

TECH + SRVC + YOU

+YOU

*A whole new way to connect with
your people – at work and in life.*



OUR PURPOSE

CONNECTING BENEFITS, ENRICHING LIVES

We believe everyone deserves a workplace culture that supports their total well-being through benefits. We also believe that benefits are one of the most tangible expressions of organization culture, and our mission is to connect participants to those life-enriching benefits through engaging people experiences that drive positive outcomes for participants, their loved ones, and our client organizations.

At our core, Empyrean exists to help each of our clients connect their participants and their families to the best benefits programs available to them, building a workplace culture focused on well-being both in and outside of work.



+YOU BELONG HERE

Your People Experience Matters More Today than Ever Before

Organizations are made up of people - individuals working towards a common goal but each with their own unique perspectives, backgrounds, experiences, and motivators.

The way your agencies experience and connect to your organization culture and benefit programs influences everything from engagement to retention to performance – each of which has a tremendous impact on HR and organizational success.

Eye Opening Statistics

89%

of people say they tend to elect the exact same benefits year after year

SOURCE: AFLAC

43%

of employees are confident that they understand everything about their insurance policies

SOURCE: AFLAC

57%

of employees say they are at least somewhat likely to accept a position with slightly lower pay in exchange for a more robust benefits package

SOURCE: MCKINSEY & COMPANY

Top Employer Challenges

Talent Attraction

Through current economic uncertainties and increased layoffs, unemployment numbers remain at record lows. Modern Talent Acquisition teams need reliable tools to leverage the State's benefits programs as part of a strong agency brand to compete in today's competitive market.

Engagement & Retention

Your participants expect their organization to support them both in work and in life. To engage and retain talent, it is critical to deliver positive, personalized experiences that make each individual within your organization feel valued and supported - or your talent will look elsewhere without hesitation.

Increased Benefit Expectations

Today's consumers have nearly unlimited choices when it comes to purchasing items they need and want. Benefits and healthcare are no different, putting organizations and the entire health system under more pressure than ever to transform the consumer experience and provide transparent, easy-to-navigate health and wellness experiences.

Benefit Education Gaps

Even as people demand more from their benefits programs, benefits education gaps persist. More than 84% of US workers report that they are not confident in their benefits decisions. Your participants need year-round guidance on choosing and using the best benefits available for their unique situations and circumstances.

Diversity, Equity, and Inclusion

Benefits are critical in advancing your DEI goals. Unless your benefits programs are delivered in a way that feels personalized for each and every member of your population at every life stage or situation, no one will feel like they belong.

Dispersed Workforces

Whether you have employees with alternative shift schedules or high populations of frontline or deskless workers, today's workforce is more decentralized than ever before. Employers need to be strategic and thoughtful about how to engage their workforce by creating one centralized, accessible communication channel.

Expanding Generational Diversity

Today's workforce is more generationally diverse than ever, driving the need for targeted, centralized communication strategies that meet people where they are. Each generation engages with information differently, with mobile-first digital natives Gen Z and Millennials changing the way organizations approach participant and benefits communications.

Inflation & Other Financial Stressors Impacting Participants

Just like you try to contain benefits-related costs, your people are trying to do the same and are relying on you to help them make informed and educated benefits decisions that are right for their unique situation.

Create a Centralized People Experience & Become an Employer of Choice

Benefits play a central role in advancing every people-related goal within your organization, ultimately driving your total success as a organization. The key to leveraging benefits success to advance your broader HR goals is delivering these life-enriching benefits through a personalized, connected people experience.

It's time to reinvent *people & benefits* engagement.

What is +YOU?

Empyrean's people experience helps HR and benefit leaders simplify their work technology stack, and quickly and easily create a single experience to build meaningful connections with their team, all in one unique and familiar mobile experience.

Provide a single entry point to your entire participant experience through a customized employer-branded app, and build meaningful connections to your brand, culture, benefits, and all the resources put in place by your HR team. Our people solution is designed to meet your people where they want to be met - both at work and in life - all in one place.

TECH + SRVC + YOU

Since 2006, Empyrean has delivered the most accurate, reliable, and secure benefits administration solution in the market. We combine innovative technology and compassionate service to empower organizations to bring their benefit strategies to life and build stronger workplace cultures through benefits.

More than five million people every year rely on our TECH + SRVC to connect to life-enriching benefits when they need them most.

+YOU is Empyrean's people experience, designed to meet your people where they want to be met, both at work and in life.

+50%
RETENTION

Organizations have experienced a 50% increase in talent retention with our people experience.

\$1,880
AVG. SAVINGS

People have saved an average of \$1,880 when accepting personalized recommendations.

A Living & Breathing Experience

Deliver a personalized, dynamic benefits experience fueled by individualized health data, helping your people both choose the best benefits available for their unique needs and use those benefits in the most impactful way possible.

Meaningful, Targeted Communications

Give your agency groups the ability to create curated and engaging campaigns designed to drive behavior; improve benefits decision making; and empower agencies to promote their brand while supporting the administrative team.

Custom-Branded Mobile App

Deliver one centralized, mobile-first experience with your customized app that looks and feels like each unique agency. Your people can easily access every resource and initiative each unique agency or independent group has put in place to support them, appreciating how you help them navigate their personal and professional lives.

Every Day, Year-Round Engagement

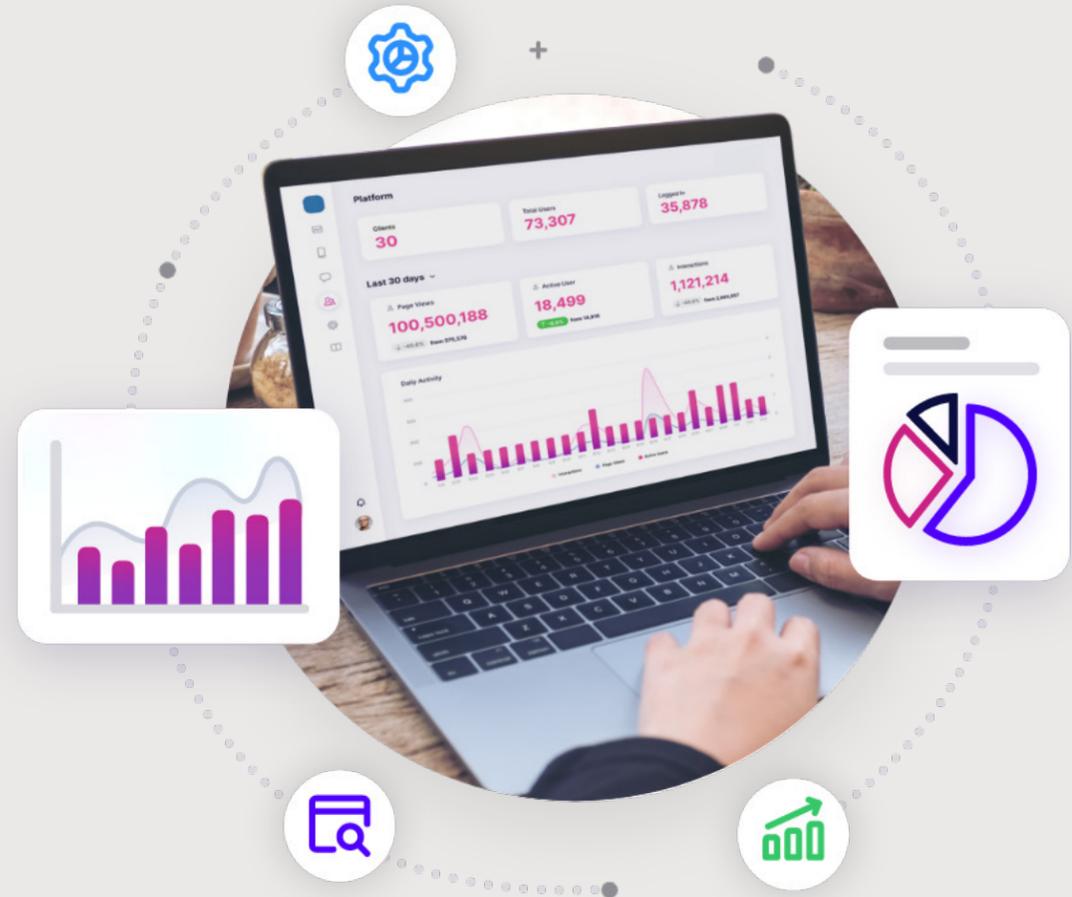
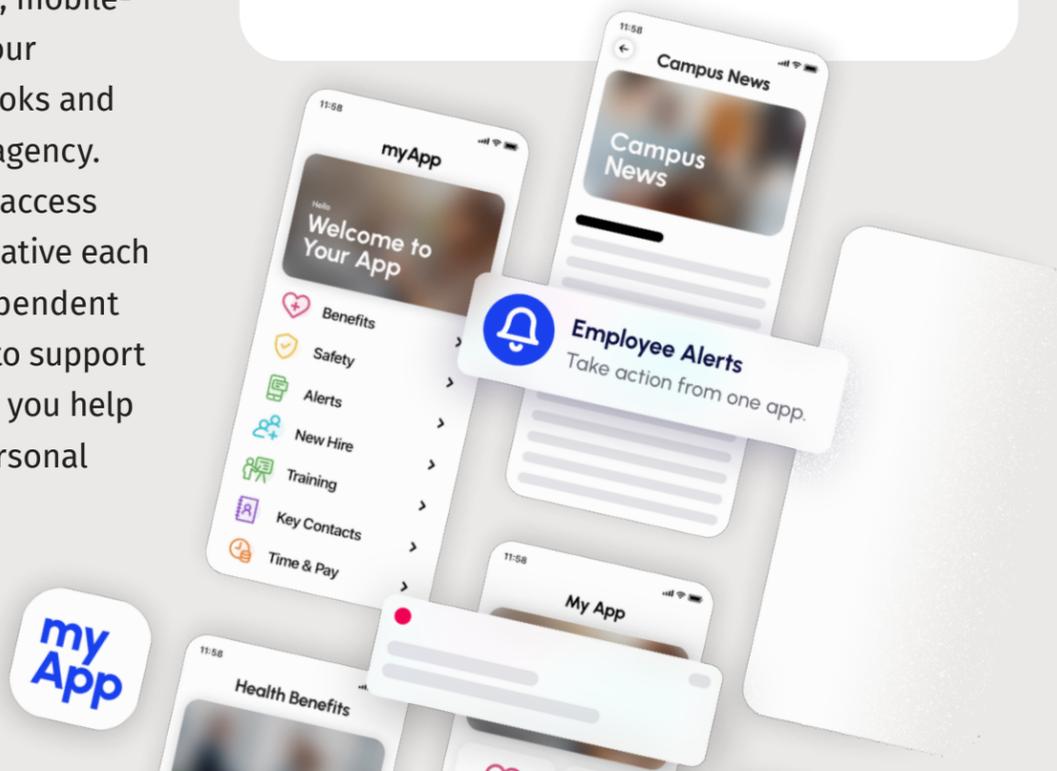
Be there for your people when they need you the most, not just at enrollment time. Whether it's as simple as having an ID card to show at the doctor's office or as complex as navigating the pregnancy expense trail, provide the support your teams need in the moments that matter.

All in One, All Together

Give your people a single entry point that connects each of the State's unique agency cultures to all the benefits and resources you've invested in to support them.



Need to communicate quickly? Leverage push notifications to communicate with your entire team in a targeted, meaningful way.



24/7 Access to Performance Metrics & Analytics

Our analytics engine tracks all in-app interactions to tell you exactly what content your people are consuming and what they might be missing out on.

You'll have 24/7 access to your analytics to see exactly how and where your participants are interacting in the app. The platform also provides monthly reports on your performance metrics and works with you and the agencies you support to optimize your engagement strategy, every step of the way.

Driven by Precision Benefits

When driven by Precision Benefits, our people experience becomes even more helpful. Precision Benefits is our proprietary AI-enabled technology that provides participants with personalized recommendations and guidance based upon their own health data. Using our mobile app or desktop experience, you can deliver a personalized benefits program to meet the unique needs of your populations, at scale.



Decision Support

Help your participants find the most suitable benefits based on their individual situation. Our guided experience begins by assessing their health needs and gathering relevant health data to create a risk profile. This profile is then compared to a national database of people with similar profiles to finalize their risk assessment. Using our cutting-edge algorithms, we analyze various plan options to provide a personalized recommendation that meets their needs.

Plan Review

Educate your people on how their previous year's plan performed, helping them to save money and shop for new benefits with confidence. Empyrean's breadth of data (*premium, eligibility, plan design, and claims*) allows our solution to provide this plan feedback right at enrollment.

Plan for Care

Prepare your people for the expected - and the unexpected - by optimizing their benefits program's value. Our app will share helpful messages based on personal and family conditions or diagnoses. We'll give people insight into the overall costs of major health services, provide transparency into the anticipated out-of-pocket costs, and reinforce the chosen plan's provider network strategy.

Expense Management

Guide participants towards better benefit decision making, including how and when to use their programs. Our app will present medical events in an easy-to-follow view. Then it will share options on how to file a supplemental health claim or pull from an available consumer account balance to help with their bill management.

Personalized Communications

With Precision Benefits, you have the option to send meaningful and targeted communications that engage your people year-round. These messages can be automatically triggered by life events or a claims-driven medical events. You can also choose to create segmented messaging to align with your benefits calendar and organization health strategy.

Are you ready to change the way you think about your people experience?

Our new people experience is designed to bridge the gap between technology and people, allowing for an effortless experience.

With Empyrean as your partner, we can enhance the way your people interact with their benefits and your organization, creating a whole new world of engagement and connection. Let's talk!



Contact Empyrean today to learn more.

Main: (281) 768-2900 | Toll-free: (800) 934-1451 | [GoEmpyrean.com](https://www.GoEmpyrean.com)



TECH + SRVC + YOU

"This is my first time working with a benefits platform, and it has been amazing"



LEARN MORE



"I like that the tool advised that I was paying too much for benefits and it had an answer for me."

Trusted, tech-enabled partnerships

that expand benefits choice without driving cost

Empyrean's carefully curated partner network represents some of the most established and trusted names in employee benefits and financial protection. While the Empyrean platform supports integration with any carrier, this group shares Empyrean's vision and has made significant investments to deliver engaging and intuitive year-round benefit experiences through the Empyrean platform.

Connected Benefit Experiences

We work together with our partners to reduce benefits friction associated with multiple-point solutions, making it easier for your employees to better understand, access, and engage with their benefits from one centralized location.

Educated Adoption

Our preferred partners view Empyrean as so much more than a distribution platform. They view us as the critical hub necessary to help participants understand how to leverage the best health, wellness, and financial benefits available to them, when they need them most.

Cost Containment

Whether through tech credits, reduced setup fees, or improved organizational outcomes tied to employee engagement and retention, Empyrean works alongside our preferred partners to help you expand benefits choice without driving costs.

OUR PREFERRED PARTNERS



Contact us today to learn more about Empyrean's Preferred Partner Network.
Main: (281) 768-2900 | Toll-free: (800) 934-1451 | GoEmpyrean.com



Benefits Technology

for Government and Education

We Understand Your Unique Needs

When you work with Empyrean, you're supported by a dedicated team of benefits and technology experts with extensive public sector experience.

With our innovative technology, combined with a service-first approach, we will build you a total solution with the right set of capabilities for your unique culture, employee populations, and plan complexity.

Engage Employees Year-Round

Increase year-round benefits engagement with targeted recommendations, insights, and communications tailored for each person, when they need them most.

Create A Centralized Experience

Provide a single entry point that connects your employees to your organization's culture and all the benefits and resources you've invested in to support them.

Leverage Configurable Technology

Our technology and services were designed to be configured to meet the unique needs of your organization today, while scaling with you long-term.

Stay Compliant & Efficient

We help you simplify your day, adapt to changes in statutory requirements, and improve your effectiveness while running your benefits program with ease. Our dedicated in-house compliance experts ensure every aspect of our solution remains compliant.

50%

increase in
employee retention

2X

higher benefit
usage rates

\$1,800

average employee
savings on benefits



Contact Empyrean today to learn more.

Main: (281) 768-2900 | Toll-free: (800) 934-1451 | GoEmpyrean.com



TECH + SRVC + YOU

PRECISION BENEFITS



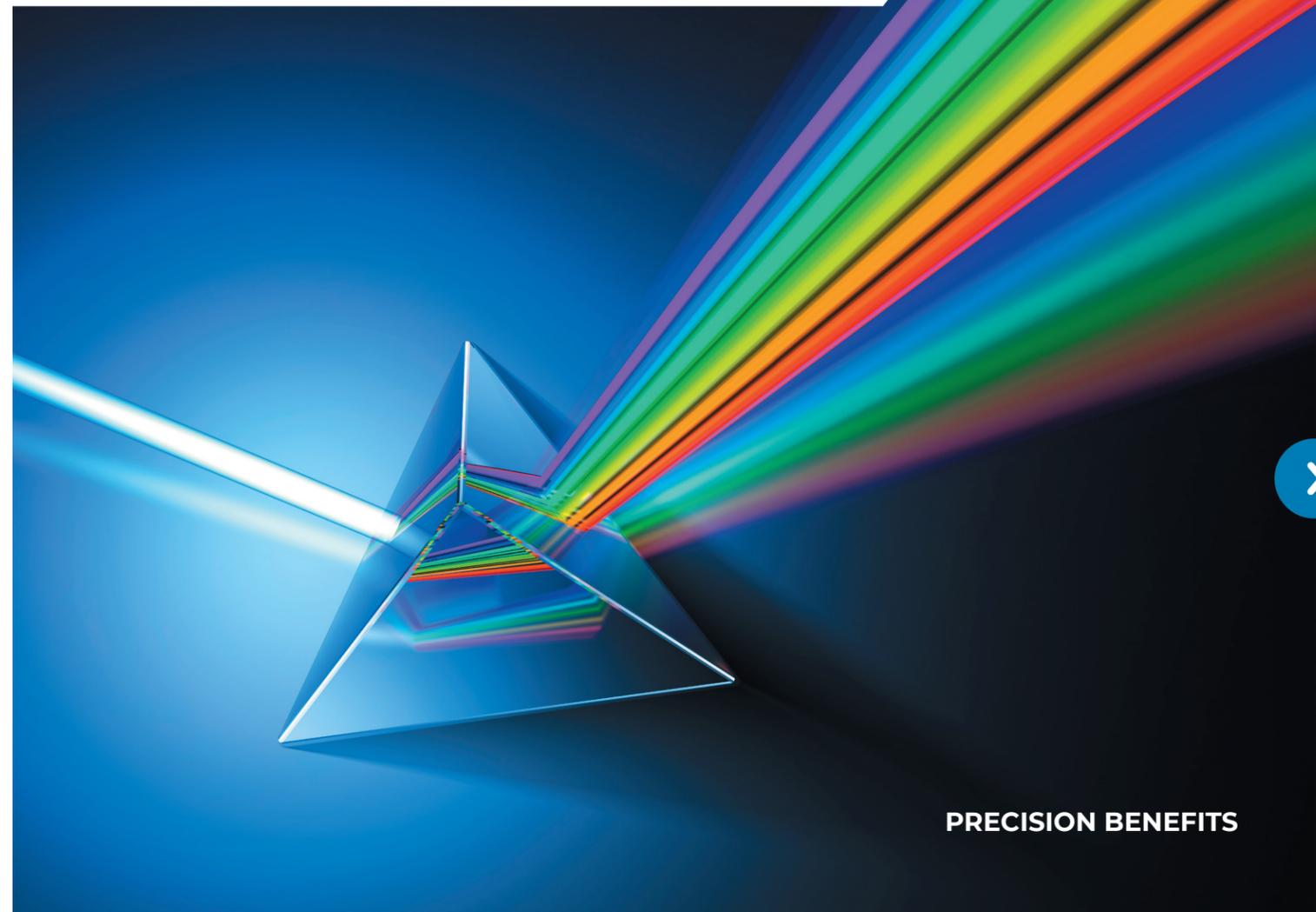


Engage Your People, Drive Success: Introducing Precision Benefits by Empyrean

At Empyrean, we understand that your employees are at the heart of your organization's success. That's why we've meticulously crafted Precision Benefits to empower your workforce, fostering a sense of ownership and control over their health and financial futures. Our innovative platform goes beyond traditional benefits administration, providing your employees with personalized decision support, comprehensive plan reviews, and expense management insights.

With Precision Benefits, your people will gain access to a wealth of resources that empower them to make informed choices about their healthcare coverage. Our user-friendly interface ensures that employees can easily navigate and compare various plan options, tailored to their individual needs and preferences. By proactively engaging with their benefits, your workforce can confidently make the right choices, minimizing unexpected financial burdens and optimizing their well-being.

Empowering your people through Precision Benefits not only enhances their overall satisfaction and loyalty but also leads to a healthier and more productive workforce. As your employees take charge of their health and financial security, your organization will experience improved productivity, reduced absenteeism, and increased employee retention.



PRECISION BENEFITS

Benefits play a central role in advancing every people-related goal within your organization, ultimately driving your total success as a company. The key to leveraging benefits to advance your broader HR goals is delivering these life-enriching benefits through a personalized experience.

With Empyrean as your partner, we enhance the way your people interact with their benefits through an engaging experience driven by Precision Benefits.

According to a survey by the Employee Benefit Research Institute (EBRI) in 2021, 77% of employees reported that decision support tools were essential in helping them understand their benefit options and make informed decisions. //



Personalize Benefits Enrollment with Precision Benefits

In a world where personalized shopping experiences are the standard, benefits should be no exception.

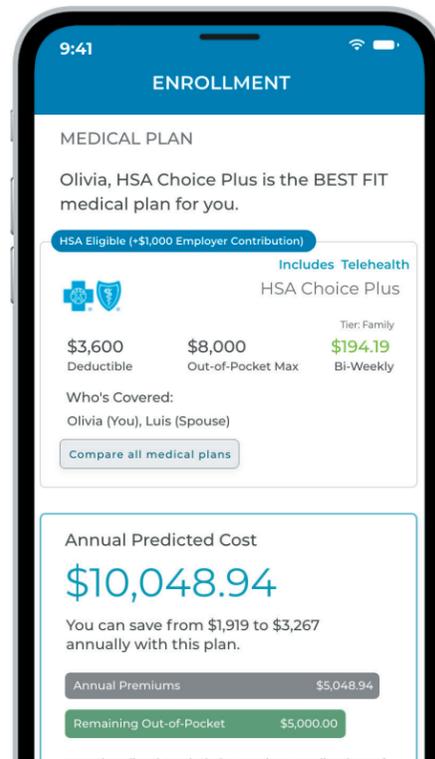
At Empyrean, we understand this expectation and have developed Precision Benefits - our AI-enabled technology that empowers your employees with personalized benefits recommendations fueled by their individual health data. By recommending right-fit plans, we make sure your employees aren't over-insured or under-insured so they can get the most out of their benefits and take care of themselves and their loved ones.



Decision Support

Help your employees find the benefits that are right for them (and that they will actually use all year long).

How it works: Our guided experience quickly and accurately assesses their health needs to create a personalized risk profile. Using our robust algorithms, we analyze various plan options to provide a personalized recommendation that meets their needs.



72% of employees said they wish they could get help in selecting the best health insurance for their unique situation, according to a survey by The Harris Poll in 2022. //

Luis & Olivia

Meet Luis and Olivia, a young couple full of excitement and anticipation as they embark on a new journey together. Just as they savor the joy of their recent marriage, life has another beautiful surprise in store for them – they are expecting a baby! Amidst their happiness, they know that this new phase of life also comes with responsibilities, including making informed decisions about their healthcare options. That's why they turn to Precision Benefits and Decision Support for guidance.

Precision Benefits' Decision Support also helps Luis and Olivia understand the potential costs associated with medical services throughout their pregnancy and beyond. Armed with this knowledge, they proactively plan and budget their healthcare expenses, ensuring that they can comfortably accommodate the financial demands of having a baby. With each passing day, as their anticipation grows, Luis and Olivia feel incredibly grateful for the support and guidance offered by Precision Benefits. They realize that being part of a comprehensive and caring benefits program not only improves their health and financial security but also strengthens their bond as a couple and growing family.



YOUR DOCTORS ARE COVERED

- FAMILY MEDICINE David Ginsberg, MD
- OB/GYN Amy Johnson, MD



OUT OF POCKET EXPENSES

Predicted for the year to come

\$2,800



Amanda

Meet Amanda, a young and talented remote employee who works diligently from the comfort of her cozy home office. While she enjoys the flexibility of remote work, Amanda understands the importance of taking care of her health and well-being, especially in the midst of a fastpaced and demanding work environment. That's where Precision Benefits steps in to make a significant difference in her life.

Amanda is thrilled now that her company has introduced Precision Benefits, a comprehensive program that provides her with a range of invaluable resources. As an ambitious go-getter, she values being proactive about her health choices, and Precision Benefits perfectly aligns with her approach. One of the key features Amanda loves is the ability to regularly review her healthcare plans to ensure she is in the right one.

With the help of Precision Benefits, Amanda gains access to detailed insights and personalized recommendations regarding her healthcare coverage. She can easily compare different plans, ensuring that her chosen plan meets her specific needs and preferences. This level of control and flexibility empowers Amanda to make educated decisions about her healthcare, giving her peace of mind that she is making the right choices for her well-being.

BENEFITS CHECKUP

You could have saved
\$1,300.00

If you had plans that better met your needs this year.



Inform and Empower with Precision Benefits

Regularly reviewing your benefit plan and evaluating its performance is of paramount importance for a multitude of reasons. Firstly, it allows you to assess the effectiveness and value of the benefits you provide to your employees. By analyzing the performance of your benefit plan, you can gauge its impact on employee satisfaction, engagement, and overall well-being. This evaluation provides valuable insights into which benefits are resonating with your workforce and which may need adjustments or replacements to better meet their evolving needs.

Moreover, giving your people the ability to review their personal plan demonstrates your commitment to the well-being and satisfaction of your employees. It sends a powerful message that you value their feedback and are dedicated to a culture of transparency and trust, where employees feel heard and supported.

2 Plan Review

Empower your employees with valuable information about how their benefits performed last year.

How it works: Our vast database delivers plan feedback right at enrollment, enabling your people to save money and confidently explore new benefits. Most people don't know if their benefits helped them last year, but this will help them understand that!

The screenshot shows a user interface for DEVCO. At the top, there's a navigation bar with a home icon, a globe, a mail icon, a help icon, and a menu icon. Below the navigation bar, there's a green notification box that says: "We've done a benefits checkup and you're paying relatively high premiums and not going to the doctor very often." Below this, there are two main sections. The first is "Benefit Checkup" which shows a lightbulb icon and states: "You could have saved \$1,300.00 If you had plans that better met your needs this year." The second is "Current Medical Plan Spending" for "HSA Choice Plus" (Tier: You + Spouse). It shows a table with columns for "Out-of-pocket charges", "Total Premiums You Paid", and "Bi-Weekly". The values are \$1,113.64, \$7,738.90, and \$297.65 respectively. Below the table, it says "You can view health insurance claims you have incurred while you've been covered by this plan. View my claims details". At the bottom, there are two more sections: "Supplemental Insurance Payouts" showing \$100.00 "Year to date" and "Health Savings Account" showing \$4,517.37 "Available Balance". At the very bottom, there are two buttons: "Back to the previous step" and "FIND THE BEST BENEFITS FOR ME >>>".



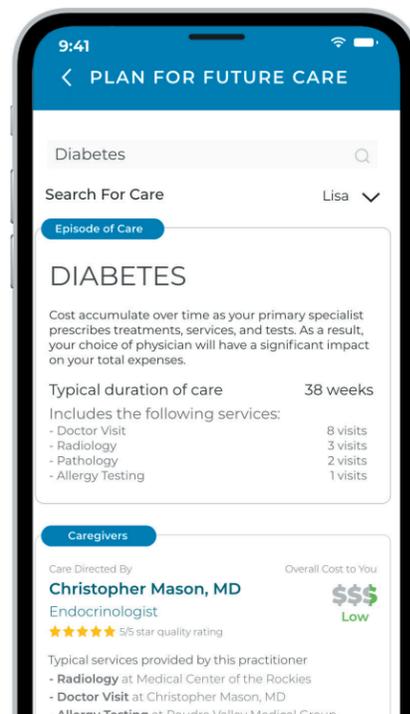
Navigating the Complexities of Healthcare with Precision Benefits

Understanding the costs associated with major health services is crucial for individuals and families to plan and budget their healthcare expenses. By delivering insights into the costs of these services, your employees can proactively prepare for potential financial burdens and explore cost-saving measures. This knowledge enables them to make educated choices that align with their healthcare needs and financial capabilities, minimizing any unexpected financial strain.

3 Plan for Care

Prepare your people for all healthcare scenarios, from the expected to unexpected.

How it works: Our Precision Benefits' experience delivers helpful messages based on personal and family conditions, gives insight into the costs of major health services, provides transparency into anticipated out-of-pocket costs, and reinforces the chosen plan's provider network strategy.

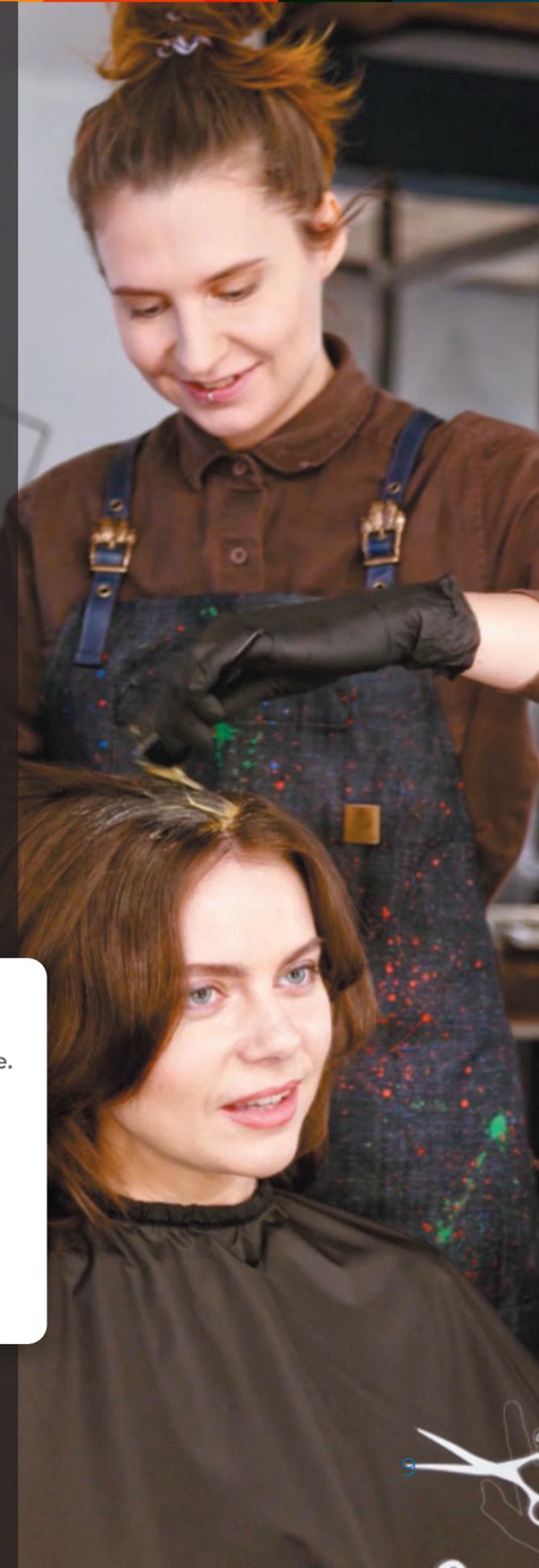


Robyn

Meet Robyn, the proud owner of a bustling hair salon and a determined woman living with diabetes. Robyn refuses to let her condition define her or dampen her entrepreneurial spirit. She firmly believes in staying proactive about her health, and that's where Precision Benefits come into play.

Robyn values the ability to plan and budget her healthcare expenses effectively. The program delivers insights into the expenses related to her diabetes treatments, regular check-ups, and any other medical services she might need in the future. With this foresight, Robyn can proactively prepare for potential financial burdens and explore cost-saving measures without compromising the quality of her care.

The knowledge Robyn gains from Precision Benefits gives her a sense of financial security, allowing her to focus on what truly matters – her passion for hairstyling and providing exceptional service to her beloved clients. With her salon flourishing, Robyn's renewed confidence echoes through her business, inspiring not just her team but also her clients.

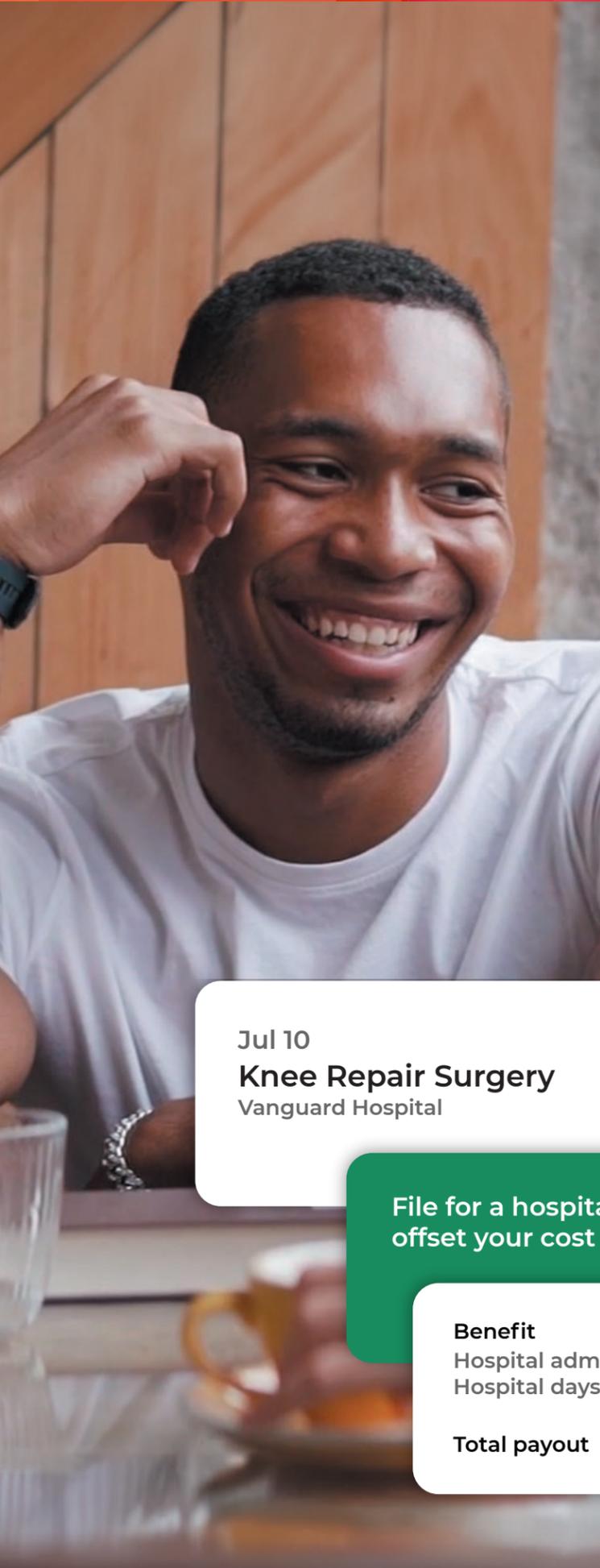


Planning Ahead

Your plan gives you ample choice for care. Some options cost more than others. Planning care ahead of time helps avoid unnecessary spending.

What are you looking for?

- Select a required response
- Knee X-Ray
- Diabetes
- Pregnancy
- Mental Health



Jay

Meet Jay, a passionate and adventurous young man with a love for sports and a zest for life. Whether on the basketball court or the soccer field, Jay is always in his element, pushing his limits and enjoying every moment. However, fate has a different plan for him when he suffers a severe knee injury during a thrilling game. As the pain persists, Jay knows he has to take action and opts for knee surgery to regain his mobility and continue pursuing his dreams. In this challenging time, he turns to his trusted companion, Precision Benefits, specifically utilizing its expense management feature.

With the support of Precision Benefits, Jay knows he is in capable hands. As he prepares for his knee surgery, he has peace of mind knowing that he can easily manage while navigating the expenses associated with the procedure and subsequent treatments. The expense management feature of Precision Benefits provides him with a comprehensive breakdown of the costs involved, including hospital fees, medical tests, and post-surgery care.

Precision Benefits not only helps him through a challenging time but also empowers him to focus on what truly matters - his health and his passion for sports.

Jul 10
Knee Repair Surgery
 Vanguard Hospital

Billed to you
\$3,525

File for a hospital payout to offset your cost

Benefit	
Hospital admission	\$1,000
Hospital days	\$200
Total payout	\$1,200



Manage Healthcare Expenses with Precision Benefits

Taking charge of one's healthcare and benefits expenses is essential for employees.

When managing their expenses effectively, employees can gain a clear understanding of the exact costs and what they may owe. This knowledge helps them to make informed choices about their healthcare, ensuring they get the most out of their benefits.

Additionally, expense management keeps everything organized. Employees have a clear view of their medical events and bills all in one place, eliminating the stress and hassle of dealing with confusing paperwork.

Another great benefit is timely reminders to use funds from a Health Savings Account (HSA) if available, which helps cover out of pocket employee healthcare costs.

Overall, expense management puts employees in control of their healthcare finances. They can avoid unexpected bills and make smarter decisions about their well-being, saving money and staying healthy.

4 Manage Expenses

Enable employees to confidently manage and save on health bills.

How it works: Our experience helps employees manage health bills, understand associated costs, and discover the optimal payment method. We take the complexity out of medical event tracking.

All healthcare bills are in one place.

Employees can stay on top of their bills in one easy-to-follow view of their medical events. No more bills piled up, as they can see it all in their app.

Get the most out of benefits. We review all incoming bills and notify employees when it's time to file a health claim for a reimbursement or to use funds from their HSA to help offset their cost.

No more surprise bills. We guide employees through appealing the questionable charge and help them make more cost-effective care decisions for the future.



Your People Experience Matters More Today than Ever Before

No matter how many programs you offer, if your team doesn't know where or how to engage, it won't have the impact you expect. At Empyrean, we understand the importance of delivering a people experience that seamlessly integrates into everyday life.

Precision Benefits empowers individuals to make informed choices about their health, considering both medical history and personal preferences. We conduct regular plan reviews to adapt benefits coverage to each person's changing needs, fostering flexibility and responsiveness in healthcare.

Moreover, our focus on expense management ensures healthcare remains accessible and affordable for all. Our priority is individualized attention, comprehensive support, and financial ease, with your people's well-being at the core of everything we do.

Together, we build a healthier, happier future with Precision Benefits as the foundation for improved well-being and a more compassionate benefit strategy. Experience a whole new world of engagement and connection as Precision Benefits enhances the way your people interact with their benefits.

The Results

People have saved an average of \$1,880 per year when accepting personalized recommendations.



Your Care, Personalized.

Step One

Reflect on past insurance use and input expected needs.



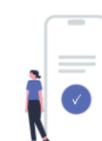
Step Two

Verify who you want to cover under your health benefit plans.



Step Three

Choose from your best-fit plans, and see an estimate of your potential savings.



Get started today and take the first step towards a healthier, happier future.

GET STARTED >

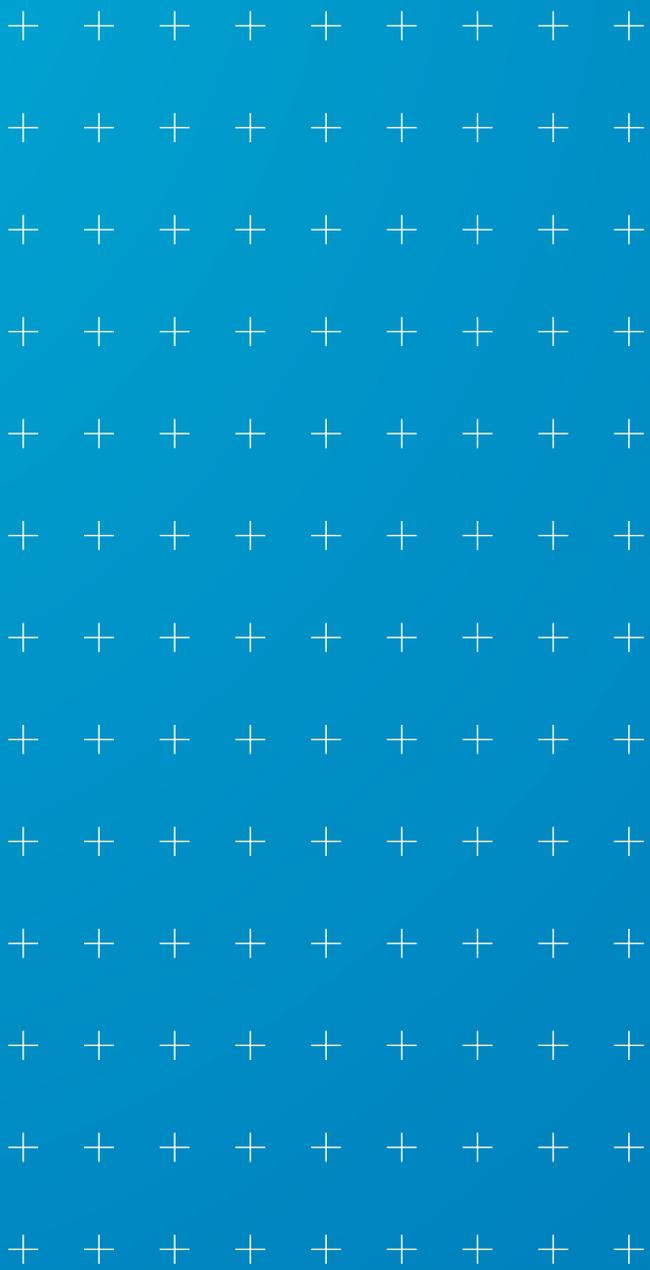
< **BACK TO DASHBOARD**





We believe that everyone deserves a workplace culture that supports their total well-being through benefits. Since 2006, Empyrean has provided employers of varying size, industry, and benefit plan complexity with the innovative technology, service-first approach, and focus on people experience to solve pain points and bring benefit strategies to life.

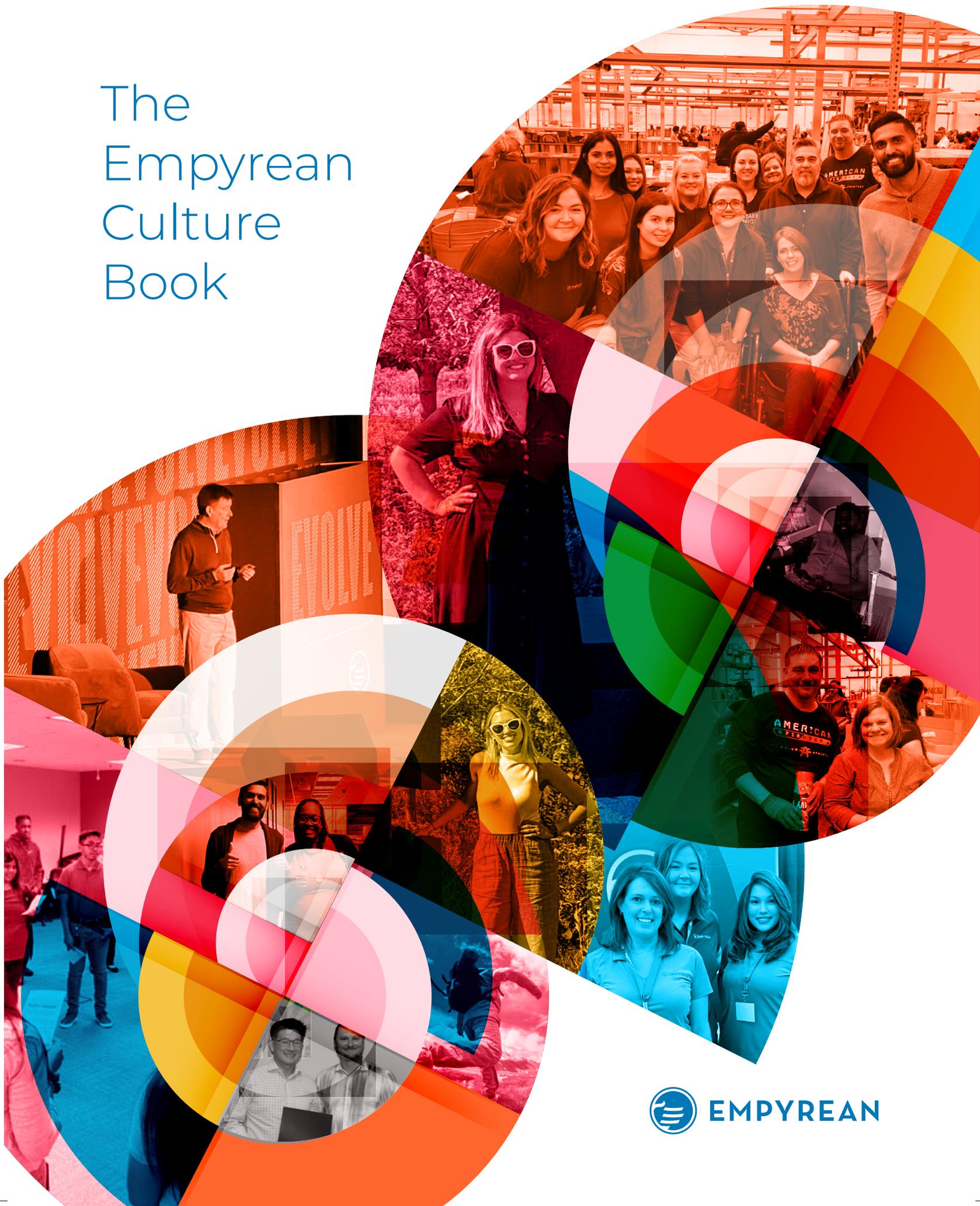
Empyrean delivers a total solution designed to create connected benefit and people experiences that enrich lives, strengthen employer brands, improve workplace cultures, and advance organizational goals. Through our technology and service, we create scalable, tailored experiences that empower participants to better understand, access, and engage with their benefit programs not just at enrollment, but year-round. More than 5 million people depend on Empyrean to inform and guide their benefits decision-making.



www.GoEmpyrean.com



The Empyrean Culture Book



EMPYREAN

Welcome to the Empyrean Culture Book

Company culture is the single most important influencer of our individual and company success. A positive workplace culture creates a safe place to explore new ideas and innovate, allows for each of us to thrive through trusted relationships, and creates an inclusive environment where every voice is respected and heard. We invite you to dive into Empyrean's Culture Book, and take some time to explore our culture, our mission, and our values.

#WeAreEmpyrean



“How we connect our clients’ participants, the experience they have using our technology and interacting with our people, are all critical to supporting them as they get the most out of their benefits – both today and in the future.”

-Rich Wolfe, Chief Executive Officer

Our Culture, Mission, and Values

Empyrean is a company, a brand. But it's not a lifeless entity. Empyrean is every one of us. Made up of people, our company lives and breathes through what we believe and how we act.

The tangible thoughts and behaviors we collectively exhibit create the workplace environment that fuels our success. It's about smiles, encouragement, idea sharing, healthy debate, and celebrating wins — no matter how big or how small. And most importantly, it's remembering why we do the work we do. And, while we've put certain ideas in writing as a way to better understand what our company culture means, we want to be clear about where we place emphasis.

You are the single greatest influence on our organizational success. Empyrean's culture is you.

We wouldn't be us without you. When we encourage curiosity and ingenuity and create a safe space to explore new ideas, we build a strong, supportive workplace culture.

We build positive momentum when we value different perspectives and uncommon insights, and relationships grow when there's accountability, trust, and integrity.

But most of all, a strong culture is one where every voice at every volume is respected and recognized as valuable. Our mission and values serve as a solid foundation for our culture, shaping who we are and what we stand for, carrying over into how we work and act each day.



Our Mission

Connecting Benefits, Enriching Lives.

We believe everyone deserves a workplace culture that supports their total well-being through benefits.

At our core, Empyrean exists to help each of our clients connect their employees and their families to the best benefits programs available to them, building a workplace culture focused on employee well-being both in and outside of work.

We believe that benefits are one of the most tangible expressions of company culture, and our mission is to connect employees to those life-enriching benefits while driving positive outcomes for employees, their loved ones, and our client organizations.

Our mission is what guides the actions we take as a company. It drives the business decisions we make, both large and small. How will you apply our mission to the decisions you make every day?

Connecting Benefits, Enriching Lives

We combine innovative technology with compassionate service, connecting the benefits community to deliver personalized, life-enriching benefit programs. We connect millions of people to workplace benefits that keep them healthy and safe and improve the quality of life for their entire family.

By extension, the work we do is important and cannot be done without the collective efforts of each member of our team — including you. Your work impacts real people at pivotal moments — whether they're battling a chronic illness, recovering from an accident, expanding their family, or planning for their future. Someone you've never met counts on Empyrean and counts on you. This is our purpose.

TECH + SRVC + YOU

Take some time to think about this fact: YOU are connected to every one of the lives that rely upon Empyrean's technology and service. YOU help millions of people and their loved ones to live their best lives! That's pretty amazing, isn't it?

WE BELIEVE

Our values offer guiding principles to help us live our mission, and they impact how we lead, think, and collaborate with one another. We call our values “The 5 BEs.” Our BEs empower each of us to create the supportive, compassionate, inclusive, and energized workplace we need to make a meaningful difference in the millions of lives we touch each day.

As you read through the BEs, think about how you can apply each to your work. Will one of the BEs change the way you interact with a colleague? Will another impact how you approach your next project? Be sure to take some time to reflect and consider each one individually and all five as a whole.

BE CURIOUS

BE ACCOUNTABLE

BE DETERMINED

BE HEARD

BE YOURSELF

BE CURIOUS

Innovation sparks from creativity, ingenuity, and by challenging the status quo. Ask questions, share your ideas, and be open to new and different points of view. Be fearless in your pursuit of knowledge and progress.

The word curious changes your intent – that you truly want to understand before you try to solve or respond. Being curious means you want to learn and gives you an opportunity to show empathy.

-Jim Priebe, Chief Strategy Officer

Curiosity in Action

- Ask lots of questions
- Explore different viewpoints
- Learn a new skill
- Be empathetic
- Be present
- Be willing to be wrong
- Take risks
- Don't be afraid to admit "I don't know"
- View others as resources
- Analyze the world around you
- Listen without judgment

BE ACCOUNTABLE

The work you do impacts the well-being of every person served by our platform. Accountability drives us to deliver on our commitments, act with integrity, and do our best — not just for each other, but for everyone who depends on Empyrean.

To me, accountability is ownership and responsibility aligned. Every role at Empyrean supports our mission. Some roles are directly interfacing ones, others may not be, but we are all interconnected.

-Trey Noel, Chief Financial Officer

In a high-performing culture, we take accountability for our actions, identify our mistakes, and rectify them quickly. The key is learning from our errors and continuously improving.

-Kelly Clark, Chief Information Technology Officer

Accountability in Action

- Give and receive feedback tactfully
- Own commitments
- Take responsibility
- Be proactive, not reactive
- Admit mistakes
- Ask for help when you need it
- Tackle tough conversations
- Stand up for core values



Determination is key to understanding client needs and any barriers that might stand in the way of stellar benefits administration services. And knowing the team is here to back us up is empowering!

-Karen Bailey, Compliance Officer

Our industry is not easy. Clients are not easy. That being said, there's nothing more rewarding than having the determination to work through a difficult situation and come out on the other side.

-Keith Wilson, Chief Client Officer

BE DETERMINED

What we do here is important. Think big! Have conviction! Make it happen!
Will you always get it right? Maybe not, but that's OK, because you are committed to achieving our goals and overcoming obstacles to get there.
And remember, your team is here to back you up.

Determination in Action

Set and communicate your goals

Plan ahead

Remain flexible

Focus on factors you can control

Be consistent

Assess expectations

Understand your abilities

Take appropriate risks

Reframe setbacks as opportunities for growth

View setbacks as temporary

Learn from mistakes

Trust in yourself



BE HEARD

Every voice at every volume is valued at Empyrean. Seek to understand, collaborate with one another, share your perspectives and feedback, and create a safe space for others to do the same.

“To be heard means we’re inclusive and transparent in the way we work together...we’re open-minded and respectful of each other and the experiences and opinions we each bring to the team. It means we recognize and value those differences — including communication styles — and actively work to create an environment where we all feel free to share and be heard.

-Colleen Waymel, Chief Operating Officer

Your Voice in Action

- Seek to understand
- Empathize
- Share your perspectives and feedback
- Stay engaged
- Avoid blaming to build trust
- Be self-aware and expect the same from your team
- Nip negativity in the bud
- Include your team in decision-making
- Be open to feedback



BE YOURSELF

We value diversity in all its forms, and our team is strongest only when you bring your whole, authentic self to work each and every day. You belong here, and we count on you to make sure those around you feel like they belong as well.

We encourage everyone to bring their authentic selves to work because we want and value diversity. That can be diversity of thought, experiences, knowledge, or anything else. If everyone at Empyrean thought the same way and had the same experiences, we wouldn't be able to learn from one another and grow as a company.

-Angel Seufert, EVP Human Resources

Authenticity in Action

- Be respectful
- Accept that everyone has value
- Embrace diverse perspectives
- Have open and honest communication
- Prioritize connection
- Use inclusive language
- Be open-minded





We hope these values will help guide your daily behavior, giving direction to how you work, collaborate with teammates, and support clients and their employees.

You may have similar values that guide your life, so these might feel familiar and comfortable. On the other hand, some may require training and practice to fully embrace and incorporate into your work life.

Either way, we want to identify the behaviors that embody our values. And we need your help. We encourage you to recognize team members who demonstrate our values through Motivosity. We also hope you have open conversations and provide constructive feedback when someone struggles.

We Are Empyrean

As Empyrean continues to grow and you grow with us, it's important that we stay connected, have a common bonding purpose, and move forward with a clear understanding of how and why we operate.

Our leadership team is committed to investing in our culture by:

Communicating – We'll share company and department goals, progress, and results with all employees. We'll also provide regular feedback about your individual performance and opportunities for development.

Listening – We'll encourage you to ask questions and share your ideas and perspectives. We'll listen to your concerns, provide safe outlets for you to voice them, and take appropriate action based on your feedback.

Fostering Continuous Improvement – We'll provide the necessary support, time, and resources to foster continuous improvement – closing the loop and removing barriers to improvement.

Thank you for helping us build a foundation. Thank you for **BEing** Empyrean.

FAQs

Why now?

As we grow and continue to have a distributed workforce, our mission and values will help us stay focused and connected with one another and with the value we are delivering as individuals and as a company. We have big goals and, to achieve them, it's critical that we are super clear on the purpose and importance of our work!



How is this different from how we previously described our values?

The intent of the refreshed values is in part to be simpler and action-oriented. Our values are meant to be easy to understand and front and center of everything that we do. As our organization has matured and our market offering has grown, our identity and the way we do things here should evolve as well. These values are better aligned with who we have grown to become as well as where we want to go next.

What's going to change?

We recognize that we first need to take some time to internalize our mission and explore what it means to live these new values. Our goal is for every Empyrean employee to have a heartfelt sense of ownership of our purpose. Purpose creates energy; it informs our decisions and guides our day-to-day behavior and how we work together. For those of you who do not interact directly with our clients or their employees, it can sometimes be difficult to truly recognize how valuable the work you do is to the millions of people who count on Empyrean every day. The goal is to provide clarity around what our purpose is and how each one of us fits into that puzzle. What we hope is going to change is how we feel connected to each other and to a common goal.

How does this impact my day-to-day work?

We believe that our values will help guide your day-to-day behavior, set the standard for how we work and support one another, and influence interactions with coworkers, clients, and vendors.

You may already live some of these values every day, but it is still critical to formalize both our mission and values to remove any doubt about who we are as an organization. Other values may require training and practice to fully embrace and incorporate into our work life — helping us to establish a more connected and stronger company culture.

Have a question? Please reach out to discuss with your manager.



**BUILDING
CULTURE
THROUGH
BENEFITS**



Our Commitment to
**Corporate Social
Responsibility**



EMPYREAN

Our Mission

Connecting Benefits, Enriching Lives.

We believe everyone deserves a workplace culture that supports their total well-being through benefits.

At our core, Empyrean exists to help each of our clients connect their employees and their families to the best benefits programs available to them, building a workplace culture focused on employee well-being both in and outside of work.

We believe that benefits are one of the most tangible expressions of company culture, and our mission is to connect employees to those life-enriching benefits while driving positive outcomes for employees, their loved ones, and our client organizations.

Our mission is what guides the actions we take as a company. It drives the business decisions we make, both large and small.



WE BELIEVE

Our values offer guiding principles to help us live our mission, and they impact how we lead, think, and collaborate with one another. We call our values “The 5 BEs.” Our BEs empower each of us to create the supportive, compassionate, inclusive, and energized workplace we need to make a meaningful difference in the millions of lives we touch each day.

We recognize the tremendous impact we have on the lives of so many, and the impact of those we support on others as well.

Our commitment to enriching the lives of the millions who rely on Empyrean requires that we support one another and the communities in which we live.

BE CURIOUS

BE ACCOUNTABLE

BE DETERMINED

BE HEARD

BE YOURSELF



A healthier planet benefits everyone.

Empyrean has implemented several sustainability practices across our operations with the goal of reducing our environmental impact and carbon footprint:

- Establishment of our Green Team, an employee group that promotes sustainability initiatives while educating colleagues on environmental best practices.
- Systems to encourage client transition to digital environments unless legally required to reduce paper usage and waste.
- System transitions to more efficient renewable energy cloud services.
- Hybrid work environment that encourages virtual meetings and reduced business travel.
- Comprehensive recycling programs in our corporate offices.
- Paperless office policies focused on digitizing processes to reduce paper usage and waste.
- Policies that encourage reduced energy usage while promoting environmental awareness.

WORKING TOGETHER TO IMPROVE OUR COMMUNITIES

Our team is passionate about supporting the communities in which we live and work.



Volunteerism

Our Empyrean Shares program supports our team's ability to give back to causes they care about by providing paid time off to volunteer with the organizations of their choosing.

Corporate Giving + Community Engagement

We are committed to being a responsible corporate citizen and sponsor several programs and charitable causes throughout the year in support of local causes.

Ongoing On-site + Remote Events

Events like our bi-annual blood drive give us the opportunity to come together to do good in our communities.

Student Engagement

Whether it be through our internship program or partnership with local HBCUs, we look to provide opportunities to the next generation.

ETHICAL BUSINESS PRACTICES

We are committed to conducting business in an ethical and responsible manner.

Every member of the Empyrean team attests to abide by our code of conduct that outlines our commitment to ethical business practices.

Additionally, we seek to work with suppliers that meet our rigorous selection criteria, including high sustainability and data security standards.

Whenever possible, we seek to engage with suppliers who are certified as minority owned (MBE); women-owned (WBE); disability-owned (DBE); veteran-owned (VBE); service-disabled veteran-owned; and/or, lesbian / gay / bisexual / transgender-owned (LGBTBQ+).

100%

of our employees attest to abide by our code of conduct that outlines our commitment to ethical business practices.





DIVERSITY, EQUITY + INCLUSION

We are committed to creating, valuing, managing, and leveraging the strength of a diverse workforce so that every employee has an equal opportunity to contribute to the effectiveness of our organization.

Some of our initiatives to foster a more diverse, equitable, and inclusive workplace include:

- Policies, procedures, and programs that support the unique, individual needs of our Empyrean team members.
- Annual compliance training, including DEI, anti-harassment, bystander intervention, and manager training.
- Ensuring a diverse talent pipeline.
- Inclusive employee resource groups.

- Inclusive language in all employee and market-facing materials.
- Recent organization-wide review of our brand identity, resulting revamp of our mission, values, and a culture playbook.
- Review of key metrics and DEI impact points.

Additionally, our UX and Product Teams continuously review and assess Empyrean's technologies and service approach to ensure they are designed to address diverse end-user needs and comply with WCAG standards.

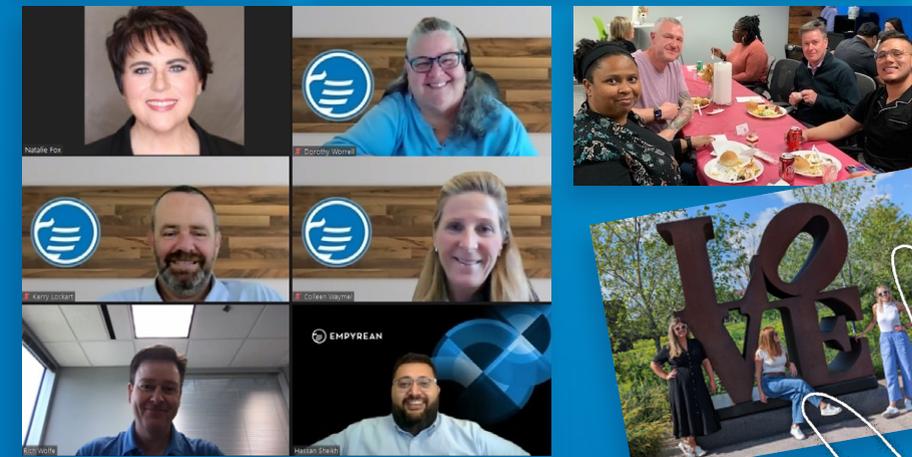
Doing the right thing by our clients starts by doing right by our people.

We place a high priority on workplace health and safety, two key drivers impacting the total well-being of our people. Our team carefully reviews the performance of our benefit programs and workplace policies so we can holistically support the physical and mental health, financial wellness, and overall safety of our team members and their loved ones in ways that are meaningful and personalized to their unique needs.

Whether it's our comprehensive medical, dental, and vision plans, 401(k) with company match, paid time off, hybrid and remote work opportunities, Empyrean Shares community

giving program, discount programs, movement tracking incentives, employee assistance program (EAP), access to professional development and educational programming, or our employee resource groups, each of our benefit programs have been thoughtfully designed to support the total wellbeing of each employee and their family.

Additionally, our robust disaster recovery and business continuity programs not only cares for the sustainability of our business, but cares for our people as well.



ABOUT EMPYREAN



Since 2006, Empyrean has provided employers of varying size, industry, and benefit plan complexity with the innovative technology and best in class service necessary to accelerate their benefit strategies and bring their benefit programs to life.

Empyrean's platform and services were designed to create connected employee benefit experiences that enrich lives, strengthen employer brands, and improve workplace cultures. Focused on total employee health and wellness, Empyrean is dedicated to delivering scalable and tailored experiences that empower participants to better understand, access, and engage with their benefit programs not just at enrollment time, but on a year-round basis.

Today, more than 5 million participants across the U.S. rely on Empyrean to inform and guide their benefit enrollment and utilization decisions.

Empyrean is a subsidiary of Securian Financial.

Main: (281) 768-2900 | Toll-free: (800) 934-1451

©2023 Empyrean. All rights reserved.



Empyrean's Commitment to AI Ethics & Principles



Empyrean is at the forefront of integrating AI into benefits administration, enhancing experiences for employees and employers alike. In harnessing the power of AI, our unwavering commitment is to uphold the highest ethical standards, ensuring that our technology advances humanity and promotes a fairer, more inclusive workplace.

Our Core Principles

Transparency

We pledge to be open about how and why our AI systems make decisions, providing our clients with understandable and accessible explanations.

Accountability

Empyrean takes full responsibility for the AI systems we deploy. We are committed to making AI that is reliable and that our teams can oversee, ensuring outcomes are fair and equitable.

Integrity

Our AI systems are designed to respect the dignity and privacy of all individuals. We implement rigorous data governance practices to protect sensitive information and ensure confidentiality.

Fairness

Empyrean's AI is built with bias mitigation strategies to prevent discrimination and ensure equal and just treatment for all users.

Collaboration

We believe in the power of partnership, working closely with clients, employees, and the broader community to understand and address the ethical implications of AI.

Empowerment

Our AI is created to augment human capability, not replace it. We design our systems to empower HR professionals and employees, enhancing their abilities and decision-making.

Progressive Learning

We are dedicated to the continuous improvement of our AI systems. Empyrean's AI learns and evolves to better serve the needs of our clients and their employees.

Commitment to Stakeholders

To Our Clients

We promise that our AI will serve your strategic interests and enhance your operational efficiency without compromising on ethical values.

To Your Employees

You can trust that our AI will be a tool to boost your productivity and capabilities, not a replacement.

To Society

Empyrean is dedicated to advancing AI in a way that benefits all, contributing to the development of a fairer, more equitable industry.

Governance + Implementation

We have established a governance structure that ensures these principles are deeply integrated into the fabric of our AI development and deployment processes. This includes:

- Regular ethical reviews of AI projects.
- Training programs for our employees to understand AI ethics.
- Transparent reporting mechanisms for stakeholders to raise concerns.

Conclusion

In an ever-evolving digital landscape, Empyrean is committed to being a leader not only in innovation but also in AI ethics. We strive to set a standard for how AI should be approached — with conscientiousness, care, and a deep sense of responsibility to the people we serve.

Contact Empyrean today to learn more.

Main: (281) 768-2900 | Toll-free: (800) 934-1451 | [GoEmpyrean.com](https://www.GoEmpyrean.com)

©2023 EMPYREAN. ALL RIGHTS RESERVED.

