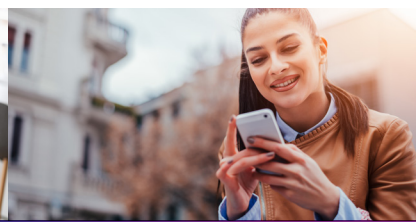


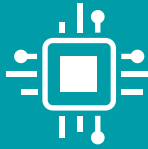
Growing

HEALTH PLAN MEMBERSHIP

THROUGH BETTER MEMBER EXPERIENCES



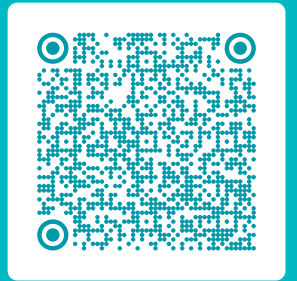
SKYGEN[®]



As the expectations of consumers evolve, health plans must stay attuned to shifting member preferences and behaviors to grow plan membership. In this dynamic environment, understanding consumer preferences is essential for payers to make the most effective investments in their digital transformation.

SKYGEN's PULSE 2023 Report provides a deep look into the nuanced desires and needs of today's healthcare consumers. Based on research with 5,000 consumers ages 26 and above across the United States, PULSE 2023 is a comprehensive study of consumer perceptions about dental and vision insurance coverage.

(Scan QR code to download the full report)



Key findings from the report highlight a clear demand for tailored benefits experiences, increased access to providers, and enhanced digital interfaces. Consumers want more customized and diverse benefits offerings, emphasizing the importance of personalization in their healthcare journey. They identify improved provider accessibility as crucial for enhancing their dental and vision care experiences. In addition, web portals and mobile apps are regarded as essential tools for enhancing member experiences, providing convenience and efficiency.

In this eBook, we'll discuss the key findings and the opportunities they present. We'll also highlight strategies and tools for health plans to capitalize on these opportunities, driving membership growth and delivering exceptional member experiences.



KEY FINDING #1:

CONSUMERS WANT MORE CHOICE IN DENTAL & VISION BENEFIT OPTIONS & BUYING EXPERIENCES.



PULSE 2023 confirms that a one-size-fits-all approach to dental and vision plans won't meet the expectations of modern consumers. This fits into the larger trend toward more personalized healthcare experiences.

Improvements to the Buying Experience:

WHAT CONSUMERS WANT

40%

Say more choices in coverage options

64%

Say easier access to more comprehensive information

Opportunities for Payers:

SKYGEN offers dental and vision benefits solutions that enable payers to align plans with evolving expectations and provide personalized experiences for consumers, members and their families.

SKYGEN's Dental & Vision Benefits Administration Solutions

- Comprehensive TPA administration solutions
- Highly configurable SaaS solutions
- Flexible deployment options
- Automation for dental and vision benefits management
- Flexibility to align plans easily with changing expectations and cost-effectively pilot new offerings
- Easily incorporate incentive benefits, benefits for specific disease states (such as extra cleanings for patients with diabetes or extra tools for patients with IDD), and value-based or medical/dental/vision integration programs

SKYGEN's Individual Enrollment Portal for Dental & Vision Plans

- Compete in the growing individual dental and vision markets
- Offer simple, guided shopping experiences for consumers purchasing and enrolling in a dental and/or vision plan
- Self-service tools make it fast and convenient for individuals to securely compare plan offerings, select monthly or annual payment options, and get ongoing support

SKYGEN's Broker Portal for Dental & Vision Plans

- Easy 24/7 access to real-time, accurate account information and resources brokers can use to strengthen client relationships and increase satisfaction
- Digital tools streamline administration for both brokers and payers

Related Market Opportunity:

Approximately half of those currently without dental or vision insurance express a strong inclination to purchase such coverage in the upcoming two years.



KEY FINDING #2:

CONSUMERS SAY THAT INCREASED PROVIDER ACCESSIBILITY WOULD IMPROVE THEIR DENTAL/VISION CARE EXPERIENCES.

ONLY ABOUT HALF OF CONSUMERS WHO PARTICIPATED IN PULSE 2023 DESCRIBE THEIR DENTAL OR VISUAL HEALTH AS GOOD OR EXCELLENT.

In addition,
20%
have gone to the emergency room for treatment of a dental issue.

40% say increased provider accessibility would improve their dental/vision care experiences.



Opportunities for Payers:

SKYGEN can help payers overcome provider access challenges. Our solutions ensure that members have access to expanded networks of quality providers. In areas with fewer providers, SKYGEN helps payers create access with integrated, virtual on-demand dental services, which can reduce disparities in rural areas and urban communities at a lower cost than an ER visit.

SKYGEN Dental Hub Network Development & Credentialing	Enhanced Find-A-Provider in SKYGEN's Provider Select Suite	Integrated, On-Demand Virtual Dental
<ul style="list-style-type: none">• Providers can complete credentialing fast using a streamlined, digital process to be added to networks and start seeing patients quickly• Practices can easily find and join new networks in just a few clicks. With SKYGEN's automated onboarding, providers can get access to patients in as little as 30 seconds• Providers can control their provider directory information in a single place, providing patients with accurate, always-up-to-date practice information	<ul style="list-style-type: none">• Enhanced capabilities not found in traditional location-based find-a-provider tools• Uses proximity and provider ratings to direct members to nearby providers who offer the most appropriate and efficient care• Travel tolerances are configurable by market so that travel is appropriate for specific geographic or metropolitan areas• Search results can be randomized to avoid overwhelming a particular location(s)	<ul style="list-style-type: none">• 24/7 access to dental care via smartphone or tablet• One-click connection with a dentist for scheduled or on-demand care• Using photo and video technology to facilitate an oral examination, providers can diagnose, treat, provide prescriptions or refer members to specialists for continued care• Virtual visits take 30 minutes or less

KEY FINDING #3:

CONSUMERS SAY MOBILE APPS & MEMBER PORTALS CAN HELP TO IMPROVE THEIR MEMBER EXPERIENCE.

Consumers expect seamless access to information, streamlined interactions, and personalized services in all aspects of their lives. This aligns with broader trends towards convenience and connectivity in the digital age. It's no surprise then, that PULSE 2023 respondents say web portals and mobile apps can help to improve their member experience.

More than half of consumers

55%

said mobile apps or web portals would make their vision/dental care experience better.

Opportunities for Payers:

SKYGEN helps payers provide members with personalized information and integrated digital tools that meet their expectations for modern dental and vision plans. Connecting with members on the digital tools they prefer can increase member engagement and overall satisfaction.

SKYGEN's Member Mobile App

- Puts dental and vision plan management control in members' hands
- Increases access to care
- Improves member experiences and satisfaction
- Drive engagement with capabilities to push out appointment reminders, education about preventive care, and other important messages
- Integrates seamlessly with payers' overall health platform/apps
- Ability to integrate virtual care, carry vision RX with them, track vision glasses or contact orders

SKYGEN's Member Portal

- Members' entire benefit plan is available 24/7 via smartphone, laptop, desktop and tablet for personalized self-service
- Easy access to essential information such as eligibility, benefits and claim status
- Benefits management, including open enrollment renewals, adding/dropping dependents, and managing billing information and payments
- Meets WCAG 2.1 accessibility standards
- Color contrast, font size and ability to tab help seniors navigate the tool easily
- Payers collect real-time program feedback via the portal

SKYGEN's Member Mobile App for vision stores members' prescriptions and enables them to quickly and easily order contacts and buy replacement glasses

KEY FINDING #4:

CONSUMERS WANT MORE CLARITY & TRANSPARENCY SURROUNDING COVERED/NON-COVERED DENTAL CARE SERVICES.

Consumers say fewer billing surprises would make for a better member experience with dental care. Cost of care is also an issue: When asked why they did not seek care prior to a dental emergency, 29% of consumers said dental care would be too costly, 25% did not seek care due to a lack of dental insurance, and 17% assumed that their specific dental issue wasn't covered by insurance. Price transparency could help payers reduce instances in which members do not seek or follow through with needed care due to cost concerns.

Opportunities for Payers:

SKYGEN's real-time treatment plans and Instant EOBs in The Dental Hub™ eliminate the surprise factor and streamline dental service interactions, making them faster and easier while reducing costs. In addition, payers can use SKYGEN's member communication tools to provide information on incentive benefits, and education about the importance of preventive care, which is often covered at 100%.

SKYGEN's Real-Time Treatment Plans & Instant EOBs in The Dental Hub



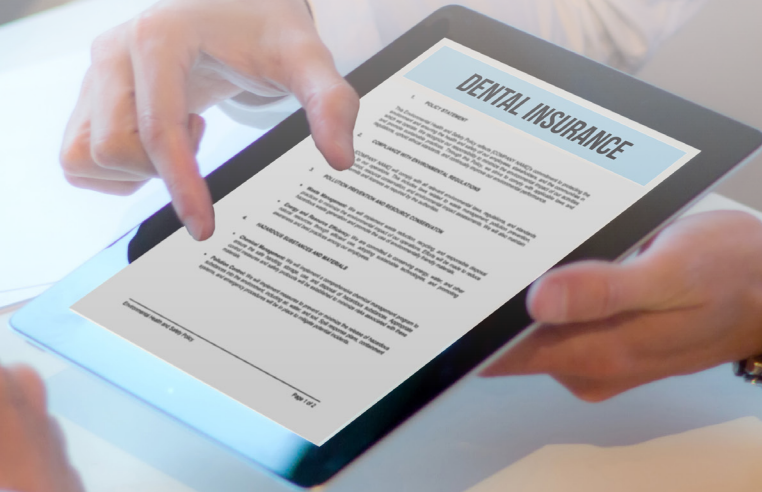
Real-time treatment plans are fully adjudicated, not estimated, so members & providers know immediately what will/will not be covered by the dental plan



Instant EOBs enable providers to collect amounts due before patients leave the office, adding convenience for members & enabling better revenue cycle management



Administrative staff can go over the payments with patients & answer questions, creating a better member experience





SKYGEN HELPS YOU CREATE BETTER MEMBER EXPERIENCES

SKYGEN assists payers in enhancing value for their members by facilitating modern, streamlined, and digital member experiences. Through our Software-as-a-Service (SaaS) benefits automation platform, payers can offer diverse benefit plans to their members while streamlining benefits administration through automation. Our platform integrates value-based care, incentive benefits, and various tools aimed at enhancing access to care, improving overall health outcomes, and reducing the cost of care. Additionally, our Third-Party Administrator (TPA) services cater to a broad spectrum of needs, enabling payers to outsource plan administration comprehensively.

SKYGEN IS A LEADING SUPPLIER OF TECHNOLOGY SOLUTIONS TO THE DENTAL & VISION BENEFITS MARKETPLACE.

Approaching 50 million lives on the platform spanning both commercial and government markets

SKYGEN's solutions serve in all 50 states, plus the District of Columbia and Puerto Rico

Ready to learn more about ways consumer preferences will shape the future of dental and vision insurance? You can download the entire PULSE 2023 Report at no cost here. Simply scan the QR code.



Contact us to set up a conversation or walk through a demonstration of SKYGEN's dental & vision solutions.



About SKYGEN

SKYGEN powers transformation of specialty benefits administration with technology and service solutions that reduce healthcare costs, improve access to care, increase healthcare value and elevate experiences and satisfaction for all stakeholders. SKYGEN partners with healthcare payers, delivery systems, and state regulatory agencies to administer dental and vision and other specialty benefits in both commercial and government markets. With its intelligent software-as-a-service (SaaS) automation, third-party administration (TPA), marketplace connectivity and risk management solutions, SKYGEN powers the nation's leading healthcare organizations, and serves nearly 50 million member lives across all 50 states plus the District of Columbia and Puerto Rico.

For more information, please visit [SKYGENUSA.com](https://www.skygenusa.com).



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