



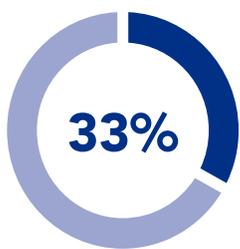
# PULSE PERSPECTIVES

## Technology Use: 3 Years, 3 Perspectives, 1 Innovation Path

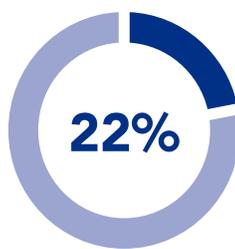
Three years of SKYGEN Pulse Reports make it clear: technology adoption in dental and vision benefits isn't just accelerating, it's being shaped by the different priorities of consumers, providers, and brokers. For payers, leading in this space means delivering solutions that meet every stakeholder's needs, from basic convenience to advanced, data-driven capabilities.

### 2024 – Consumer Perspective

Acknowledging the rising importance of digital tools in healthcare, 33% of consumers say mobile apps would improve their experience and perceived value, while 22% point to enhanced web portals as a key driver of better engagement.



Say mobile apps would improve experience & perceived value



Enhanced web portals as a key driver of better engagement

### 2025 – Provider Perspective

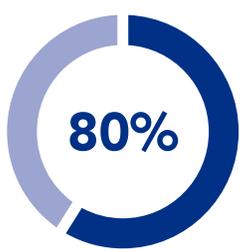
More than half of providers show increasing interest in AI to streamline administrative tasks. Many also favor predictive analytics, remote monitoring, telehealth, and virtual reality to improve care delivery.



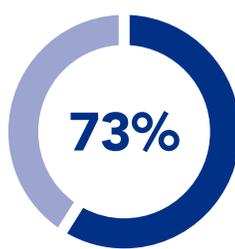
Show interest in AI

### 2026 – Broker Perspective

Brokers are calling for advanced technology to streamline operations, including predictive analytics, real-time network insights, and quoting tools. Many also expect telehealth to drive major, positive change across the industry.



Predictive analytics



Real-time network insights & quoting

### Key Takeaway:

**Consumers expect convenience, providers want clinical and operational innovation, and brokers need real-time, data-rich tools. Payers can gain a competitive edge by delivering technology that's both user-friendly and strategically powerful.**

### HOW SKYGEN HELPS PAYERS LEAD IN TECHNOLOGY ADOPTION:

The **Enterprise System** powers automation, advanced analytics, and configurable workflows for real-time decision-making. The **Data Warehouse** delivers deeper insights, ROI narratives, and market intelligence. **Broker Portal** provides instant access to plan details, quoting, and network data, while the **Member Portal** and **Member Mobile App** give members/consumers/employees secure self-service benefit management tools. **API Technology Solutions** enable live integration with broker CRMs, benefits platforms, and payer systems, ensuring data accuracy across the board. **Virtual Visit Technology** extends access to care through telehealth, and the **Dental Hub™** streamlines provider credentialing, directory updates, and real-time treatment plan processing, reducing delays, improving accuracy, and enhancing the care experience.

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

