

A Simpler Approach to Supplemental Benefits

How a top insurance brokerage enhanced employee coverage while unlocking new opportunities for clients



The Challenge

A top 20 US insurance brokerage, who is known for advising companies on their corporate benefits strategies, offered traditional supplemental health insurance, including Critical Illness, Accident, and Hospital Indemnity, to its own employees. However, challenges with the claims process led to internal HR team and employee frustrations. It became clear that the brokerage should leverage a modern solution that could benefit both their employees and clients alike.

a differentiator. Ansel eliminates complicated claims processes by offering medical claims integration, which enables proactive and automatic payments without the need for employees to file claims.

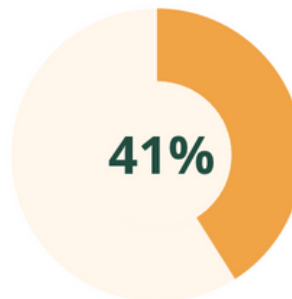
The Solution

The benefits platform leader at the brokerage learned about Ansel, supplemental health insurance that was designed to enhance the breadth of coverage where traditional voluntary options often leave gaps. Ansel's product covers 13,000 illnesses and injuries, from cuts with stitches to cancer. On top of the extensive coverage, the simplicity immediately stood out as



of adults say they have **skipped or put off getting health care** they needed because of the cost in the past year.

Source: KFF, September 2023
Employer Health Benefits Survey



of adults— **100+ million people in America**— have medical bills that are difficult to pay.

Source: KFF Health News
"Diagnosis: Debt," 2024.

By leveraging data, Ansel determines coverage eligibility, reducing paperwork, preventing delays, and ensuring employees receive benefits seamlessly. Employers also gain confidence knowing that no benefits will fall through the cracks.

The brokerage decided to introduce Ansel as a voluntary benefit for employees. During open enrollment, employees were provided with educational materials and member support resources to help them make informed decisions about their coverage. After seeing the value Ansel brings, **participation reached 21%** within just a few months. Additionally, there was a significant improvement in overall utilization, with **nearly three times as many claims processed compared to the previous year's traditional plans**—all without employees having to file claims manually.

High-Value Benefits

After seeing these results, the insurance brokerage now actively promotes Ansel as a best-in-class solution for companies looking to modernize their benefits and improve the employee experience. As the firm continues to expand its reach, Ansel is playing a key role in helping their benefits consultants sell to larger employers and offer differentiated, high-value benefits to their clients.

167

claims paid in 12 months

\$103,300

total paid in the first 12 months

common conditions include kidney stones, pneumonia, pulmonary embolisms, dehydration

Ready to see what Ansel can do for your clients? Let's talk.

Benefit Highlights



Wide-ranging coverage for 13,000 illnesses and injuries



Cash benefits paid within 72 hours of approved claim



Medical claims integration available to employers with self insured health plans



Dedicated member support with an empathetic, human touch



Zero limitations or exclusions for pre-existing conditions



Visit joinansel.com/contact or email sales@joinansel.com

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