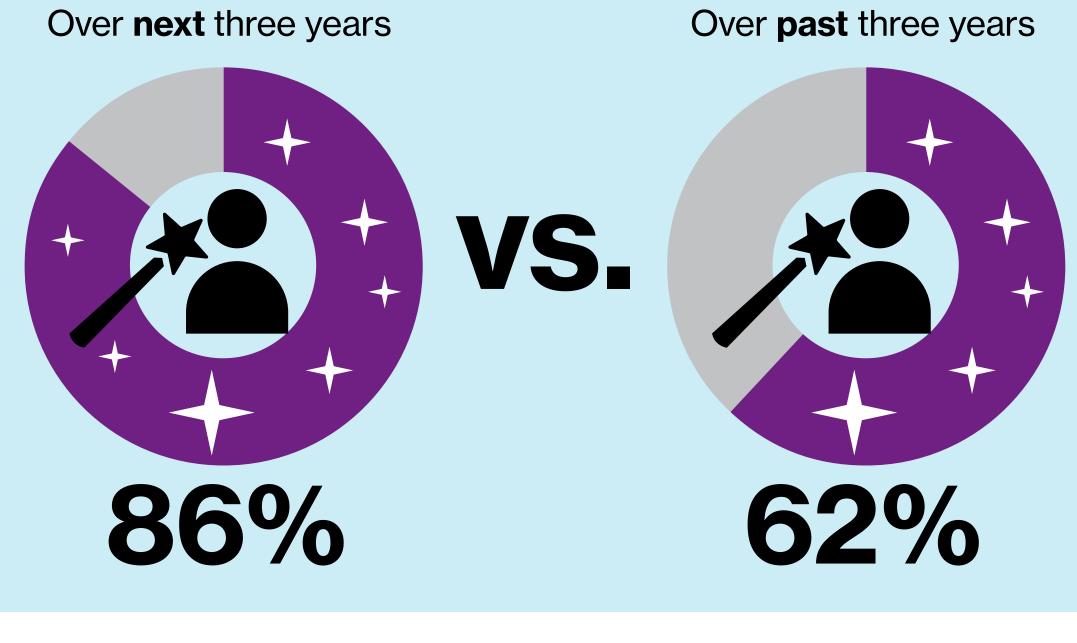
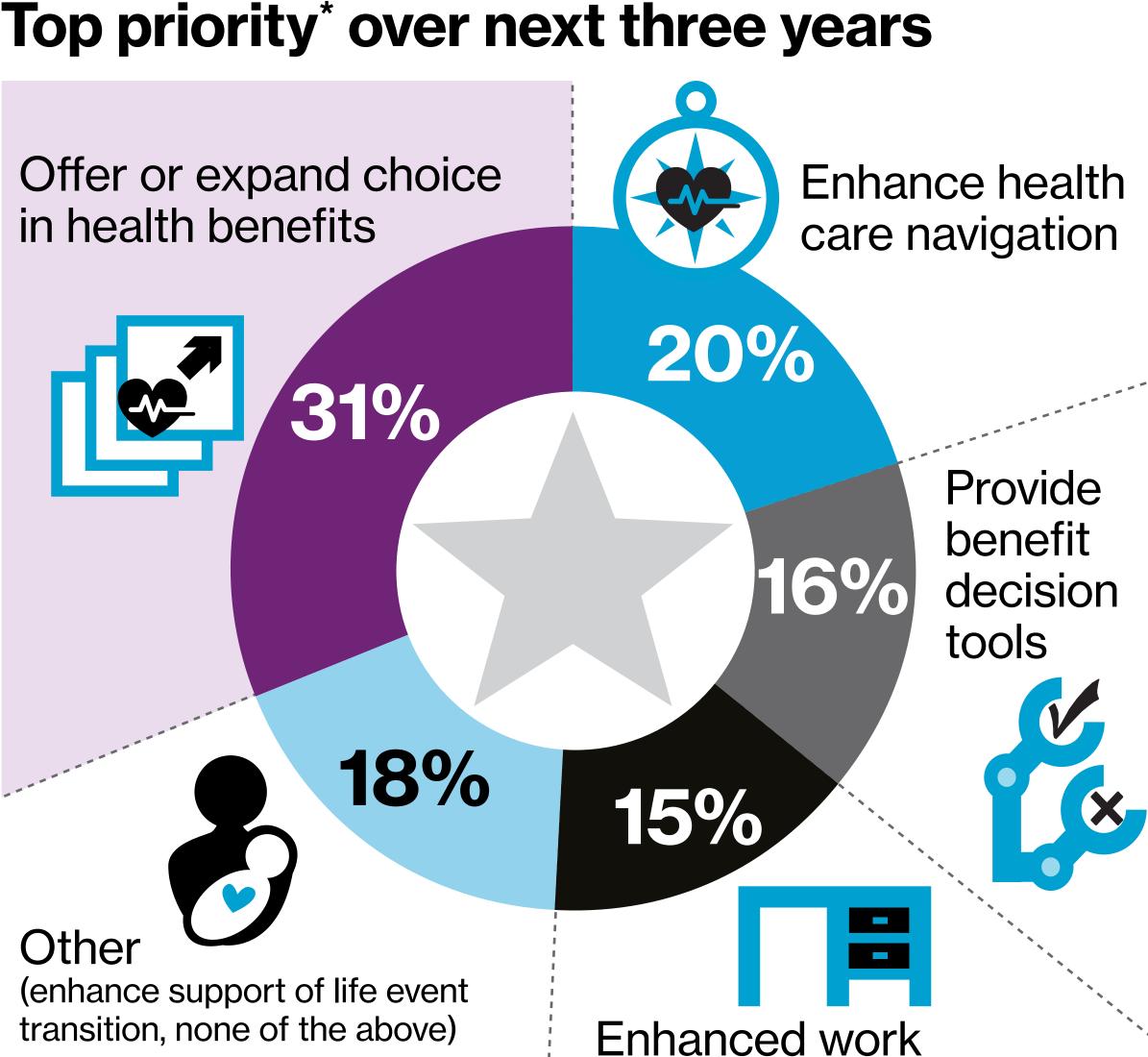
Employers prioritize employee benefit choice, experience Focus on adding personalization

and decision support

Strategic priority: Enhancing the employee experience



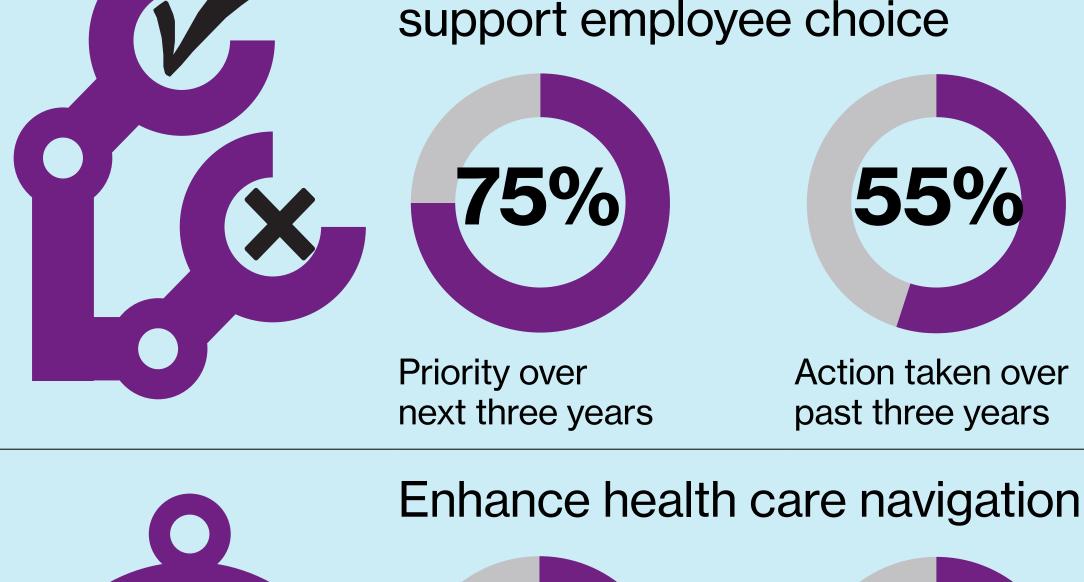


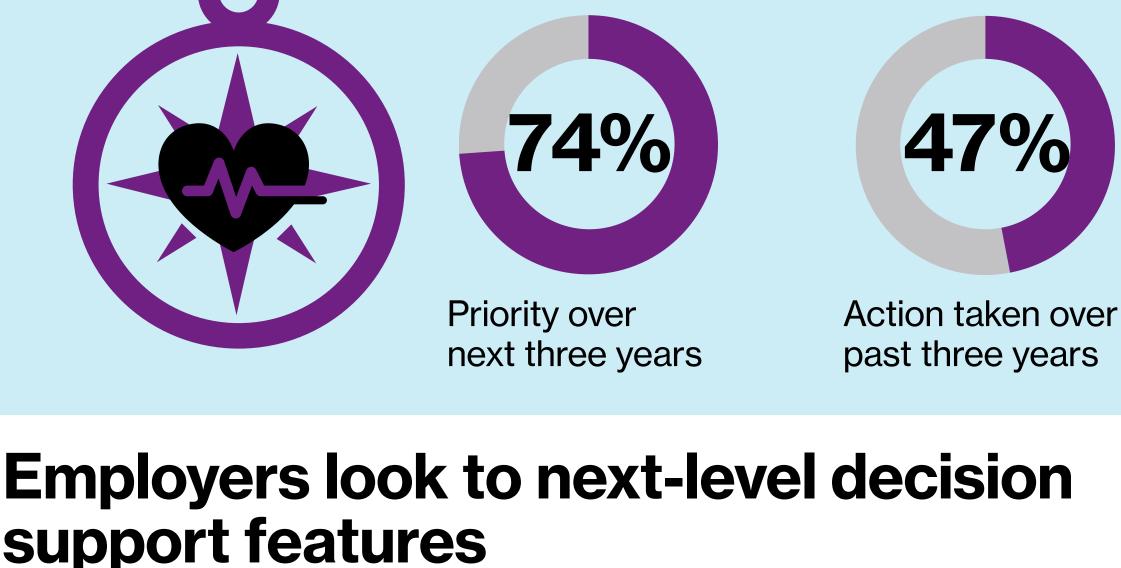
*Survey respondents limited to selecting only their most important priority

environment

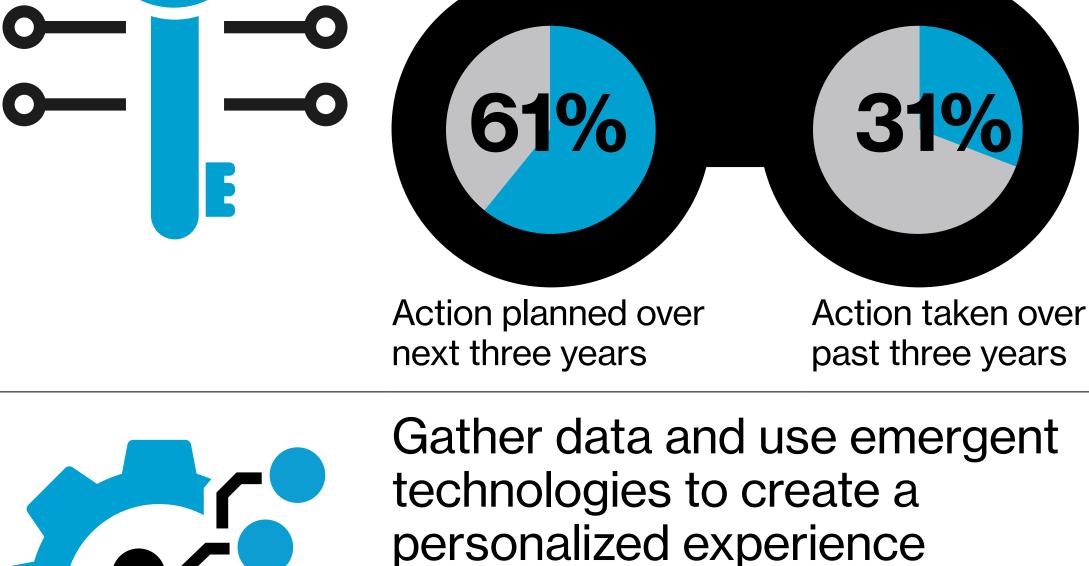
decision support and navigation tools Provide decision tools to

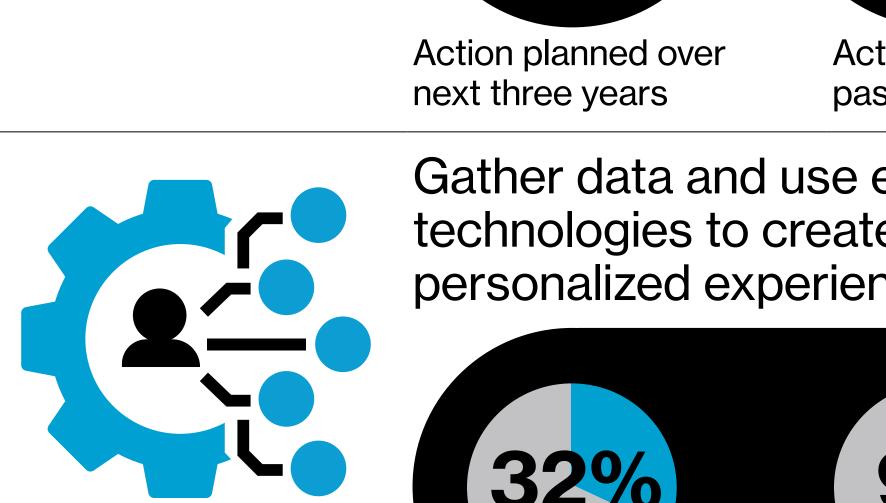
More choice generates need for





Provide easy access to decision support through digital means





Source: 2019 Willis Towers Watson Emerging Trends in Health Care Survey:

Action planned over

next three years

Choice, Personalization and Experience

Action taken over

past three years