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

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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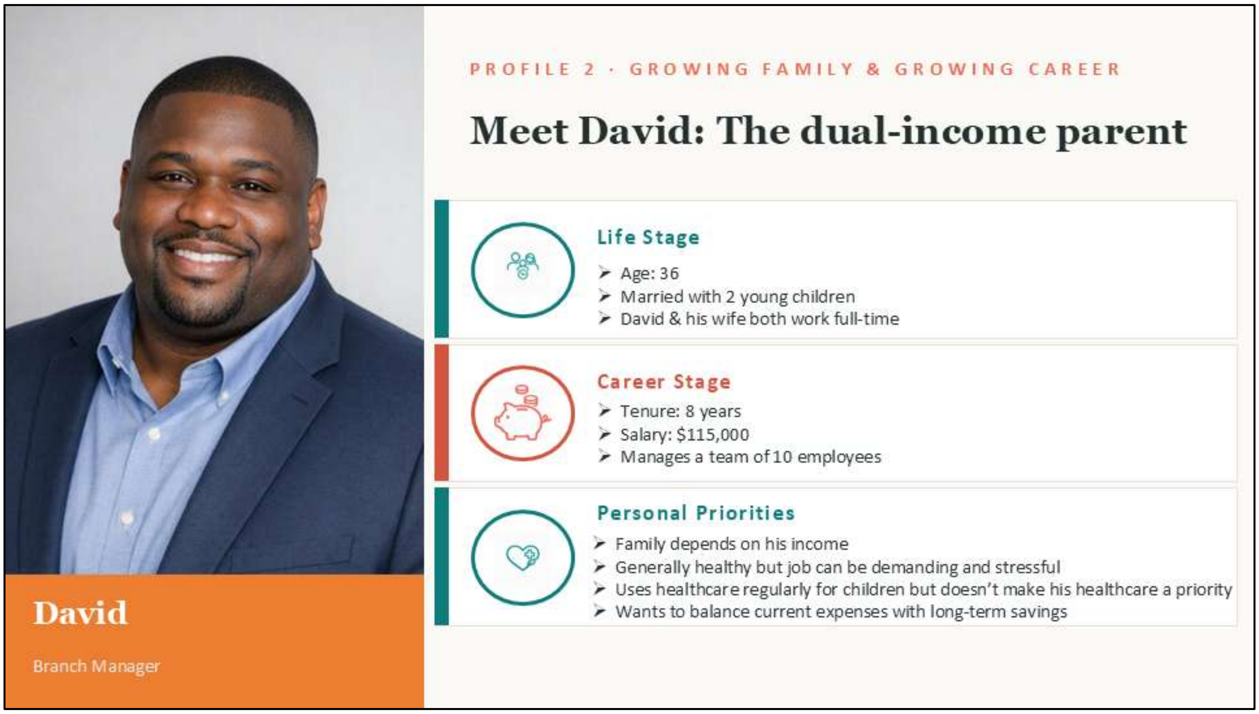

1. **Based on David's current life stage, what are all the factors he should consider when evaluating his benefit coverages?**
   - Life insurance
   - Dependent care
   - His benefit vs. his spouse's benefits (i.e. better value / split up)
   - HSA
   - Connect with Patrick from SageView
   - Care.com 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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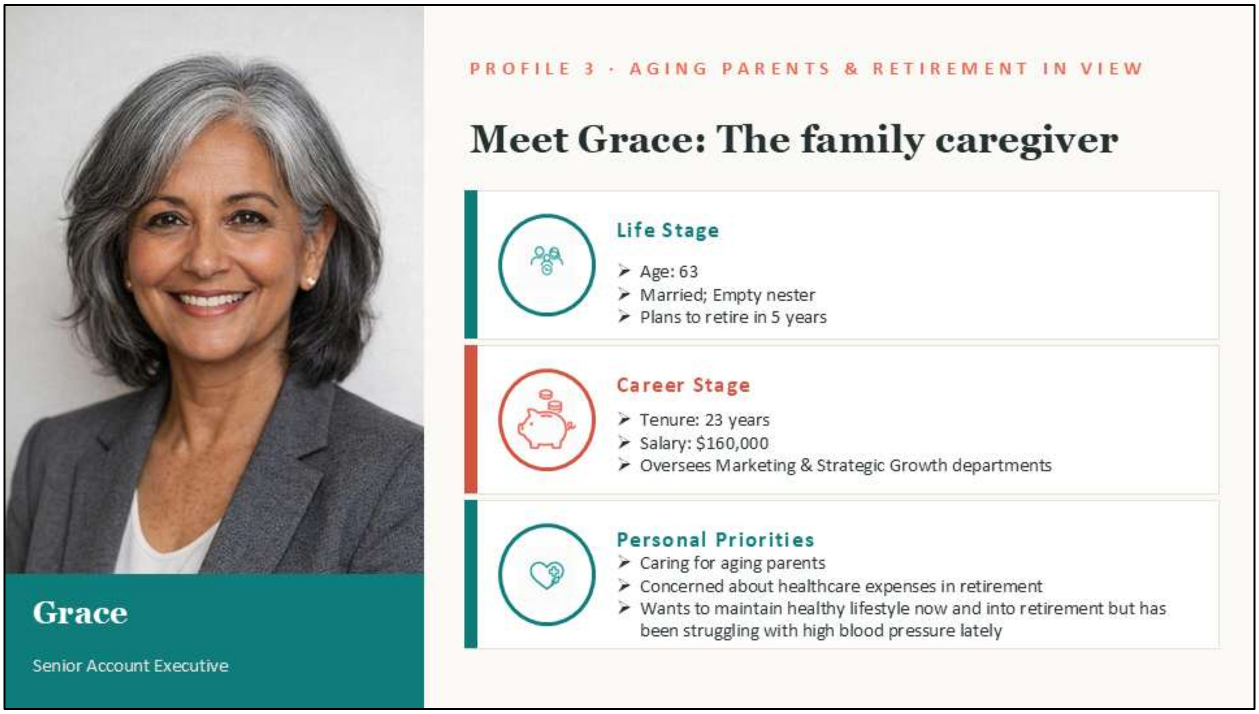

1. **Based on Grace's current life stage, what are all the factors she should consider when evaluating her benefit coverages?**
   - Age and time until retirement
   - Her life priorities / plan for future to ensure maximizing contributions
   - In-plan conversions and Roth
   - Timing of retirement (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