

Helping Employees Make  
Educated Benefits Decisions

## Decision Support Tools

Benefit choices can be daunting. To facilitate the decision-making process, The BEACON has incorporated **three decision-support tools** encompassing critical benefit choices.



### Health Insurance

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- Extensive database of claims information + inputs from each employee
- Dynamic ability to test various cost factors and impacts
- Delivers expected "spend"
- Suggests best option

### Life Insurance

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- Suggests appropriate levels of insurance based on age & income
- Identifies when or if additional amounts above what is provided by the employer are needed

### Accident & Critical Illness Insurance

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- Helps close insurance gaps
- Considers age, income, and mixes of certain coverages
- Suggests appropriate amount of protection

\*The employee always makes the final decision when using Protection Portfolios.