



## *Lifetime Healthcare Cost Plan Driving Behavioral Changes*

### **OMYEN Healthcare Cost Planning Solution for Employees**

Most employees don't fully understand their own cost of healthcare before and during retirement. They also don't have an objective understanding of the implications of their lifestyle and healthcare choices to their lifespan. OMYEN Corp's unique lifetime healthcare cost planning technology allows employees to quickly estimate and monitor their life expectancies and personalized healthcare costs over their lifetime and motivates them to take action now.

- **OMYEN's Healthcare Cost Planning Technology Includes**
  - *Employee Healthcare Cost Planner*
  - *Employer Healthcare Cost Report*
- **OMYEN's Services Include**
  - *Optional Integration With Screening Data*
  - *Seminars/webinars for groups of employees*

#### **Benefits to Employees**

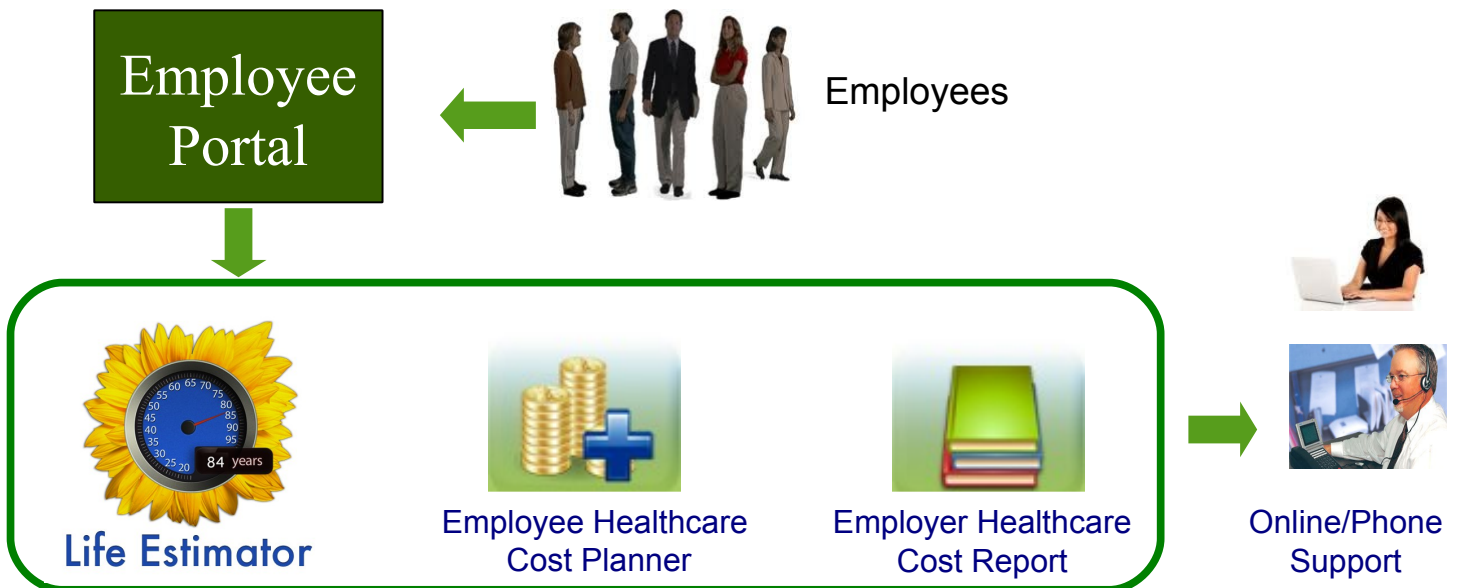
- Reduced healthcare cost while working
- Reduced healthcare cost in retirement
- Better lifestyle

#### **Benefits to Employers**

- Reduced healthcare cost
- Improved employee productivity

#### **Benefits to Healthcare Consultants**

- Value add service
- More revenue and client retention



**OMYEN Technology**

- › Easy access, anywhere, anytime, via most devices including hand-held
- › Product independent – OMYEN does not offer advice, sell products or manage assets
- › Open architecture and rules based configuration
- › Secured encrypted communication
- › Privacy protection
- › SAS 70 certified data center

**Incorporate OMYEN Services Into Your Benefits Program:**

- › Seamless upload of employees data and creation of accounts
- › Communication and administration portal and communication templates for HR/Benefits executives
- › Customized resources page and dedicated support email box for large employers
- › Direct launch from employee portal
- › Optional integration with record keepers
- › Optional integration with other service providers
- › Marketing and communication support



If you would like more information on how we can make a difference in your employees' health and wealth or would like to schedule a full demonstration, please contact us....

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OMYEN, a recognized innovator of intuitive and affordable technologies, helps employees effectively manage their personal finances and healthcare costs. OMYEN's advanced financial planning and marketing technologies are used by financial advisors to efficiently serve their clients. OMYEN's unique products include the Personal Financial Index®, Investment Planner™, Wealth Planner™ for advanced financial planning, Healthcare Cost Planner, Retiree Healthcare Planner™ (industry's first retiree healthcare planning capability). For more information, visit <http://www.omyen.com>.