



**CanopyNation**  
everything | employee benefits

**Overview and  
Capabilities**

# Content

- The State of Healthcare Today
- CanopyNation Services
- Insurance Product Lines
- Support and Employee Navigator
- Our Story, Values and Promise



# The State of Healthcare Today



# The Impact of the ACA

Healthcare is at the forefront of our consciousness today. From many viewpoints, our healthcare system is broken and nobody knows how to fix it.

Subsidies are increasing.

Costs continue to skyrocket.

Benefits from employers have become more valued.

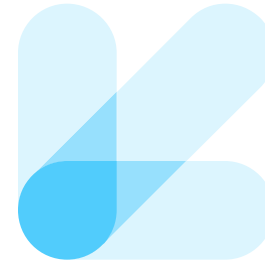


# The Effect on Insurance Brokers

National and regional banks are focusing on their top and bottom line growth, many times at the expense of their customers.



Private equity is focusing on driving shareholder value, instead of customer value.



While healthcare coverage continues to evolve in the United States, insurance brokers – the bridge between the insurers and company benefits packages – haven't evolved.

Direct sales teams for voluntary benefits providers are hard selling their customers into coverage their people don't need, and many times can't afford.



Brokers focus on gaining commissions, not providing the best products and services.



# The Growing Burden

## On Employers

- Time-consuming and costly enrollment
- Burdensome reporting
- Confusion about existing coverages
- Increasing costs
- Lack of review during renewal time
- Lack of support for employees



## On Employees

- Many don't get the full value from their policies
- Confusion and lack of support



# The Void in the Marketplace



## The trusted benefits advisor has been missing

- HR administrators and their people need a neutral third party – in between the banks, brokers and carriers – to consult, educate, customize and support their HR team and their people.
- Your employee benefits can be a differentiator (as some people will work solely for the benefits) if you can provide the right coverage and support.

# CanopyNation Services

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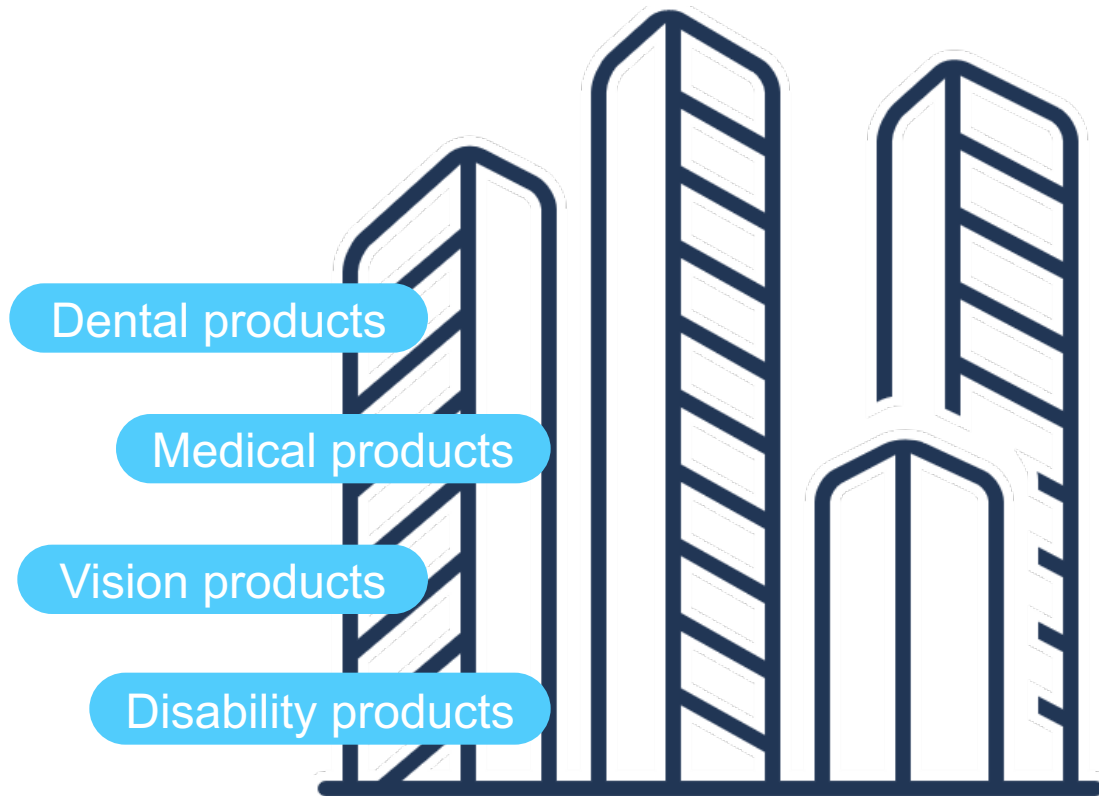
# The CanopyNation Model

Our sole focus as an employee benefits advisor allows us to bring additional value to you – something you don't get with a national carrier or local broker.

As a bridge between your people and insurance providers, we can customize plans to deliver a unique product designed just for your company.



# Companies We Serve



CanopyNation delivers employee benefit solutions to companies that employ between 25 to 3,000 employees by providing medical, dental, vision and disability products.

**While we'd like to be able to serve all companies, the reality is that we won't. We don't just broker insurance products to get commissions; we build partnerships with companies that think like we do.**



# Strategic Planning

Develop a plan to identify critical areas and recommended actions. Our recommendations can address:

All current policies



Renewal services



Enrollment



Employee communication



Legislative compliance



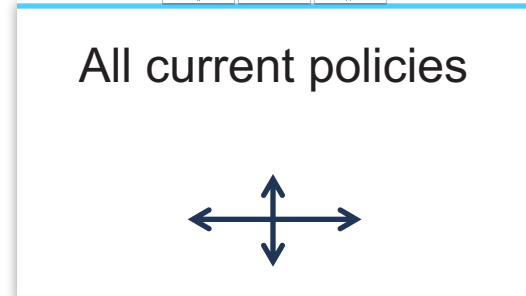
Wellness



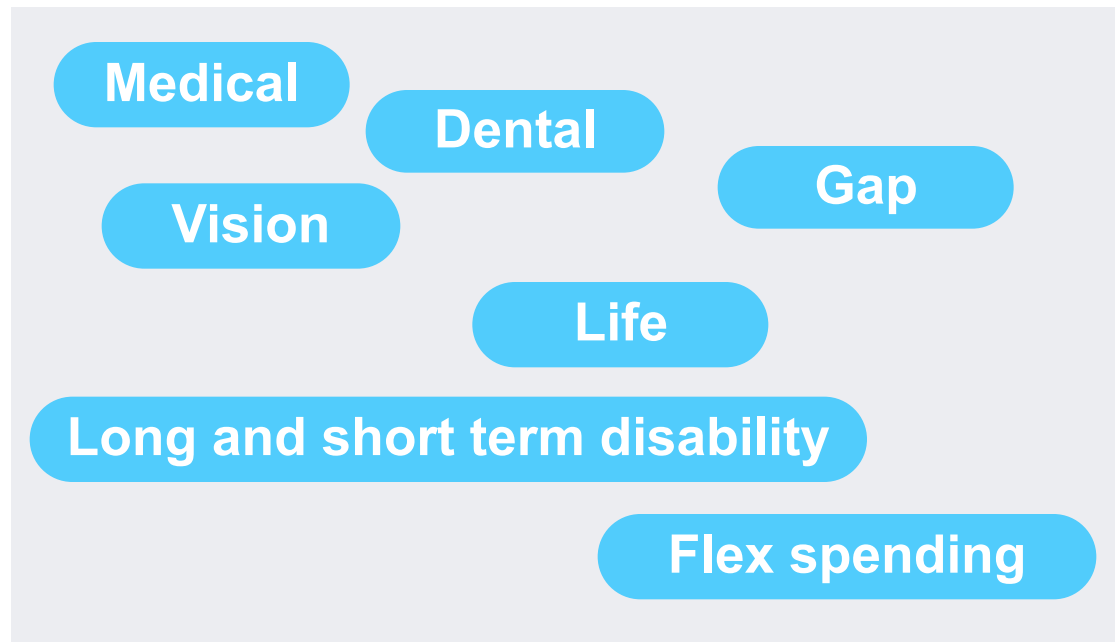
Human resources



# Policy Review



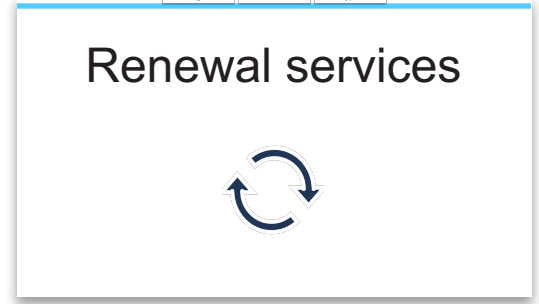
Have us perform a comprehensive review of all of your existing products which may include:



Our review can consider continuation, alteration or termination of plans according to whether they could continue to bring value to your company, your employees and their families.

We can complete your reviewing using employee questionnaires and surveys, plan design modeling tools, benchmark reports for comparisons and claims analysis and reviews.

# Renewal Services



Conduct a complete underwriting review of the renewal for accuracy or rates, claims, eligibility and plan specifications

Claims analysis to identify and isolate problematic areas including cost comparison of specific procedures against local and national benchmarks

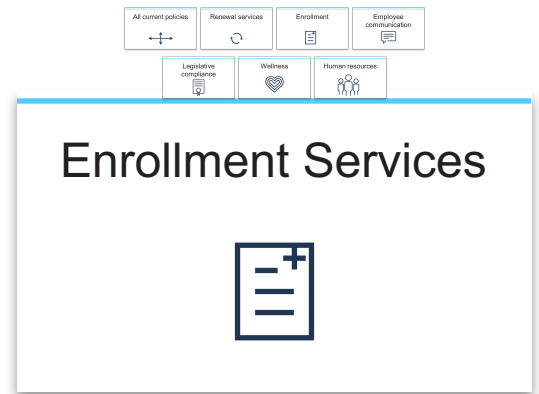
Plan design modeling

Mid-year renewal review for budgeting and cost controls

Carrier review and evaluation



# Enrollment Services

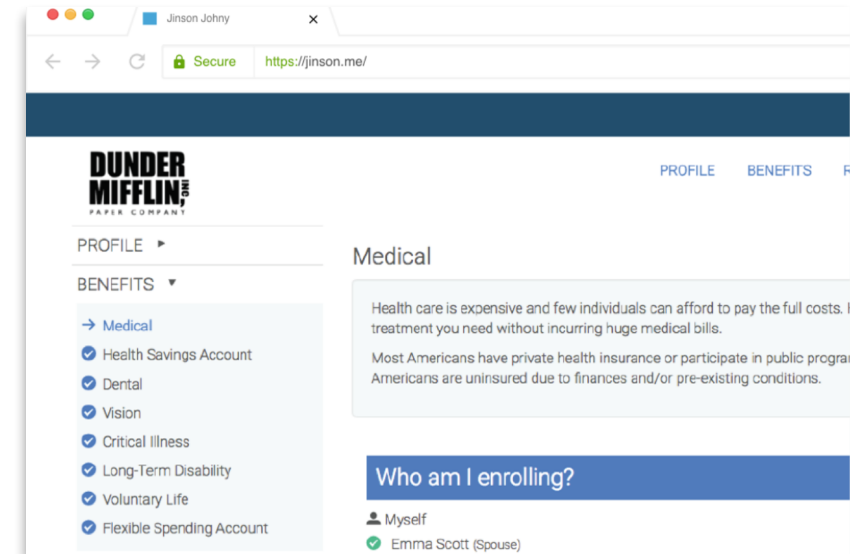


## Open Enrollment

- Complete Open Enrollment Support and Administration using Employee Navigator
  - Conduct Employees Meetings
  - Produce Comprehensive Employee Communication Guide
  - Provide Instant Employee Confirmation Statements including product selection and payroll deduction amounts
  - Enrollment Communication Campaign
  - Collection, Review and Submission of Enrollment Materials to Carriers


## New Hire Administration/Termination Support

- Complete New Hire Enrollment Administration
- Timely Terminations with all carriers for billing accuracy



# Employee Communication

Employee Communication



## Open Enrollment

- Open Enrollment Campaign (Videos and Posters, etc.)
- Employee Navigator Introduction and User Guide Meetings
- Provides Secure Repository of All Employee Records and Elections
- Benefit Education Meetings Prior to Enrollment
- Instant Open Enrollment Confirmation Statements

## New Hire Administration/Termination Support

- Employee Newsletters
- Benefit Education Meetings Throughout Year
- Total Compensation Statements

## Legislative Compliance



# Legislative Compliance



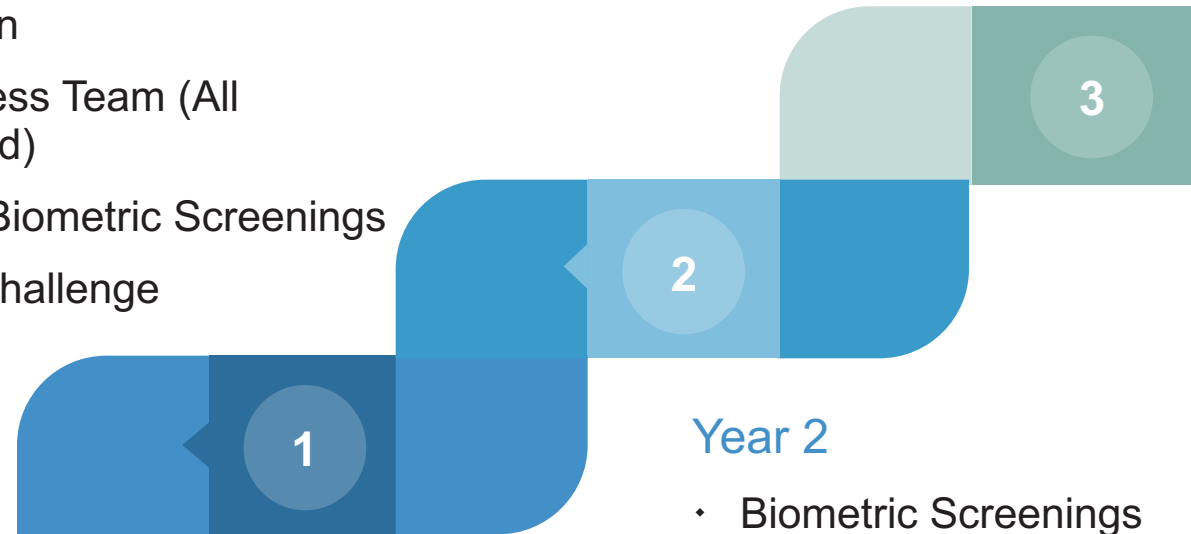
- Health Care Reform
- Weekly Legislative Updates from Zywave, the leading Brokerage Co-Op in the nations
- Section 6055 and 6056 Reporting
- Cadillac Tax Calculator
- Creation and Distribution of Required Employee Reporting
- Summary Plan Description Review
- COBRA Administration Review
- HIPAA Compliance Review
- Section 125 Review, Education and Enrollment
- Medicare Part D Letters



# Developing and Implementing a Wellness Plan

## Year 1

- Identify Internal Champion
- Build and Develop Wellness Team (All Departments Represented)
- Budget for and Conduct Biometric Screenings
- Conduct One Wellness Challenge



## Year 2

- Biometric Screenings
- Conduct Quarterly Challenges
- Develop Incentive Budget and Rewards

## Year 3

- Repeat Year 2
- Implementation of Cost Differential on Health Plan



# Insurance Products

# We Provide Access to the Leading Employee Benefits Products

Choose either customized or off-the-shelf

- Health insurance
- Dental insurance
- Short term disability
- Long term disability
- Vision care insurance
- Group life insurance
- Accidental death & dismemberment
- Voluntary work benefits
- Group long term care



Dearborn  
National



United  
Healthcare



aetna



Humana



unum



MetLife



Sun  
Life Financial



# Support and Employee Navigator

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# Our Technology – Employee Navigator

- When you join CanopyNation, you get access to our technology products to modernize your benefits and HR.
- With our comprehensive web-based platform, you gain the ability to streamline your employee management and open a real-time communication loop with your people.
- Know instantly when enrollment events occur and minimize claim and billing issues. Easily track time-off and onboard new hires.
- Put employees in the driver's seat with our easy-to-navigate self-service portal.
- Keep employees in the loop regarding benefits, compliance or company communications.
- Track and categorize your employees, import health plan enrollment data, calculate affordability & your monthly FTE. Generate and send 1094-C and 1095-C reports.
- Track ACA compliance, including eligibility tracking for hourly employees, stability and administrative periods, hours tracking and data collection for 1094/1095 reporting.



# Employee Self-Service Portal

- Put employees in the driver's seat with our easy-to-navigate self-service portal. Your employees gain 24/7 access to HR information, benefit enrollment and our paperless on-boarding.
- Empower your employees by keeping them in the loop regarding benefits, compliance or company communications.

## Our employee self-service portal provides:



Easy Access to HR  
information



Intuitive Benefit  
Enrollment



On-the-Go Mobile  
Access



Paperless On-  
Boarding



Empowered  
Employees



# Our Story, Values and Promise

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# Our Values and Promise

We're here to help you invest in the future – for the well-being of your people and the success of your company.

As part of CanopyNation – whether a company or your employees – we promise that you'll receive our relentless pursuit of customer service.

## We stand by



### **Responsiveness**

We call our customers back immediately to let them know when we can call to talk in more detail.



### **Working Together**

We're in this together. We'll treat you and your people like we treat our family and friends. And we'll find or create the best benefits package for your company and people.



### **The Golden Rule**

Honesty and integrity are a few of our core values. We treat our customers and their employees in the same manner as we wish to be treated.



### **Handling the Employee Benefits Work**

This is our passion; it's all we do. If you trust us to handle all of your employee benefits administration work, we'll relish in the opportunity.

# Our Values

When you join CanopyNation, you become part of a partnership, part of the CanopyNation family. Here's what you can expect.

## Employee Benefits

It's our tagline, because it's all we do. We're not distracted by property & casualty product lines, so we can continue honing our expertise in the ever-changing world of employee benefits.

## Partnership Approach

We're in this together. We'll treat you and your people like we treat our family and friends. And we'll find or create the best benefits package for your company and people.

## Transparency

Honesty and integrity are a few of our core values. We're not chasing commissions; we'll be open and informative.

## Innovative Solutions

We can customize plans to deliver a unique insurance offering designed specifically for your company and your people's needs.

## Employee Onboarding

We make sure your people have the access and guidance to get everything they need from your plan.

## Renewal Communication

We communicate all of your options, as early as possible, so we can work together to make the best decision for your people.

## Support Solutions

Our end-to-end benefits administration software allows you to offer an extensive benefits package without more benefits administration work.

## Our Promise

### "A Relentless Pursuit of Customer Service"

This is what it comes down to for us. It's our mantra, and we hold ourselves accountable to it.

# Our Leadership



Orma Smith

Orma Smith is CEO of CanopyNation and is responsible for the day to day operation of the company.

Prior to forming CanopyNation with his partner Jay Mays, Orma had served as Senior Vice President for Simmons First Insurance Services as well as Vice President for First-State Insurance. Orma and his team represent over 50 insurance companies while handling benefit needs for more than 70 group clients. In addition to group medical plans, CanopyNation offers a wide range of dental, vision, life, disability and voluntary benefits.

Orma was born in and currently lives in Corinth, Mississippi. He is a graduate of the University of Mississippi and is a certified Self Funding Specialist. Orma's expertise has been bringing big company ideas to small and medium-sized clients and developing cutting-edge plan designs and communication strategies. Since 2010 Orma has spent much of his time becoming an informed advisor on PPACA and its impact on his clients, the community, and the healthcare economy.



Jay Mays

Jay Mays is Vice President and Director of Client Services of CanopyNation, a principal in the company, and is responsible for the overall day to day client services.

Prior to forming CanopyNation with his partner Orma Smith, Jay served as Account Executive for Simmons First Insurance Services and First State Insurance. Jay and Orma have worked together since 2002 and have started multiple companies.

Jay currently lives in Collierville, Tennessee. He is a graduate of the University of Tennessee.



# Feedback



**Doug Nobert**  
CFO, Affinity Placement

The personal attention you get from Orma and Jay is second to none. They are exceptionally talented and knowledgeable when it comes to our insurance needs. Their innovation and expertise make the process of dealing with health insurance easy and painless. I cannot recommend this organization enough to anyone with health insurance needs.



**Raymond Stitle**  
Chief People Officer,  
Monogram Foods

Jay Mays has set the standard for exceptional benefit service, including timeliness and quality of communications to me and the HR team. He has the respect of our external providers, is very knowledgeable on our benefits package and is always ready to go the extra mile to support our team members.

# Contact



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