



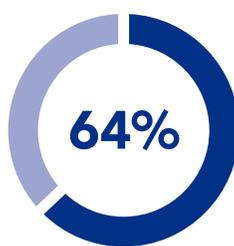
PULSE PERSPECTIVES

Plan Customization: 3 Years, 3 Perspectives, 1 Competitive Advantage

Three years of SKYGEN Pulse Reports confirm that consumers, providers, and brokers all want greater customization in benefit plans and packages. For payers, delivering flexible, personalized options can be a powerful differentiator, boosting satisfaction, engagement, and loyalty across every stakeholder group.

2024 – Consumer Perspective

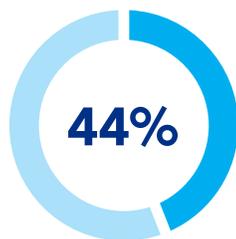
Consumers report wanting more transparency and customizable coverage that matches their individual needs, supported by clear, accessible plan details.



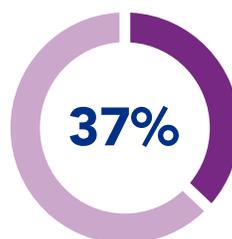
Consumers

2025 – Provider Perspective

To drive growth, both vision and dental providers see enhanced plan options as the most valuable support from payers—cited by 44% of vision and 37% of dental professionals.



Dental providers



Vision providers

2026 – Broker Perspective

Brokers are seeking more personalized, data-driven benefit offerings—cited by 53% for both dental and vision. They also emphasize the need for better employee education through interactive digital tools and simpler, more transparent plan documents.



Want more personalized, data-driven benefit offerings

Key Takeaway:

Consumers want simplicity, providers want automation, and brokers want fully integrated digital ecosystems. Payers can lead by connecting systems, streamlining workflows, and removing administrative barriers to care.

HOW SKYGEN HELPS PAYERS DELIVER CUSTOMIZATION:

The **Enterprise System** supports configurable plan designs, conditional benefits, and market-specific variations tailored to diagnosis, place of service, state rules, and demographics. Tailored wellness program integration adds condition-based eligibility, frequency-of-use controls, and targeted incentives to personalize care. The **Enhanced Benefits Management Program** ensures custom plans still meet preventive care and cost-efficiency goals. The **Broker Portal** provides real-time plan data, quoting tools, and customizable proposals, while the **Member Portal** and **Member Mobile App** offer interactive education tools so members/consumers/employees can explore plan options, weigh trade-offs, and self-navigate benefits anytime.

Want to dive deeper into SKYGEN Pulse Report insights? Scan the QR code to explore the Pulse Resource Hub at:

