



HR technology that's easy, personal and secure

When computer semiconductors were first introduced, Intel Co-founder Gordon Moore was asked to predict where he saw the industry going over the coming years. He projected exponential growth. Moore said, "The number of transistors incorporated in a chip will approximately double every 24 months."¹

And he was right. At the time, a single microchip held about 200 processors. Now there are close to 20 billion transistors on a chip. "His prediction, later dubbed Moore's Law, became the reality," says Ed Rumzis, Chief Technology Officer at bswift. "The amount of processing power that is available today is phenomenal and is what's fueling many of the HR technology changes we're seeing every day."

¹ [Moore's Law and Intel Innovation](#)

The power of exponential change

The dramatic pace and volume of change is happening not just with processing speed, but also in information storage capacity (think 2-terabyte smart phones) and communications bandwidth. Today there are 270 million mobile phone users in the United States. 230 million of these users have smartphones with computing power and internet access.² More than 3.7 billion Google searches happen every day.³ All of this is changing the way we engage as consumers, and it's driving the next generation of technology.

"What's going on now is that the physical and the digital world are blurring, and that's leading to somewhat unprecedented and unbelievable productivity," says Rumzis. "3-D printing is turning the entire supply chain on its head, artificial intelligence (AI) is providing access to new knowledge streams and the cloud is creating the connective tissue for it all."

² Pew Research Center: Mobile Fact Sheet

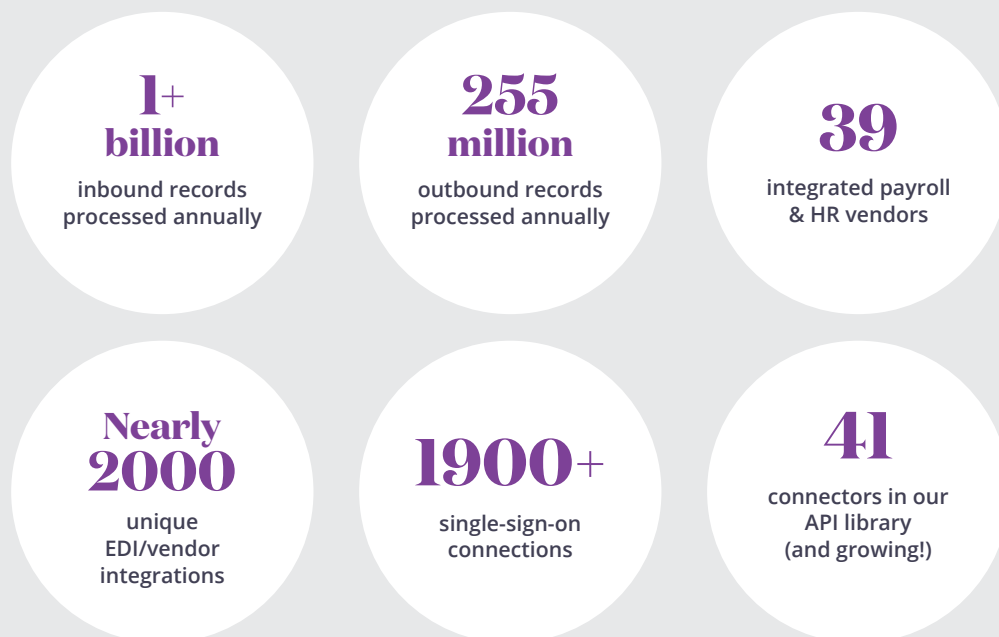
³ Internet Live Stats: Google Search Statistics

Empowering your workforce with smarter, simpler technology

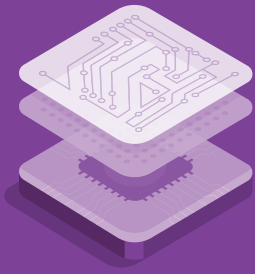
When selecting a benefits administration platform, human resource executives rank user experience and empowering employees to make decisions above cost. In a Pacific Resources survey 83 percent of the executives said that communication, employee education and engagement are integral to their overall health benefits delivery strategy.⁴ And 61 percent want a platform that eases administrative burden.

To keep up with the pace of innovation and evolving consumer expectations, benefits administration providers must embrace the new cloud-based health care ecosystem.

Putting it into perspective, bsswift by the numbers:



⁴ SHRM: For Benefit Platforms, Employers Pick User Experience Over Cost



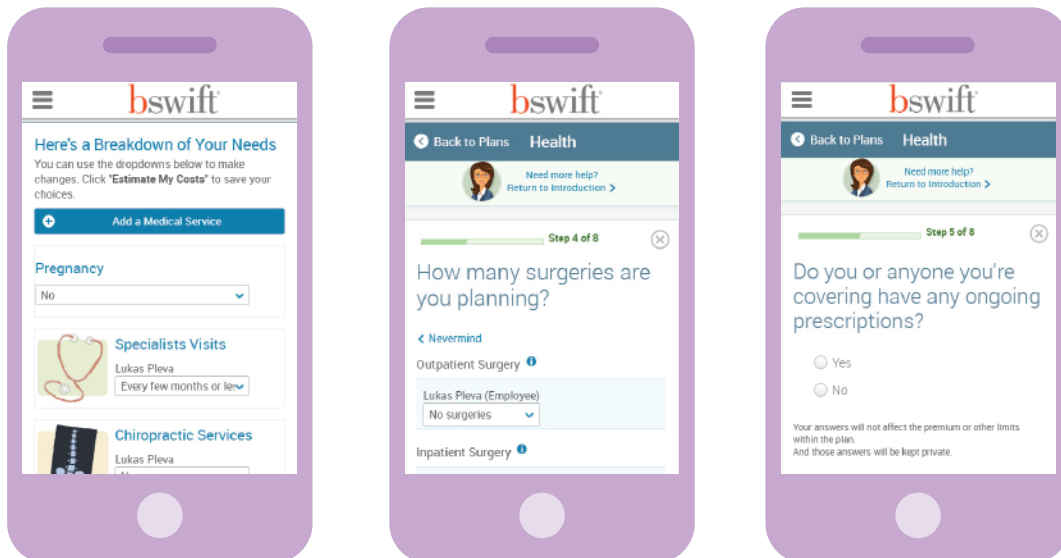
“ A benefits technology must be flexible, scalable and easily integrate with all of the other platforms a company may be using. ”

Ed Rumzis | Chief Technology Officer
bswift LLC

Breakthrough technology guiding the way

In just the past few years, the machine learning available through AI has allowed for many next-generation capabilities. For example, applications are now able to understand context and intent of customer requests, whether spoken or written. “Most of the world realizes that AI is here to stay,” says Rumzis. “We’re seeing an explosive increase of AI being used in real-time business applications.”

At the center of bswift technology is the Ask Emma decision support tool. “By asking a few simple questions Emma uses machine algorithms to understand a lot about the individual’s needs,” says Rumzis. “This takes the complexity of the various different choices you have available and personalizes it so not only is it easier to understand, but you understand why you’re making those choices.”



Ask Emma also offers simple explanations to clarify health insurance terms and provides personalized cost comparisons of different plans, helping employees make informed decisions that are right for them. For example, if a family has a child about to reach college age, the tool will suggest health plans that have the most flexibility, so the child can use the benefits when living away from home.

Easy

A simple, cloud-based solution for a complex world

In the complex world of benefits, where many employees become overwhelmed by their benefit offerings, simplicity is key. They're looking for smart technology that can streamline end-to-end administration of benefits, save time and reduce paperwork, all while meeting their employees' needs, wherever they may be.

Philia Swam, manager of Health, Wellness and Group Benefits at LafargeHolcim, the world's largest supplier of building materials, chose bswift because she wanted to enable her employees to access and understand their health care in the simplest way possible. "This is probably one of the best decisions we've ever made from an organization perspective," says Swam. "Very close to 60 percent of the workforce logged on to bswift and made elections or confirmed elections. That's double what we've seen in the past. For me that's a very great first year kickoff."

And working in the cloud allows technology to advance more rapidly. Upgrades and enhancements can be distributed very quickly. "bswift grew up as a SaaS-based provider, and unlike our traditional competitors, this allows bswift to constantly improve the customer experience," says Rumzis. "Our DNA is taking complex information and making it simple, relevant and personal."



Secure

Continuously keeping data safe

As technology enables more sophisticated capabilities to be delivered in the cloud, privacy measures and data protections need to become more dynamic. Unfortunately, threat actors are also becoming more sophisticated. As a part of the Aetna ecosystem, bswift leverages Aetna's market-leading, next generation security to create a safe digital experience for both plan sponsors and members. "All of our authentication and access controls are leveraging Aetna and some of the best and brightest security minds in the world," says Rumzis.

To ensure that the most rigorous industry standards are met, bswift looks to third-party security risk assessment companies to regularly evaluate the security of its platform against ten cybersecurity areas.

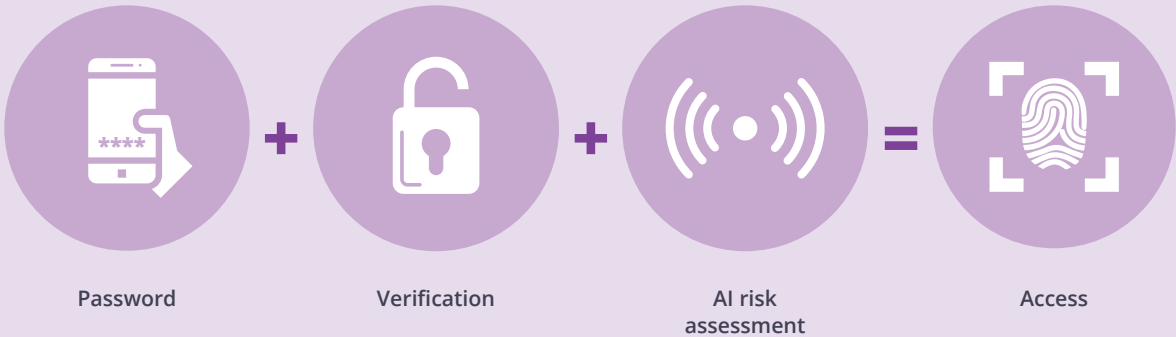
"We have the advantage of running in a data center that's managed and wholly owned by Aetna, a Top 10 Firm for Data Security," says Rumzis. "And in a recent report, bswift scored highest of all benefits administration providers evaluated."⁵

⁵ SecurityScorecard

5.5 X

Bswift is 5.5 times less likely to experience a security event compared to other providers.

In addition, bswift and Aetna are invested in moving beyond conventional security measures. Experts are developing multi-factor authentication using data such as biometrics, facial recognition and even the user's swipe patterns. This investment in security gives employers extra reassurance.



“ The backing of bswift by Aetna and its commitment to investment in technology was one of the key comforts that we had. ”

Leonard Natale | Senior Director of Benefits
Sony Corporation

Personal

Meeting the needs of today's workforce

The workforce of any company can span five generations, each having varying comfort levels with technology, decision-making styles and health coverage needs. A growing number of employees are working remotely with flexible schedules.

To get the most value out of their benefits investments, employers need a benefits platform that can be accessed anywhere and on any device, especially mobile. “It’s all about being able to engage with the employee where they are and the way they want to be engaged,” says Rumzis. “We have a number of retail customers, so if we’re trying to meet those employees when they’re working at a retail shop, we engage with them on a mobile phone. We also help people with unique language, hearing and vision needs navigate their benefits options. We take a human first approach to design, meeting people where they are.”



A significant portion of the workforce needs access to information, but doesn't sit behind a desk.

The benefits of mobility

It's no surprise that 75 to 80 percent of consumers use online enrollment and management tools. The value of a best-in-class online benefits technology cannot be overstated.

A technology like bswift realizes that consumers have unique needs. Some prefer self-service tools that empower them to learn independently, while others prefer speaking to a live person on the phone to help guide them through the process. "True personalization requires giving consumers choice while also realizing that people shift devices, sometimes through a single transaction," says Rumzis.

You can use bswift



on the go



at your office



in your home



+ talk with a service representative anytime

The future of HR technology

Ed Rumzis's predictions

By engaging and educating employees with personalized consumer experiences, HR technology can connect employees to the resources they need to help them maximize their potential.



We'll see more widespread use of bi-directional conversation chatbots, not just for transactions, but also for condition management and coaching.



Augmented reality (AR) and artificial intelligence (AI) will combine to provide collaboration of knowledge expertise when and where it's needed.



With 3-D printing, the workplace will shift to a hybrid digital and physical environment, with sensors collecting data that will drive the next generation of productivity, performance and safety.

Serving the needs of both employers and employees, bswift makes benefit enrollment and management easy, personal and secure.

Learn more about how bswift can support your benefits strategy with tomorrow's technology... today.

bswift is the brand name used for products and services provided by one or more of the bswift LLC affiliated companies

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