

Driving Financial Resilience Through Embedded Benefit Guidance

CASE STUDY

Clients: U.S. Insurance & Retirement Provider / Benefits Administration Platform

Solution: SelectSmart™

The Challenge:

Complex benefit offerings were driving **overspending, low adoption, and financial risk**, requiring a need for a scalable, embedded solution to optimize employee and employer outcomes:

- **Overspending on Benefits:** 80% of employees enroll in plans that cost more than necessary.¹
- **Underfunded Retirement:** 33% of employees severely undersave for retirement, weakening long-term financial security.²
- **Suboptimal Benefits ROI:** Inefficient benefit spending, underutilized tax-advantaged accounts and low voluntary benefit adoption drive higher employer contributions and lower benefits ROI.

The Solution:

The clients rolled out SAVVI's **SelectSmart data-driven guidance solution** to benefit eligible employees, delivering actionable decision intelligence throughout the enrollment experience. Key capabilities included:

- **Embedded Enrollment Experience:** Native integration within the enrollment path to **eliminate friction** at critical decision points.
- **Survey-Less Guidance:** Personalized recommendations delivered **without** lengthy questionnaires.
- **NextDollar Optimization:** End-to-end guidance on **allocating the next dollar** across health, tax-advantaged health savings, retirement and supplemental benefits.
- **Low-Touch Deployment:** Streamlined onboarding and enrollment support requiring **minimal employer resources**.

Impact At a Glance

70%↓

HR benefit-related calls³



4.5 / 5

Guidance user satisfaction⁴

Move toward your future goals by setting aside more.

From your \$721 /paycheck budget, \$233 goes to Health Benefits. This covers your estimated \$4,040 in out-of-pocket medical costs this year and 100% of your healthcare target for future years.

From your \$721 /paycheck budget, \$196 is for emergencies. You said you'd like to cover 4 weeks of income in case of emergency, and this budget achieves 100% of your emergency target.

From your \$284 /paycheck budget, \$86 goes to retirement. You said you'd like to have \$110 month when you retire at 62, or budget achieves 24% of your retirement target.

Insurance Premiums	\$184
Partner's HSA contributions	\$49
Total premiums & contributions	\$233
Estimated tax savings	(\$65)
Estimated Indemnity Insurance Payout	(\$8)
Net healthcare budget after tax savings	\$160

Life & Disability Insurance Premiums	\$0
Amount to set aside with this budget	\$136
Months until you have \$2,500 for spending emergencies	8 months
Months until you have \$5,611 (4 weeks income replacement)	13 months
Months until you have \$8,111 (6 weeks income replacement)	24 months
Total Emergency Fund Budget	\$136

Pre-Tax retirement contribution (6.6% of Base/weekly salary)	
Roth retirement contribution (0.1% of Bi-weekly salary)	
Partner Health Savings contribution (2.4% of Bi-weekly salary)	
Total Contributions (4.57% of bi-weekly household income)	
Estimated tax savings*	
Net retirement budget after tax savings	

Compare your options and enroll with confidence

Your household / Edit	Healthcare usage / Edit	Health account balances / Edit	Household income / Edit
You + 2 dependents <small>Current, Social benefits</small>	Low/Average	\$2,600	\$80,000 / year <small>Net Daily Income</small>

Your personalized plan combinations

Option	Total Premiums	Estimated net annual cost
Carry forward	\$391.40	Expected Year: \$4,804 Difficult Year: \$7,259
Balanced (OUR BEST SUITABLE FOR YOU)	\$200.98	Expected Year: \$3,228 Difficult Year: \$4,354
Lower premiums	\$169.91	Expected Year: \$2,688 Difficult Year: \$11,017

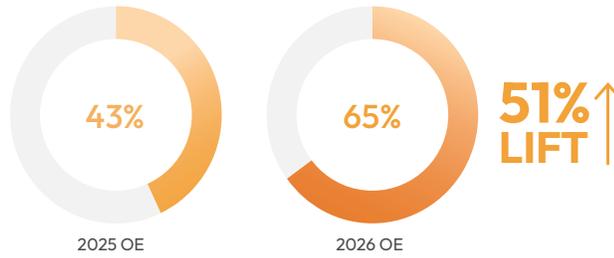
The Results:

Guidance drove **dramatic increases in savings and protection behaviors**, including retirement contribution changes.

Employee Engagement

Guidance participation increased dramatically year over year.³

GUIDANCE PARTICIPATION



Smart Savings & Health Plan Optimization

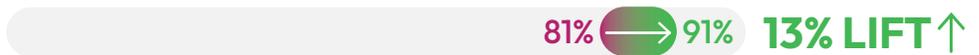
Guidance users made significantly stronger savings decisions.⁴

● without SelectSmart ● with SelectSmart

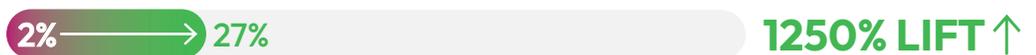
HDHP



HSA



RETIREMENT CONTRIBUTION CHANGE



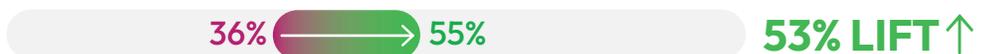
Financial Protection: Voluntary Benefits Adoption

Guidance users were significantly more likely to enroll in supplemental protection.³

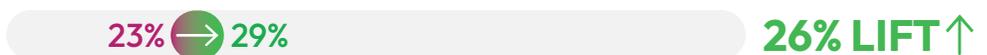
CRITICAL ILLNESS



ACCIDENT



HOSPITAL INDEMNITY



Contact us at sales@savvifi.com to discuss how SAVVI can customize the right solution for you.

About SAVVI

SAVVI Financial is redefining how employees navigate their most important financial choices. By delivering personalized financial decision intelligence, SAVVI helps employees optimize their full financial journey, from early benefit decisions to creating a reliable paycheck in retirement, driving better outcomes for both employees and employers. Integrated with HR stacks, our solutions reduce admin work, lower costs, and boost employee experience.

¹ BENEFITPLACE Liz Weston, "How to Choose the Right Health Plan," [NerdWallet.com](https://www.nerdwallet.com).

² Insured Retirement Institute: Retirement Readiness Among Older Workers 2021.

³ Client internal report, 2026 Decision Support Stats, Open Enrollment Results (2026).

⁴ Based on aggregated, anonymized data from SAVVI Financial guidance experiences integrated within multiple enterprise benefit platforms (2025).