

HOWDEN

SALES ENABLEMENT KIT



HOWDEN
LEARN MORE

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.

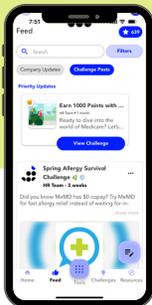
When used together, our platform promotes benefit awareness, access, and participation—turning complexity into clarity, and engagement into action.

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.

Your Digital Benefits Guide-No IT Required



Howden Connect's Benefit Microsite is a clean, branded online guide that helps employees easily explore and understand their benefits - anytime, anywhere.

Perfect for open enrollment, new hire onboarding, and ongoing reference, this plug-and-play tool gives employees what they need - without creating extra work for your team.

Quick to Launch. Easy to Use.

Your Always-On Benefits Companion

- Pick your template, send your benefit guide and branding-we do the rest
- Launch a modern, mobile-ready site in days, not weeks
- No passwords, logins, or technical lift required

No IT Involvement Needed

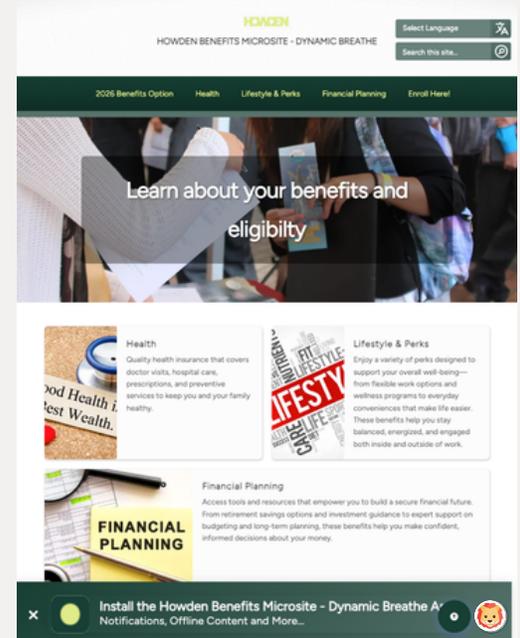
- Hosts plan summaries, guides, videos, contact info, wellness resources, and more
- Centralizes all documents and links in one easy-to-navigate place
- Available 24/7/365 across desktop and mobile devices

Personalized & Inclusive

- Multilingual support and country-specific content
- Serves full-time, part-time, remote, and global workforces
- Built-in AI Benefit Assistant ((Howie) answers benefit questions instantly-in any language

Smart & Scalable

- Easily update content without developer help
- Integrated search
- Real-time analytics to track what's being used and when



When to Use the Microsite

- As a benefit guide during Open Enrollment
- For new hire onboarding-no more bulky packets
- To support prospective hires by showcasing your benefits
- As an ongoing reference to reduce HR inquiries and improve

Give employees a smarter way to learn about their benefits-with zero lift on your end.
Howden Connect makes it simple. Let's get started.

Meet Howie

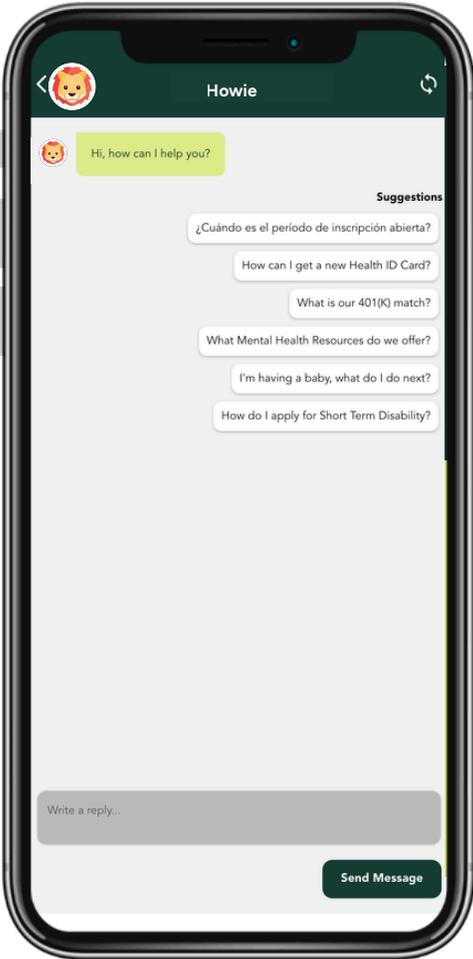
Your Trusted AI Benefit Assistant

Howden Connect's AI-powered Benefit Assistant, Howie, is **available 24/7/365** to help employees get accurate, **instant answers** about their benefits-confidentially and securely.

Howie is always available, delivering answers, growing employee confidence and easing HR workload - no matter the day or season.



Built for Security. Designed for Empathy.



A Closed, Secure System

- Howie only accesses your organization's data. Not public sources
- No data is used to train external models
- Fully anonymous, so employees can feel safe asking sensitive questions

Comfortably Personal

- Employees can ask about fertility and pregnancy coverage, weight loss options, mental health services, and more
- Multilingual and culturally sensitive
- Empowers employees to find the right answers, at the right time, without feeling exposed

Smart, But Knows Its Limits

- Escalates to HR, a benefits advisor, or the correct carrier when a question is too complex
- Ensures employees are always routed to the right human support- no dead ends
- Helps HR teams focus on high-impact work, not repeat questions like "What's changing this year?" or "Where's my medical ID card?"

Insights, Curated for You

You won't need to dig into dashboards - we do that for you.

- Your dedicated Howden Connect account manager will regularly review Benefit Assistant activity
- We provide summarized trends, popular topics, and suggestions for improvement
- Use these insights to:
- Curate new resources, Improve benefit clarity, and Anticipate employee needs before questions pile up

Howie Knows When to Step Aside.

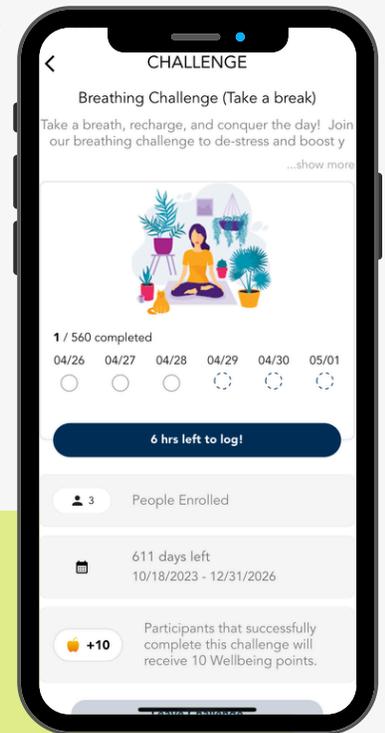
Smart. Secure. Human-aware.

Howie brings a new level of clarity and care to the benefits experience. Let's get your team talking to Howie.

Elevate Employee Wellness with Built-In Challenges

Howden Connect makes it simple to inspire healthier habits with built-in wellness challenges that drive real participation and engagement.

Whether your goal is to boost benefit utilization, encourage physical activity, or promote preventative care, Howden Connect's wellness challenge platform helps you create a culture of wellbeing-your way.



Three Easy Ways to Launch a Challenge



Use Our Pre-Built Library

Choose from a wide range of expertly designed challenges—like step tracking, hydration goals, outdoor activity streaks, or scheduling preventative care visits.

Build Your Own

Create a custom challenge tailored to your team's culture, goals, or wellness focus.

Get Help from Your Account Manager

Want something in between? Your dedicated account manager can help curate or adapt challenges to meet your needs.

What Challenges Can Support

- Preventive health (e.g., schedule your annual checkup)
- Movement goals (daily, monthly, or annual step counts)
- Mental wellness (screen-free time, gratitude journaling)
- Outdoor time (daily dose of fresh air)
- Healthy habits (nutrition, hydration, sleep routines)
- ...and many more! From the simple to the creative, challenges can be designed to support virtually any wellness goal.

Motivation That Sticks

Looking to boost engagement even further?

Participants can earn points through challenges and redeem them through our integrated Rewards program. (Ask us for details!)

Start your next challenge today!

Mobile App

Your All-In-One, Fully Customizable Digital Front Door

Personalized for Every Employee

Howden Connect's mobile app adapts to your company's structure and every individual user, ensuring a seamless, relevant experience:

Tailored experiences by employee type

- Part-time, hourly, or full-time - each sees only what's relevant to them.

Region-specific content delivery

- Employees in the U.S. can see different resources and benefits than those in Europe.

White-labeled with your branding

- Make the app feel like your own - from colors and logos to company-specific terminology.

Integrations That Simplify Everything

Say goodbye to app overload. Howden Connect is the only app your team needs to access all your systems:

- **HRIS, benefits, EAP, scheduling, payroll, LMS, and more — all integrated in one place.** Part-time, hourly, or full-time - each sees only what's relevant to them.
- Built to be the digital front door to your company's entire ecosystem. Employees in the U.S. can see different resources and benefits than those in Europe.
- **One secure sign-on.** One experience. Everything your people need, when they need it.

Store, Share & Access What Matters

Put essential resources directly in your employees' pockets:

Benefit Wallet

- View personalized plan details, deductibles, and coverage instantly.

ID Card Storage

- Store and share ID cards easily — no more lost cards.

Family Access

- Spouses and dependents can create their own accounts to access their information, anytime.

Engagement That Actually Works

Help your employees stay connected, motivated, and informed — no matter where they are:

Newsfeed

- A company-branded, social-media-style feed to share wellness, HR, and benefits content.

Challenges & Rewards

- Create wellness competitions, build community, and reward engagement.

Push Notifications

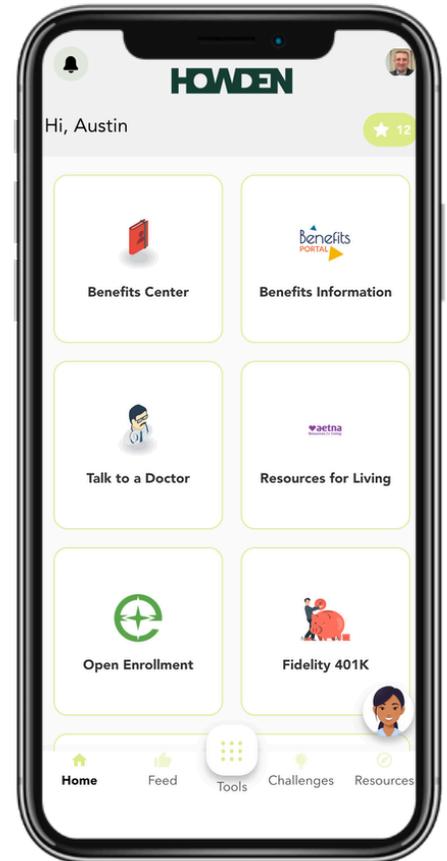
- Reach employees instantly — wherever they are.

Launchpad for New Benefits

- Use Howden Connect to introduce new vendors and programs.

Open Enrollment Hub

- Centralize open enrollment details, deadlines, FAQs, and resources — all in one place.



Meet Howie, Your AI Benefits Assistant

Howie lives in the Howden Connect app, ready to answer questions about benefits, coverage, providers, deadlines, and more. **24/7.**

No more digging through PDFs or waiting for emails.



**Ready to transform how your employees experience benefits?
Let's make your mobile experience truly yours.**

Recognition Program

Celebrate People. Strengthen Culture. Drive Engagement.

Recognition, Reinvented

Howden Connect's Recognition Program makes it **easy to acknowledge, reward, and celebrate employees** — all from within the Howden Connect mobile app. Whether it's a shout-out from a peer or a milestone from HR, recognition becomes part of the everyday employee experience.

Admin & HR-Led Recognition

Mark important moments with ease and consistency:

- Birthdays & Work Anniversaries
- New Hire Welcomes
- Holiday Gifting
- Employee of the Month Programs
- Custom Company Awards

Automated or manual - you decide how to celebrate. Everything is posted directly to the app for employees to see, react to, and engage with.

Peer-to-Peer Recognition

Empower employees to recognize one another for meaningful contributions:

- Helping on a project
- Going above and beyond
- Living company values
- Leading an initiative

You can assign a monthly point allotment to each employee to distribute as they choose — creating a culture of continuous appreciation.

Flexible Privacy & Posting Options

Empower employees to recognize one another for meaningful contributions:

- Helping on a project
- Going above and beyond
- Living company values
- Leading an initiative

Employees feel seen. Teams stay connected.

Redeemable Rewards (or Bragging Rights!)

Points can be used for:

- Howden Connect Rewards Mall: Redeem points for gift cards, wellness tools, tech gadgets, and more
- Bragging Rights Only: Or, keep it simple with a feel-good

Fully customizable based on your budget, culture, and goals.

Ready to recognize what matters?

Let Howden Connect help you build a culture of appreciation that works for everyone.

Rewards Program

Howden Connect
powered by Strive

Turn engagement into impact and benefits into real-world value.

✓ A Rewards Mall Built Right Into the App

Howden Connect's mobile app features a fully integrated, customizable Rewards Mall, where employees can turn points into meaningful rewards they actually want.

Employees can redeem points for:

- 🎯 Gift Cards (Amazon, Visa, Mastercard, airlines, restaurants & more)
- 📱 Tech Gadgets & Electronics
- 👗 Fashion, Wellness, and Lifestyle Items
- ❤️ Personalized Picks Based on Interests

✓ Give Employees the Power of Choice

Say goodbye to generic swag bags and one-size-fits-none gifts. With Howden Connect, employees choose what motivates them creating stronger buy-in and lasting value.

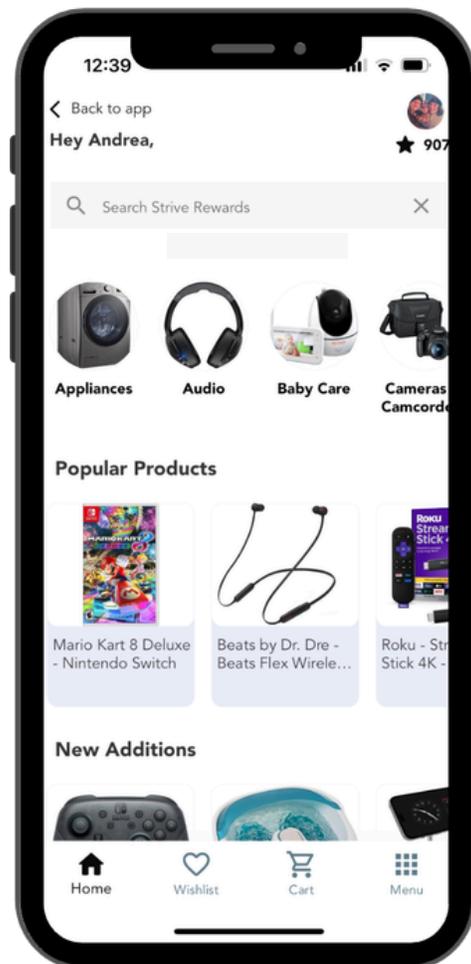
Reward participation in:

- Peer-to-peer recognition
- Wellness challenges
- Birthdays, work anniversaries & holidays
- Company initiatives, milestones & engagement goals

✓ Customizable to fit Your Culture

The Rewards Mall is built for flexibility:

- Tailor item categories to your team's interests
- Set your own budget and redemption rules
- Align rewards with program goals and core values
- Allow employees to build a wishlist and work toward what they really want



✓ Earn Points Through Every Howden Connect Experience

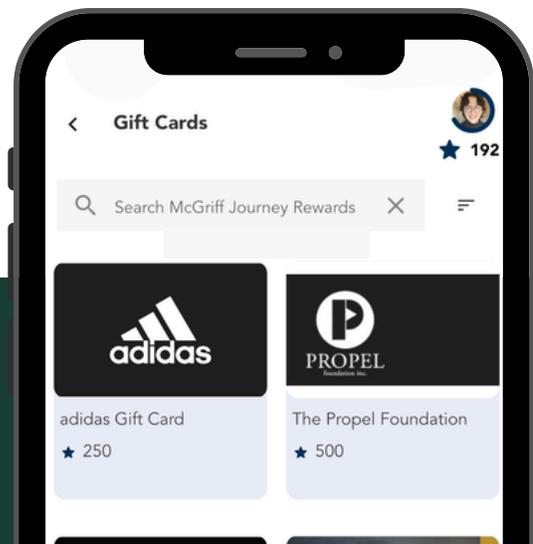
Employees earn points by:

- Participating in wellness and benefits challenges
- Recognizing and being recognized by peers
- Hitting key milestones and company-set goals

Everything's tracked, earned, and redeemed - all within the Howden Connect app.

Ready to turn your benefits strategy into something your employees actually use and love?

Let's build your custom rewards experience.



Digital Front Door – Benefits Center Consolidation



Our **Digital Front Door** is a **single, intuitive entry point** for employees to access and manage their benefits information.

By consolidating disparate systems into one **unified Benefits Center**, it simplifies navigation, reduces confusion, and enhances engagement.

The platform leverages secure data integrations and a **dynamic Resource Center** to create a seamless, personalized user experience.

Consolidated Benefits Center



- **Single Source of Truth** – Aggregates health, retirement, wellness, and other benefit programs into one accessible hub.
- **Unified Navigation** – Replaces multiple vendor portals with a single, branded entry point.
- **Personalized Experience** – Displays only the benefits and resources relevant to the user's eligibility and profile.

Data Integrations



- **Real-Time Connectivity** – Integrates with HRIS, payroll, insurance carriers, and wellness vendors for up-to-date data.
- **Automated Syncing** – Eliminates manual data entry and reduces errors.
- **Secure Protocols** – Uses industry-standard encryption and authentication for privacy and compliance.
- **Eligibility & Status Logic** – Automatically adjusts available resources based on employment status, location, and role.

Resource Center Content Management



- **Document & Media Uploads** – Easily add PDFs, videos, links, and articles.
- **Dynamic Tagging & Search** – Employees can quickly locate the right resources.
- **Multi-Level Organization** – Categorize content by benefit type, provider, life event, or policy.
- **Content Scheduling** – Publish time-sensitive updates, such as open enrollment materials or policy changes.
- **Mobile-Optimized Access** – Ensures employees can reach resources from any device.

Impact

- **Simplifies the Employee Experience** – No more jumping between multiple platforms or remembering multiple logins.
- **Boosts Engagement** – Employees are more likely to utilize benefits when they're easy to find and understand.
- **Streamlines Administration** – Reduces redundant communication and manual updates.
- **Improves Compliance** – Centralized document management ensures consistent access to up-to-date policies.

Take a Step into Your Digital Front Door Today!

Benefits Communications

Help employees understand and use their medical, dental, vision, and wellness benefits.

Explore Wellness Resources



Welcome to your comprehensive resource for all things wellness! From mental health to movement, everything you need is just a tap away.

Target Tile: EAP

Save with Tax Benefits



Your benefits can help you save on taxes. Make the most of your FSA, HSA, or retirement plan.

Target Tile: FSA/HSA

Find a Doctor Easily



Need to find a doctor in your network or see what's covered? Tap into your benefits guide in the app and get started today.

Target Tile: Benefits Center

Eye Insurance Benefits



Discover the power of clear vision. Tap into your vision benefits to book your next exam or update your eyewear.

Target Tile: Find an Optician

Dental Care Benefits



Affordable dental care is within reach. Make the most of your benefits — schedule your next cleaning today.

Target Tile: Find a Dentist

Preventive Care Reminder



Your health plan includes preventive services like annual checkups and screenings. Take the next step toward long-term wellness!

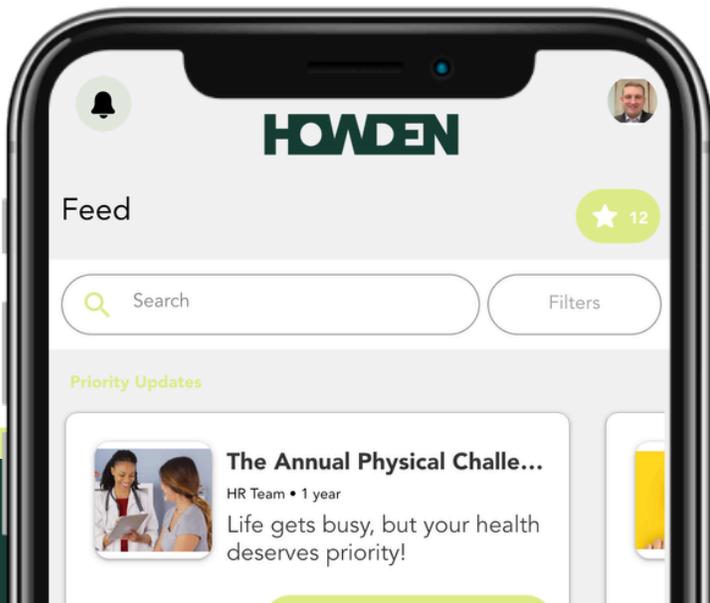
Target Tile: Find a Doctor

Healthy Pregnancy Support



Planning or expecting? Tap into pregnancy and prenatal care programs included in your benefits.

Target Tile: Maven (or other Pregnancy benefit)



Step up Your Employee Communication!

App Feature Promotions

Encourage adoption of tools like tracking, rewards, and newsfeed posts inside the Howden Connect app.

1

Step Up Your Game! Target Tile: Step Tracker

Ready to step up your game? Track your steps and watch your wellness progress climb.

2

Daily Step Competition Target Tile: Step Tracker

Get your daily dose of friendly competition! Track steps, check your leaderboard, and move your way to the top.

3

Track Steps, Climb Leaderboard Target Tile: Step Tracker

Stay motivated with real-time tracking and leaderboard rankings. Let's see how far you can go!

4

Wellness Feed Update Target Tile: Challenges

Check out the latest in your company's wellness feed. News, updates, tips, and challenges are waiting for you!

5

Rewards Reminder Target Tile: Reward Redemption

You've been working hard — don't forget to check your points! Redeem your wellness rewards in the app anytime.

6

New Challenge Available Target Tile: Challenges

A new wellness challenge just dropped! Tap into the app to join, track progress, and stay engaged.

Telemedicine & Virtual Care

Make healthcare access easier by reminding employees about virtual options.

Virtual Doctor Visits Anywhere

Did you know your health plan offers telemedicine? See a provider from the comfort of your home or office.



Target Tile: Talk to a Doctor

Work-Friendly Virtual Visits

Can't leave work to see a doctor? Use your virtual care benefit to get help from anywhere.



Target Tile: Talk to a Doctor

Mental Health, On Demand

Need to talk to someone? Telehealth services often include mental health providers — available when you need them.



Target Tile: Talk to a Therapist

Covered Telemedicine Benefits

Quick reminder: Telemedicine visits are covered by your plan! Skip the waiting room and book online.



Target Tile: Talk to a Doctor

Unlock your true potential with Telehealth

Howden Connect

powered by Strive

Health Advocacy & Benefit Navigation

Promote tools like Health Pro, Alight, or other support services that simplify benefits.

Understand Your Benefits

Did you know your personal Health Pro can clear up billing questions, book appointments, and explain your coverage? They're just a call away.



Target Tile: Advocacy

Find Great Doctors

Looking to cut healthcare costs? Your Health Pro can help you compare prices, find lower-cost options, and avoid surprise bills.



Target Tile: Advocacy

Save Money on Healthcare

Need a new doctor? Your Health Pro can locate in-network providers and schedule appointments — for you or your family.



Target Tile: Advocacy

Help with Complex Claims

Confused by a bill or EOB? Your Health Pro can review it, resolve issues, and explain what's covered.



Target Tile: Advocacy

Advocate for Health Advocacy

Holiday & Seasonal Messages

Celebrate meaningful moments and bring a personal touch to company communications.



Happy New Year!



Wishing you a bright and prosperous New Year filled with health, growth, and new beginnings!

Fourth of July Reminder



Wishing you a safe and happy Fourth of July! Let freedom (and your wellness) shine.



Cheers to the Season



Whether you're celebrating or relaxing, we hope this season brings joy and peace to you and yours.

Back-to-School Season



New routines ahead? Don't forget to carve out time for your health, even in busy seasons.



Thanksgiving Message



This week, we're thankful for you! Take time to reflect, connect, and enjoy the moments that matter.

Fall Reset



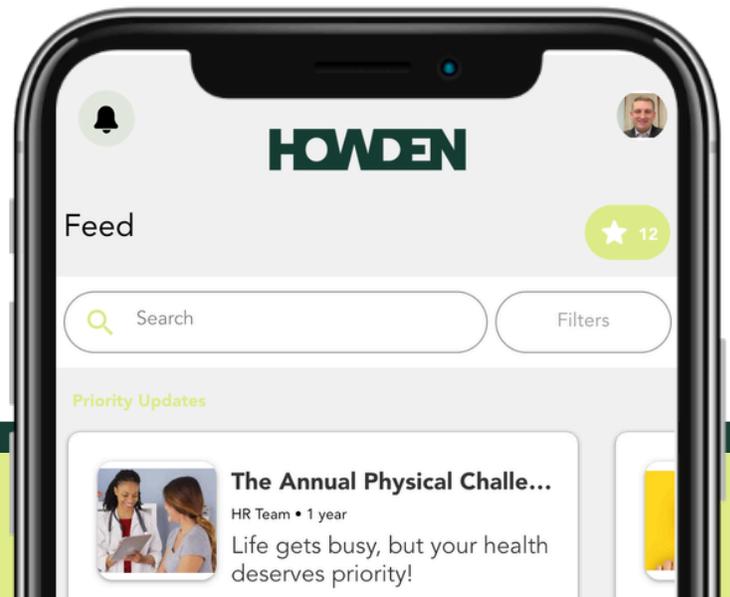
The changing season is a great time to reset your wellness routine. Let's finish the year strong.



Holiday Health Tip



The holidays are busy — don't forget to take care of you. Hydrate, breathe, and keep moving.



Create Your Own Notification

Make it timely. Make it relevant. Make it yours.

Want to engage employees around something specific to your company culture, internal events, or benefits strategy? Use this space to draft your own notifications.

Tips for writing a great notification:

- Focus on one clear action
- Keep the tone warm, conversational, and on-brand
- Pair the message with a relevant in-app resource or challenge
- Keep it short — ideally one sentence with a call-to-action

Popular custom ideas:

- Announce a new benefit
- Support an upcoming challenge or incentive
- Reinforce a wellness theme, like Mental Health Month or Financial Wellness Week
- Highlight a team story, celebration, or campaign

Need help crafting the perfect message?

We can help you brainstorm, write, and schedule custom notifications to match your goals and calendar.

Open Enrollment Campaigns

Remind employees to review, choose, and enroll in their benefits during OE season.

Open Enrollment Starts Today

Open Enrollment is officially open! Log in now to review your benefits and make your selections.



Target Tile: BenAdmin

Don't Miss the Deadline

Reminder: Open Enrollment closes soon! Make sure you've reviewed your options and enrolled before the deadline.



Target Tile: BenAdmin

Need Help Choosing Benefits?

Your Health Pro or benefits team is here to help! Reach out with any questions as you make your elections.



Target Tile: Advocacy

New This Year

We've added new plans and programs to support your health — check out what's changed before making your selections.



Target Tile: Benefits Guide or Benefit Microsite or AI Benefit Assistant

Update Your Info

Before OE ends, double-check that your dependents and contact info are up to date.



Target Tile: BenAdmin

Howden meets companies where they are. Whether you're taking your first step or ready to accelerate, **Howden Connect grows with you every step of the way.**

WALK into digital benefits with our **Benefits Microsite & AI Benefits Assistant, Howie** —making it easy to launch, educate, and engage employees quickly.



Benefits Microsite

Howden clients automatically get a Benefits Microsite and Howie, your AI Benefits Assistant – a simple, powerful way for companies to launch employee benefits without complexity, giving teams a single, easy-to-access hub for information and engagement.

- Centralizes all benefit information in one branded, easy-to-navigate location.
- Quick to launch with minimal setup required from HR teams.
- Improves employee understanding and utilization of benefits through clear, organized content.

As organizations grow, they can **RUN** into digital benefits with a fully **White-Labeled Company Benefits App**, delivering a seamless, personalized, and branded experience—all in one place.



Unlock Your Tailored Experience



Personalized Information
Deliver relevant benefits and content tailored to each employee.



Challenges & Rewards
Motivate participation through fun challenges and meaningful incentives.



Text Messaging & Notifications
Reach employees instantly with timely updates and reminders.



Wellness Programs
Engage employees with guided programs that support physical, mental, and financial well-being.



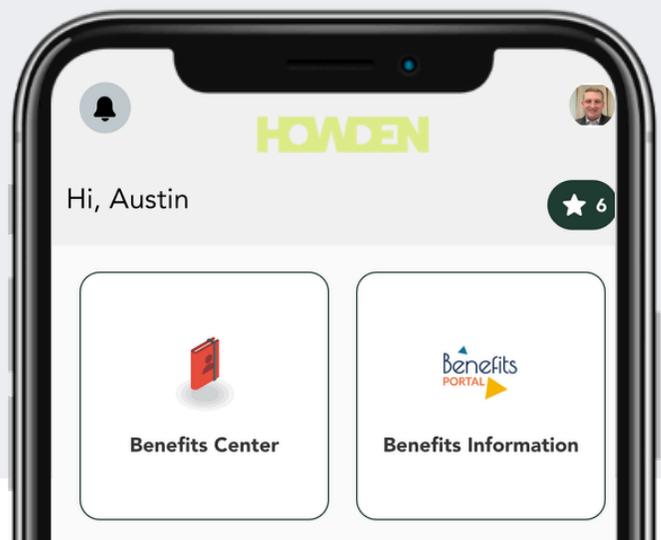
ID Cards

Provide secure, on-demand access to digital benefit and insurance ID cards.

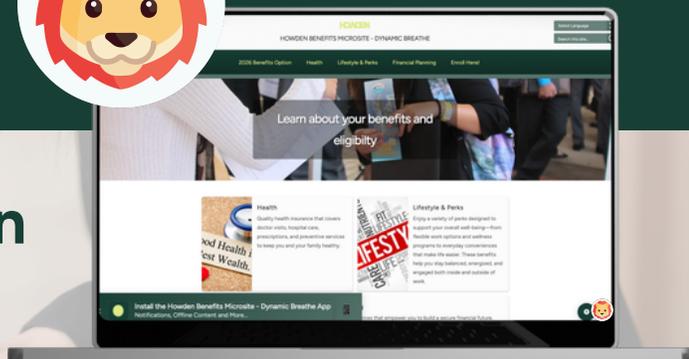


Steerage & Cost Containment

Help employees make smarter care decisions while reducing overall healthcare costs.



* Features are additional charge



Product Implementation Checklist

Vendor Contacts & Setup

- Ben-admin provider name and vendor contact, OR confirmation that you'll manage census directly (we'll review census management during our training calls)
- Payroll provider name and contact (for optional SSO setup)
- Other vendor contacts for any SSO integrations

Launch Planning

- Anticipated launch date

Materials Needed

- Employee Benefits Guide (PDF)
- SBCs and Plan Summaries for all elected and voluntary plans
- Other resource documents (e.g., FMLA, handbook, wellness docs)
- Company Branding Guide (usually from your marketing team)

White-Labeled App Assets (If Applicable)

- App Icon: PNG 1024x1024
- Login Page Logo: PNG, transparent background, 6:2 aspect ratio preferred
- Home Page Logo: PNG 320x240, transparent background
- Company Color Theme (hex code)
- App Name (30 characters or less)

Optional (To Be Reviewed on Product Review Call)

- Interest in automated messages (e.g., birthdays, onboarding, anniversaries)
- Use of recognition templates
- Participation in Custom Challenges & Rewards (add-on package)

Have questions about getting started?

Reach out to your Customer Success Manager for help reviewing what's needed to begin building out your solution.

Howden Connect

powered by Strive

Engagement Process

STEP 1 - Contact Howden Regional Operations Leader to confirm fit.

STEP 2 - Explore [landing page for marketing + resources](#).

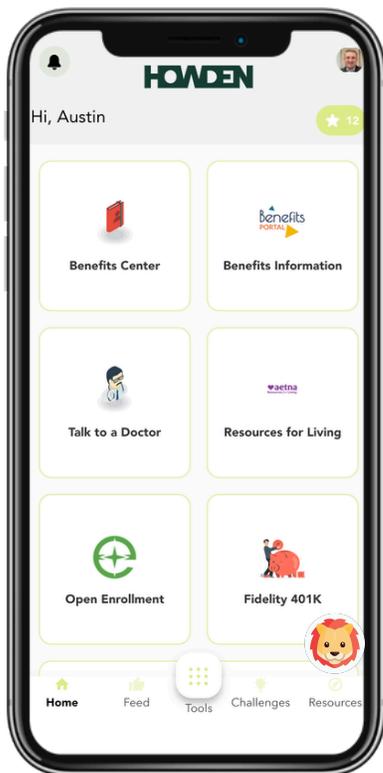
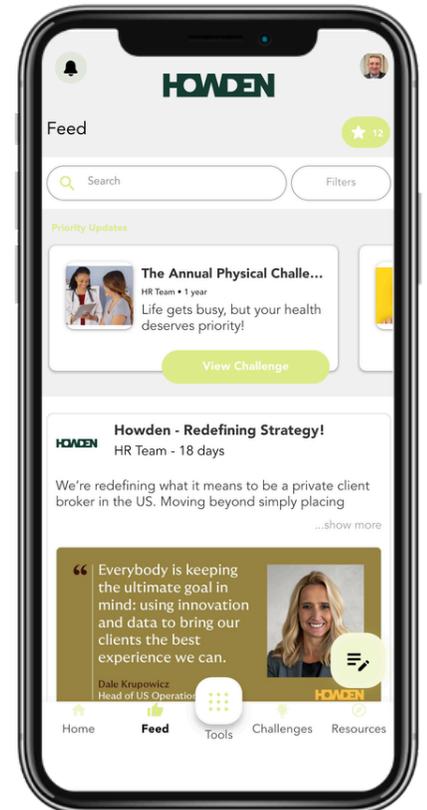
STEP 3 - Engage via Howden email OR directly [schedule a demo](#) through the resource page.

STEP 4 - Once decision is made go with the program - Howden team member to complete the "[Client Intake Agreement Form](#)" Process.

STEP 5 - Once agreement is executed - Howden team to start collecting [implementation items from checklist](#).

STEP 6 - When implementation is complete - Howden team to start on-boarding process.

STEP 7 - Time to Drive Employee Benefit Engagement!



Have questions about getting started?

Reach out to Howden for help reviewing what's needed to begin building out your solution.

