

2026 MINIMUM PREMIUM & TIER 2 PEER GROUP CONFERENCE Benefit Lifecycle Exercise- Outcome



Maya
Bank Teller

PROFILE 1 • EARLY CAREER

Meet Maya: The new graduate



Life Stage

- Age: 24
- Single with 1 fur baby
- Recently graduated from College; paying off student loans



Career Stage

- Tenure: 10 months
- Salary: \$45,000
- First full-time job with benefits



Personal Priorities

- In good overall health but was recently diagnosed with Anxiety disorder
- Travels frequently with friends, doesn't leave a lot of time for self-care
- Wants to save money but not sure where to start

- 1. Based on Maya's current life stage, what are all the factors she should consider when evaluating her benefit coverages?**
 - Is she on her parents' insurance?
 - Cost of parents' plan vs her employer plan
 - Student loans? (Student loan assistance)
 - Vision insurance if not enrolled in Anthem (medical)
- 2. Which benefits are most relevant for Maya to consider during her enrollment process?**
 - Pet insurance
 - 401(k) – at least ER matching amount
 - Savings accounts through payroll to set aside money / seek advisor
 - How much the ER contributes to her employee plans vs parents' plans
 - HSA savings

3. What other programs would you recommend based on Maya's situation?

- Care.com
- Maven
- Appointment with financial advisors
- Live Health Online
- Noom
- Roth vs Traditional 401(k) contributions
- Discuss Supplemental plans
- Gym membership
- Anthem Family Advocate
- Travel assistance through Lincoln

4. What resources would you provide to Maya during, and after, her enrollment?

- Talk space
- EAP
- Benefits booklet
- Learn Your Benefits
- Mental health resources from VBA

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Benefit Lifecycle Exercise- Outcome



David
Branch Manager

PROFILE 2 • GROWING FAMILY & GROWING CAREER

Meet David: The dual-income parent



Life Stage

- Age: 36
- Married with 2 young children
- David & his wife both work full-time



Career Stage

- Tenure: 8 years
- Salary: \$115,000
- Manages a team of 10 employees



Personal Priorities

- Family depends on his income
- Generally healthy but job can be demanding and stressful
- Uses healthcare regularly for children but doesn't make his healthcare a priority
- Wants to balance current expenses with long-term savings

- 1. Based on David's current life stage, what are all the factors he should consider when evaluating his benefit coverages?**
 - Life insurance
 - Dependent care
 - His benefit vs. his spouse's benefits (i.e. better value / split up)
 - HSA
 - Connect with Patrick from SageView
 - Care.com for childcare
- 2. Which benefits are most relevant for David to consider during his enrollment process?**
 - Are the spouse's benefits more cost effective? Who should cover the children?
 - 401(k) contributions increasing each year at least 10%
 - Age of children
 - Healthy start dental program / special needs dental benefits
 - Additional Life and Long-Term Care programs

3. What other programs would you recommend based on David's situation?

- Noom (track eating / healthier lifestyle)
- Wellness checkups included in medical coverage
- Quarterly 401(k) webinars
- 529 plan
- Mental health
- Hello Heart
- Child / spouse Life insurance

4. What resources would you provide to David during, and after, his enrollment?

- EAP
- Care.com
- Mental well-being
- Norton
- Financial / legal / estate planning
- Call Anthem Advocate for assistance

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Benefit Lifecycle Exercise- Outcome



Grace
Senior Account Executive

PROFILE 3 · AGING PARENTS & RETIREMENT IN VIEW

Meet Grace: The family caregiver



Life Stage

- Age: 63
- Married; Empty nester
- Plans to retire in 5 years



Career Stage

- Tenure: 23 years
- Salary: \$160,000
- Oversees Marketing & Strategic Growth departments



Personal Priorities

- Caring for aging parents
- Concerned about healthcare expenses in retirement
- Wants to maintain healthy lifestyle now and into retirement but has been struggling with high blood pressure lately

- 1. Based on Grace's current life stage, what are all the factors she should consider when evaluating her benefit coverages?**
 - Age and time until retirement
 - Her life priorities / plan for future to ensure maximizing contributions
 - In-plan conversions and Roth
 - Timing of retirement (spouse)
- 2. Which benefits are most relevant for Grace to consider during her enrollment process?**
 - When to stop going for Medicare and creditable coverage
 - Ensure HSA contributions are maxed
 - Dependent care FSA
 - Investments / 401(k) contributions
 - Catch-up contributions communication
 - Premium or stock options with the company
 - COBRA for herself or spouse

3. What other programs would you recommend based on Grace's situation?

- Care.com
- Hello Heart
- Noom
- Long-Term Care
- EAP
- Legal
- Maven
- Ancillary benefits
- Anthem move to Medicare program
- Retiree medical plan

4. What resources would you provide to Grace during, and after, her enrollment?

- SageView / Voya
- Learn Your Benefits
- Benefit guides
- Medicare / post-retirement advisors
- Retirement prep guides
- Voya microsite
- Retirement Checklist
- Patrick (SageView)
- Estate planning
- BOLI
- Ensure P.O.D. and beneficiaries on life insurance
- 401(k)
- Pensions