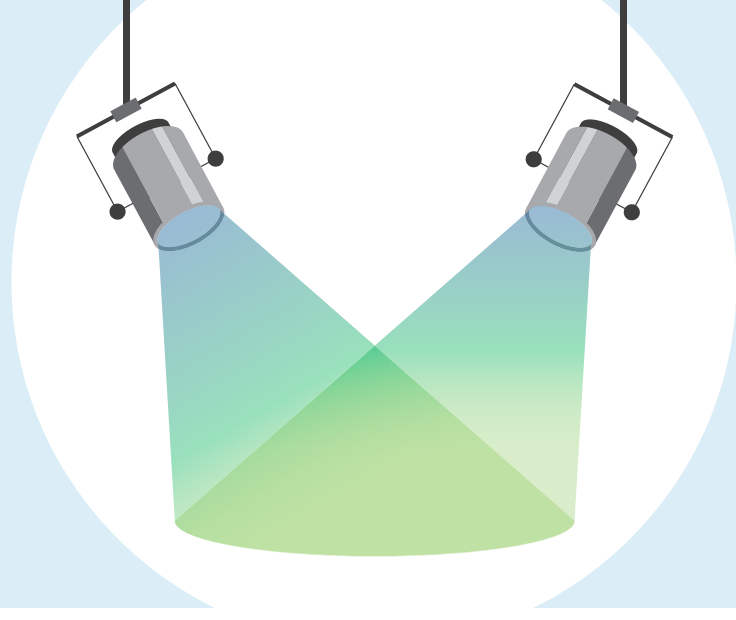


LIAZON LIMELIGHT



Lauren Thomas
SVP Human Resources
TitleMax (a TMX Finance company)
Industry: Consumer Finance
Location: Savannah, GA
Employees: 5,000+

Lauren Thomas, J.D., was on a mission to change the structure of benefits at her company. With the bulk of her employees working at storefront locations, the move to a private exchange was ideal for her disparate workforce.

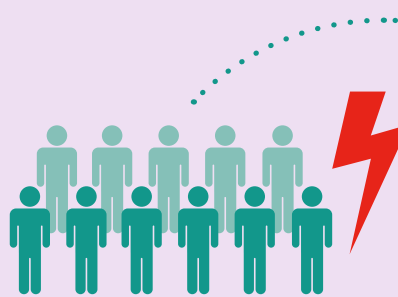
The timeline



“For us, the road to securing a competitive, quality enrollment platform that could help us better attract and retain top management as well as frontline talent was a **LONG** one.”

2009

Offered a stipend plan to partially support benefits employees could buy on their own.



Rapid growth, concern for our employees, commitment to attracting talent, and the passage of the ACA forced us to rethink this plan.

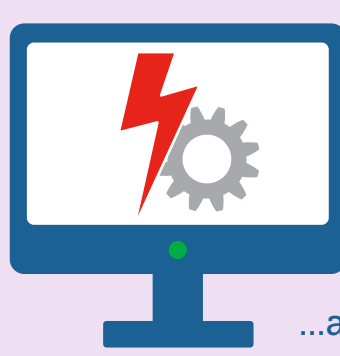


Put into place our first employee benefits plan for medical and supplemental insurance but were faced with the challenges of managing a large self-funded plan.

2011

2013

Moved to a private exchange that lacked decision support and personalized customer service.



Employees had a tough time understanding the choices they were making...

...and we got clobbered on renewals for the next plan year.



2015

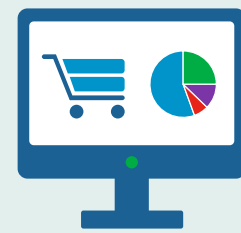
Our broker introduced us to a Liazon-powered private exchange.



Finally, a solution to meet all our needs!



Change management



1 Enrollment period kicked off with an employee announcement that an exciting benefits change was on its way!

2 Educated employees through a series of online trainings, conference calls, and meetings, along with an employee guide to choosing their benefits.

3 During Open Enrollment, introduced employees to the Exchange's functionality and told them about the different types of products they'd find on the store shelves.

We were not shy in communicating that employees, rather than the company, would now be making important benefits choices, and told employees that they would be educated on how to make smart, personalized decisions.



The results

For the first time many employees understood their benefits and what they covered.

4 We offered 4 medical plans with deductibles ranging from \$350 to \$2,500.

Enrollment in the HSA-qualified plan increased by **12%**.

The average plan cost was **9%** less expensive than the previous year.

Critical Illness **↑51%**

Hospital Indemnity **↑71%**

Participation in ancillary benefits increased.

Pet Insurance **↑67%**

As a result of moving to a Liazon-powered exchange:

94% prefer to choose their own benefits.*

Our employees felt they understood what they'd bought and that they got what they paid for. They liked making the choices themselves.

97% of employees said they better understand what their health insurance covers.*

97% value their benefits more than they did previously.*



Liazon Limelight shares noteworthy stories of forward-thinking HR and Benefits professionals who are leading the charge toward a better system of employer-sponsored benefits. If you know someone who fits the bill and has had the Liazon-powered exchange at their company, email us at LiazonLimelight@Liazon.com so we can feature them in an upcoming installment.

*TitleMax 2016 Benefits Survey



© 2016 Liazon Corporation.