



FAMILY OF BRANDS

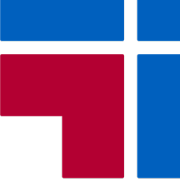


The Future of Benefits: Unique Value Through Cobalt & WellRight

Confidential – Not for Distribution

Agenda

- ✚ Cobalt Benefits Group and JoinHealth
- ✚ Introductions
- ✚ Client Benefits with WellRight
- ✚ WellRight
 - ✚ Empowering Wellness & Product Features
 - ✚ Member Journey & Platform Demo
 - ✚ Cobalt/WellRight Product Offerings
 - ✚ Implementing WellRight





Three Brands. One Mission.



Blue Benefit Administrators of Massachusetts (BBA) is a TPA for self-funded health plans and wholly owned subsidiary of Blue Cross Blue Shield of Massachusetts.



Comprehensive Benefits Administrators (CBA Blue) is a TPA for self-funded health plans and wholly owned subsidiary of Blue Cross Blue Shield of Vermont.



Employee Benefit Plan Administration (EBPA) offers self-funded health plans, dental plans, and ancillary solutions.



OUR VISION

To be the foremost **advocate** for clients, brokers, and employees – setting the **standard for value** within the third-party administrator market.



OUR MISSION

Optimize member health and experience by delivering **cost-effective**, **tailor-made** benefit programs through a **data-driven** and **service-oriented** approach.

Introductions

The Future of Benefits: Unique Value Through
Cobalt & WellRight



Sydnie Goltz
Product Manager
*Cobalt Benefits
Group*



Kate McCrindle
Senior Customer
Success Manager
WellRight



Nicole Grasso
Director of Partnership
Development
WellRight



Healthier People, Stronger Organizations

Unlock how **high-quality** care, smart **cost-containment**, and meaningful engagement strategies come together **to elevate the member experience**—and strengthen your bottom line.

Value of our partnership



Simple
Implementation



Seamless Integration



Easy Contracting



Self-Serve Reporting
and Communication



Empower wellness for employees



Benefits to your organization

- Higher participation
- Strategic, data-driven consulting on program design and multi-year wellness approach
- Reduced administration burden for HR/Benefit teams



Implementation Excellence

- Warm handoff from Cobalt sales to WellRight's customer success team
- 6–8-week implementation timeline
- Clients feel supported, not abandoned
- Smooth launches drive immediate adoption
- Ongoing partnership ensures continuous improvement



Key Features

- Targeted Communications
- Admin tools and reporting
- Simple and seamless user experience
- Text Tracking – reminders, notifications
- Holistic and Adaptive Content

Product Highlights



Program Administration

- ✔ **Tenured and Strategic Partner**
 - Experienced team; committed to your program's success.
- ✔ **Flexibility and Customization**
 - Quick updates | No downtime | No additional fees
- ✔ **Admin Tools & Reporting**
 - 24/7 access to run reports, view dashboards, make changes.
- ✔ **Targeted Communications**
 - Multi-channel approach, communications tool, personalized email and text campaigns.

User Experience

- ✔ **Simple and Seamless**
 - Easy to participate and engage year-round.
- ✔ **Personalized Approach**
 - Recommendations and resources that are meaningful.
- ✔ **Holistic and Adaptive Content**
 - Extensive library | Ongoing releases | Client specific
- ✔ **Text Tracking**
 - Set reminders and notifications; track without a smartphone or having to log into the platform.

Member Experience



Communication Tools

The Right Message, to the Right Person, at the Right Time



Deliver personalized wellness communications based on employee needs, interests, and health priorities.

Smart Segmentation:

- Health risk levels
- Challenge participation
- Biometric completion
- Department or location

Professional Features:

- Easy design tools—no IT required
- Preview and testing capabilities
- Custom branding throughout
- Automated scheduling
- Links, attachments, and custom banners

Product Offerings



✓ Preventative Actions *(100+ lives)*

▪ \$2.50 PEPM

- Health Risk Assessment
- Claims tracking – preventative screenings, visits
- Syncing Devices
- Text Tracking
- Tobacco Attestation
- Self-guided Journeys
- Peer-to-Peer and Personal Challenges
- Activity – movement or steps

✓ Fully Custom Program *(500+ lives)*

▪ \$4.00 PEPM

- Proactive program
- Wellbeing focus
- Social platform



Implementing WellRight



TO GET YOU UP AND RUNNING SMOOTHLY

IMPLEMENTATION EXPECTATIONS

CLIENT EXPECTATIONS

- Meet deadlines and due dates to guarantee agreed upon launch date.
- Have necessary participants attend recurring meetings.
- Communicate any needed adjustments to deadlines or project timelines.

WELLRIGHT EXPECTATIONS

- Provide clear project timeline & due dates each meeting.
- Meet deadlines and due dates to guarantee agreed upon launch date.
- Communicate any timeline changes in advance.
- Provide meeting agendas and follow-ups.

IMPLEMENTATION OVERVIEW

Platform Implementation Client Requirements

- Contract Signature ✓
- Assigned Decision Maker ✓
- Completion of IT checklist, Security Requirements, EEOC
- Program Design
 - Activities
 - Incentives
 - Branding
 - Communications & Marketing
- Program & Incentive Design Sign Off
- Platform Testing
- Administrator Training

Time Requirements

- In meeting time requirements: ~6 hours
- Out of meeting work requirement: ~4 hours



Q&A

To learn more, scan the QR code below or [click here](#).

Contact your Cobalt Benefits Group Account Executive today to get started.

