

## Modern Tools for Better Benefit Engagement

Howden Connect is your benefit technology partner-helping employees discover, understand, and use their benefits through a seamless digital experience.

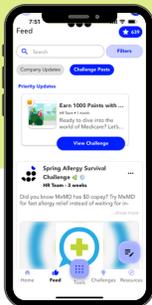
When used together, our platform promotes benefit awareness, access, and participation-turning complexity into clarity, and engagement into action.

1

### Custom Company Mobile App

A personalized benefit experience-right in your pocket.

- Tailored to each employee: shows their plans, coverage, and systems
- Stores ID cards and essential documents for quick access
- Built-in feed delivers company news, reminders, and benefit updates
- Wellness challenges, rewards, and recognition
- Seamless connection with the microsite and AI Benefit Assistant for full accessibility



2

### AI Benefit Assistant – Meet Howie

Your 24/7/365 virtual benefit expert.

- Instantly answers employee questions-anytime, in any language
- Handles repetitive inquiries with company-specific, accurate responses.
- Delivers plan comparisons during open enrollment
- Clarifies benefit details year-round, thriving on fine print
- Reduces HR workload & improves with usage via advanced analytics
- Embedded in both your microsite and mobile app for a seamless experience



3

### Benefits Guide Microsite

A centralized, AI-powered portal that gives employees 24/7 access to essential benefit information.

- One-stop hub for health plans, wellness programs, and more
- Multilingual and country-specific content for global workforces
- Integrated AI Benefit Assistant, smart search, and document management
- Real-time updates ensure content is always current
- Customizable templates, rebranding tools, and built-in analytics
- Easy to scale and manage-no heavy IT lift required



From awareness to action, Howden Connect makes benefits easier-for everyone.  
Let's build a better benefit experience together.