



Twic operates a modern-day benefits platform that gives employees the *freedom* to choose health and wellness options that are right *for them*.



# GET TO KNOW US



## Overview

A successful benefits strategy is always multi-faceted. The goal is to provide a variety of programs to fill employees' needs while maintaining a lean cost structure. However, this is extremely hard to achieve given the ever-more diverse workforce and changes in consumer behavior.

To help employers adapt to this change, Twic offers a platform that gives employees the

freedom to choose health and wellness options that are right for them.

As a venture-backed company, Twic has launched at over 10 companies and covering over 15,000 employees while growing at 300% year over year.

At Twic, we want to give every employee the ability to integrate work and life seamlessly. And we are just getting started.

## Our Stats

**300%**

Year-over-year growth

**15,000**

members covered

**\$15M**

budget under management



# PROBLEMS



The problem is pretty simple - Today's programs are not keeping up with the needs of a diverse workforce.

The benefits team simply has too much ground to cover with too little budget and time available. With an increasingly diverse workforce that we have to address today, more categories of benefits need to put in place. One point solution after another, the benefits team attempts to fill everyone's need.



Implementing multiple point solutions is costly.



Running and administering the programs is time-consuming



One-size-fits-all approach doesn't work with the diverse workforce.

And at the end of the day, employees ask for more benefits. Just take a look at the benefits categories that companies are implementing on the right. And the list only grows.

**Medical Plans**

**Vision Plans**

**Commuter**

**DCFSA**

**HRA**

**Mental Health**

**Fertility**

**Parental Support**

**Childcare**

**Life Insurance**

**Disability**

**Dental Plans**

**HSA**

**HCFSA**

**LPFSA**

**Physical Wellness**

**Student Loans**

**Backup Care**

**Pet Insurance**

**Critical Illness**

**Identity Protection**

**Adoption**

# A NEW APPROACH



## Our Belief

We want to flip the narrative and rethink how employee benefits is delivered.

Instead of the benefits teams making the procurement decisions one category at a time from a large pool of point solution providers, we believe that employees should be given the freedom to choose their own health and wellness

options with defined contributions from the employer.

Now we just need to a way to facilitate this model in a personalized, scalable, cost-effective, and administration-light fashion.

And this is what Twic is designed to do.

## The Twic Model

Twic's platform allows the benefits team to design programs with custom rules and defined subsidy. Once configured, Twic delivers the program to every employee in an intuitive interface, with smart ways to spend, while providing employee services from end to end.



### Intuitive Interface

All the benefits, one unified interface.  
Reduces employee inquiries by over 50%.



### Smart Spending

Twic Store gives everyone 20% more purchasing power.  
All-in-one Twic Card reduces reimbursements by 70%.



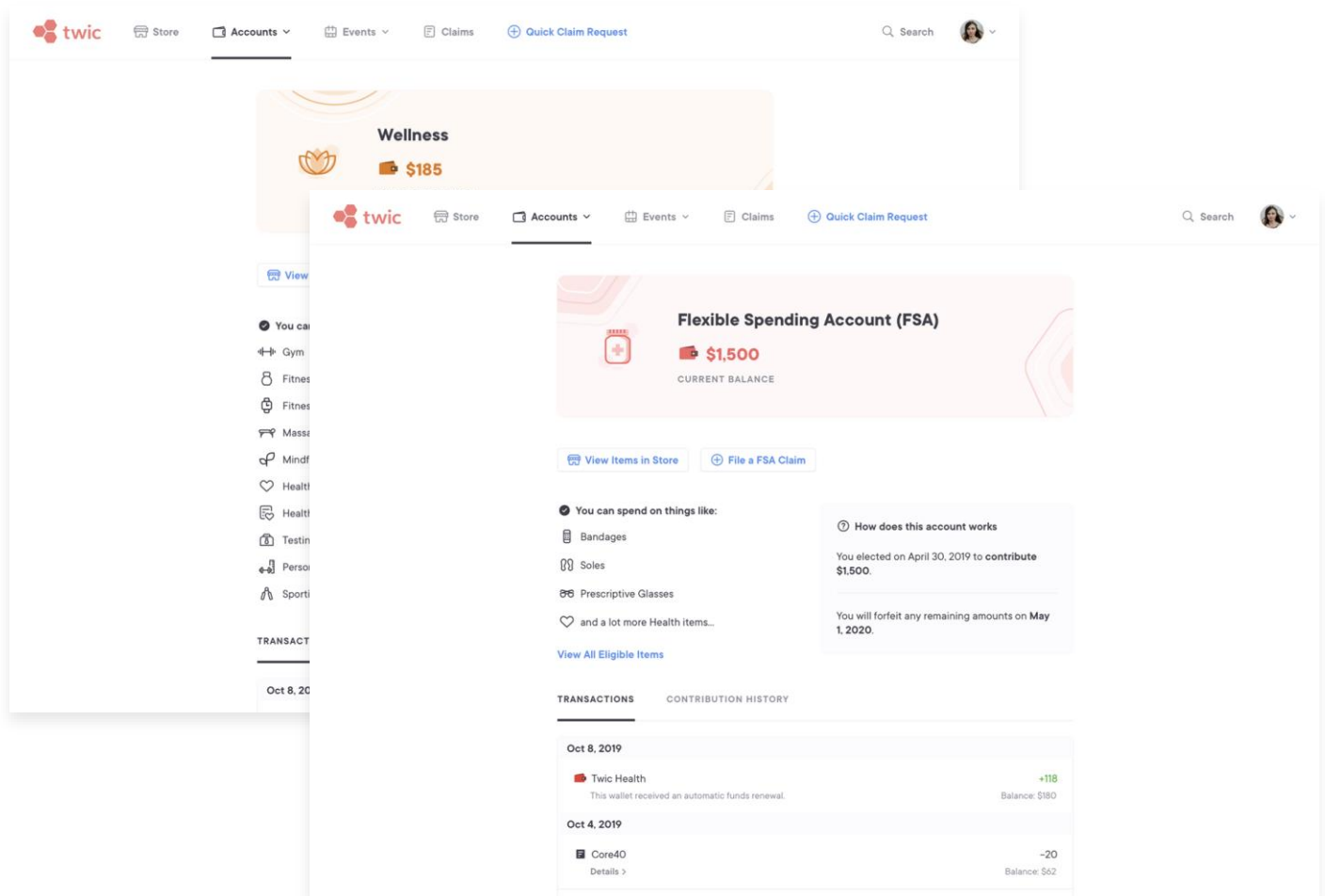
### For the Employees

Advanced back-end technology fuels a seamless front-end experience.  
Real-time customer service through in-app chat.

# OUR PRODUCT



## An Intuitive Interface That Everyone Loves



Employees can use their benefits stipend however they see fit. Real-time spending & transaction history for all benefits in one view.

# 50%

Employers that implement Twic have seen customer service requests reduced by 50% for both employees and internal HR teams.

# OUR PRODUCT



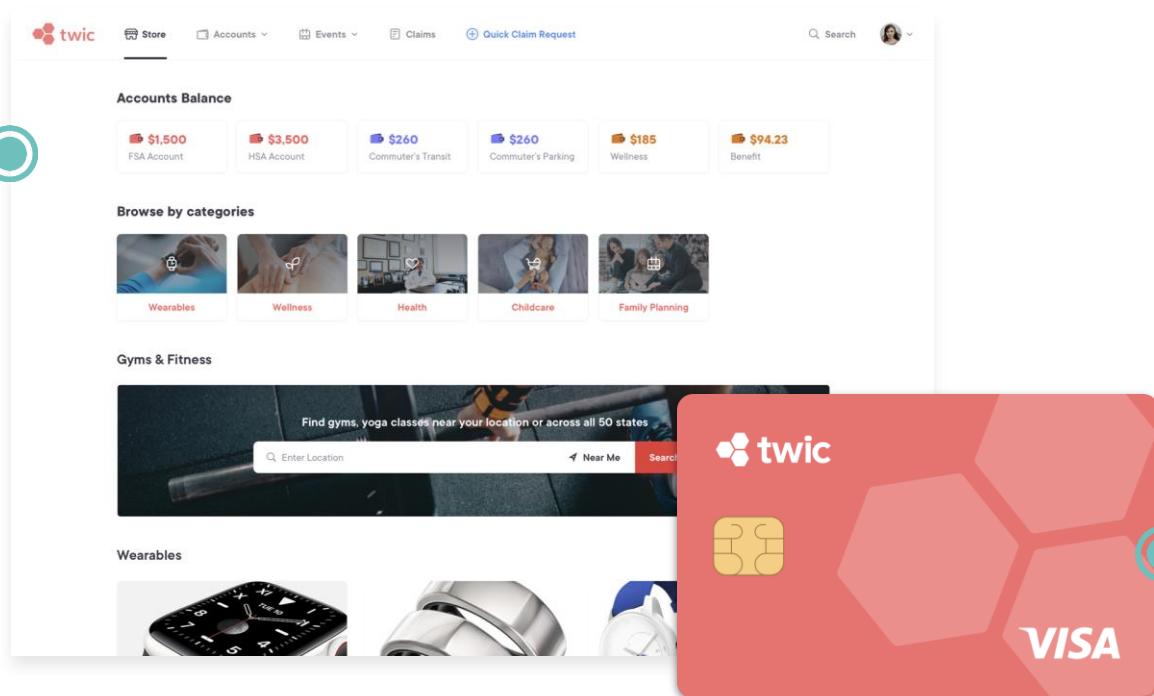
## Smart Ways to Spend Without Worry

### TWIC STORE

- 50+ point solution vendors with zero management and no contract commitments.
- Everyone enjoys 20% more purchasing power instantly.
- No eligibility confusion over purchases and no reimbursement filing required.

### UNIVERSAL CARD

- All benefits grouped into a single Twic Card with all policy pre-programmed.
- Withdrawal are made automatically based on the most preferential method.
- Advanced technologies at the point-of-sale to ensure compliance.



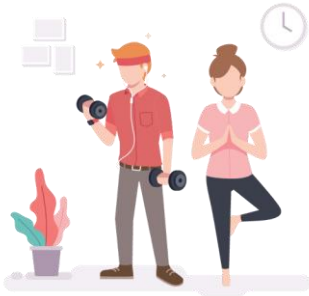
### TRADITIONAL REIMBURSEMENTS

- Yes, traditional reimbursements is still available through Twic.
- Dedicated Member Experience team manages the reimbursement process on behalf of the employer.

# OUR PRODUCT



## Built For The Employees From Day 1



### Seamless Experience

Twic's advanced back-end technology fuels a seamless front-end experience for employees



### 70% Engagement

Twic optimizes benefits spending: 70% of employees are using Twic's benefits platform, which is two times the industry average



### Member Experience

Twic provides real-time customer service to all employees; questions are answered quickly, consistently and without the guesswork

*“Twic team, we’re going to become best friends after this”*

# GETTING STARTED



## A Simple 2-Step Process

Implementing Twic is just a simple 2-step process with most of the features designed to be a turn-key solution.

# 1

### You design the strategy

- Determine benefits categories
- Set contribution amount
- Customize program policy

# 2

### We deliver to the employees

- Twic Store with preferred vendors
- Twic Card for other transactions
- Reimbursement support

## Current Coverage



### Employer-Paid Accounts

- Wellness
- Parental Support
- Custom
- Mental Health
- Backup Care



### Pre-Tax Accounts

- HSA
- Healthcare FSA
- Dependent Care FSA
- Commuter
- HRA