WELLFLEET
a Berkshire Hathaway Company



Lighthouse
BY WELLFLEET

Your benefits, at your fingertips.

At Wellfleet, it's important the benefits we deliver are both meaningful and accessible. This focus on delivering a customer-centric experience includes providing employees with the ability to self-service their benefits.

Getting started -

Members will receive a Welcome email to register on the Lighthouse portal, where they can download certificates, print documents and file claims.

Portal capabilites -

Our Lighthouse Employee Portal leverages accurate, real-time data from our integrated benefits administration system to give employees secure, on-demand access to their benefits when it's convenient for them. When visiting the site, employees can:

- Refresh on current coverages
- Submit claims electronically
- View claims statuses, documentation and history

Covered activities -

We recognize the claims experience is easily the most important interaction a customer has with any insurer—it's why they purchased the coverage. In building out the Lighthouse Employee Portal,
we took particular care to craft robust, user-friendly claims support capabilities, including:

- Ability to submit claims anytime, anywhere
- Automatic review of claim across all eligible coverages & policies
- Quick benefit payments via direct deposit or hard check

Claim-filing in 3 easy steps -

Submit → **Review** → **Pay**

Submit claim how & when employee wants

Claims Specialist reviews and makes determination

Approved claims paid how employee wants

The Lighthouse difference -

Wellfleet's cloud-based Lighthouse platform has modernized how brokers, clients and employees connect with meaningful benefits. By bringing together smart technology and customized servicing, our digitally connected administration platform delivers a client-centric benefits experience that drives efficiencies for each of our customers.

You'll enjoy a better benefits experience thanks to:

Wellfleet is proud to be a Berkshire Hathaway company. As their primary Accident and Health carrier, we are backed by A++ financial strength ratings—the highest possible—from AM Best*.

Wellfleet's Workplace division delivers flexible, digitally-forward benefit solutions through a suite of employee benefit products. Designed to complement and enhance clients' benefit plans, while providing employees with financial protection from the unexpected, our products include:

- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Short Term Disability Income Insurance



Learn more about the Lighthouse platform

Visit **wellfleetinsurance.com/lighthouse** or scan the code to learn how we're leveraging an innovative platform to create a personalized and digitally-connected user experience.

SCAN ME

*For the latest ratings, visit www.ambest.com

This document is meant to highlight some, but not all the features Wellfleet coverage provides. It is not an insurance contract.Wellfleet Workplace Benefits provide limited benefits and is not a substitute for mandated ACA healthcare coverage. Like mostsupplemental offerings, these benefits may have state-specific variations, and some product offerings and details may not beavailable in all states. Rates are subject to change. Wellfleet reserves the right to raise premium rates with proper notice as notedin the policy and proposal. For complete details contact your Wellfleet Sales Representative. Wellfleet is the marketing name usedto refer to the insurance and administrative operations of Wellfleet Insurance Company, Wellfleet New York Insurance Company,and Wellfleet Group, LLC. All insurance products are administered or managed by Wellfleet Group, LLC. Product availability isbased upon business and/or regulatory approval and may differ among companies.

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