



**Save Paper, Trees, Time and  
Money: Using Technology to Build  
the Best Benefits Experience**

November 15, 2018 | Tweet with us using #PSwebinar





**Nancy Sansom**  
Chief Commercial Officer

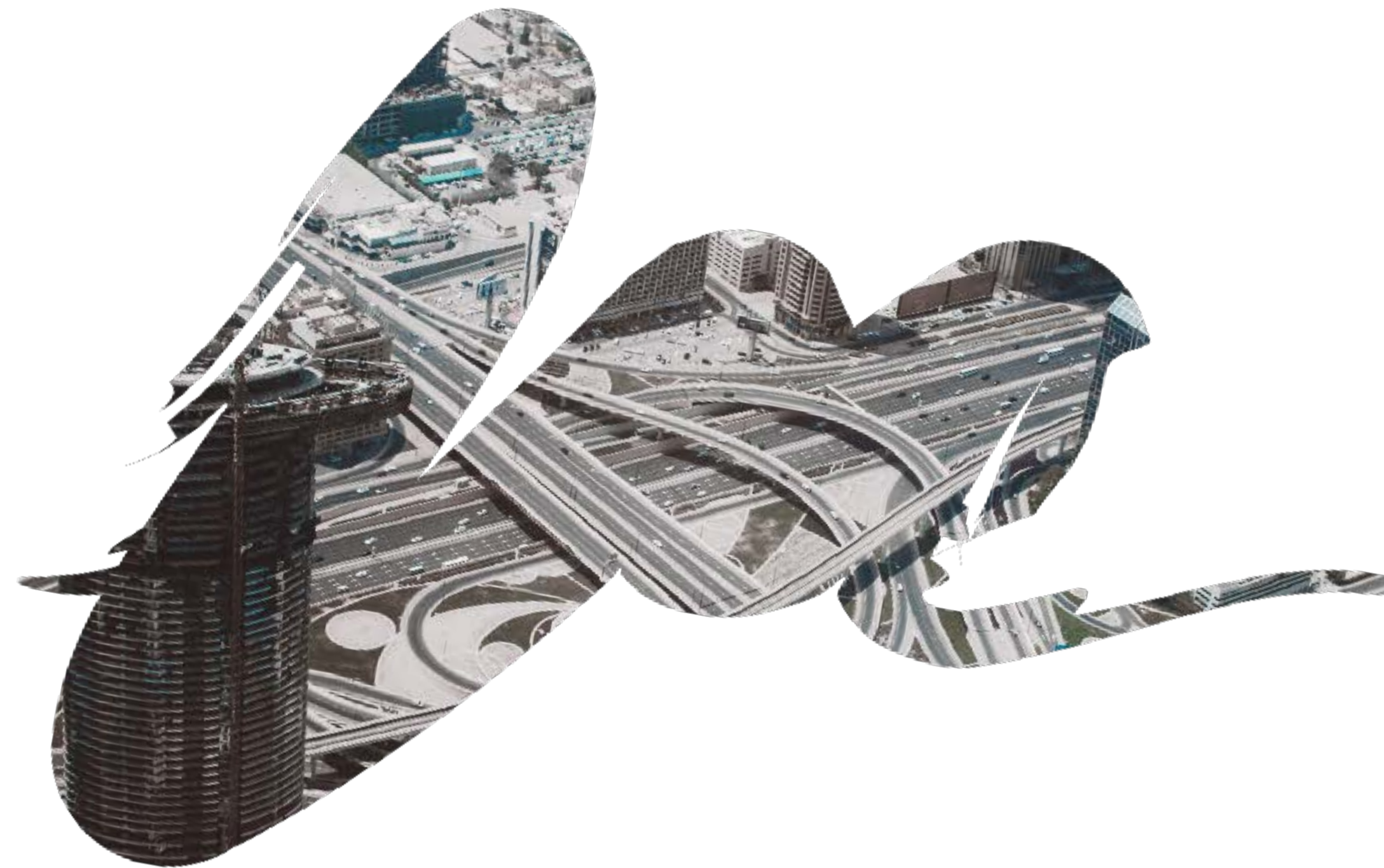


Benefits: A  
Complex and  
Changing  
Landscape

The Best  
Benefits  
Experience

Customer  
Stories

Unconventional  
Questions to  
Ask



**Benefits: A  
Complex and  
Changing  
Landscape**

The Best  
Benefits  
Experience

Customer  
Stories

Unconventional  
Questions to  
Ask



# Why are benefits so complex?



Complex benefits require a deep feature-set



Evolving regulations require continuous investment



Prevalent benefits models are rapidly evolving



Benefit integration requires domain-specific expertise



# Technology

is changing the way that benefits are bought, sold and managed.



# Carriers

Are burdened with regulatory compliance and constrained by inflexible and outdated legacy systems.



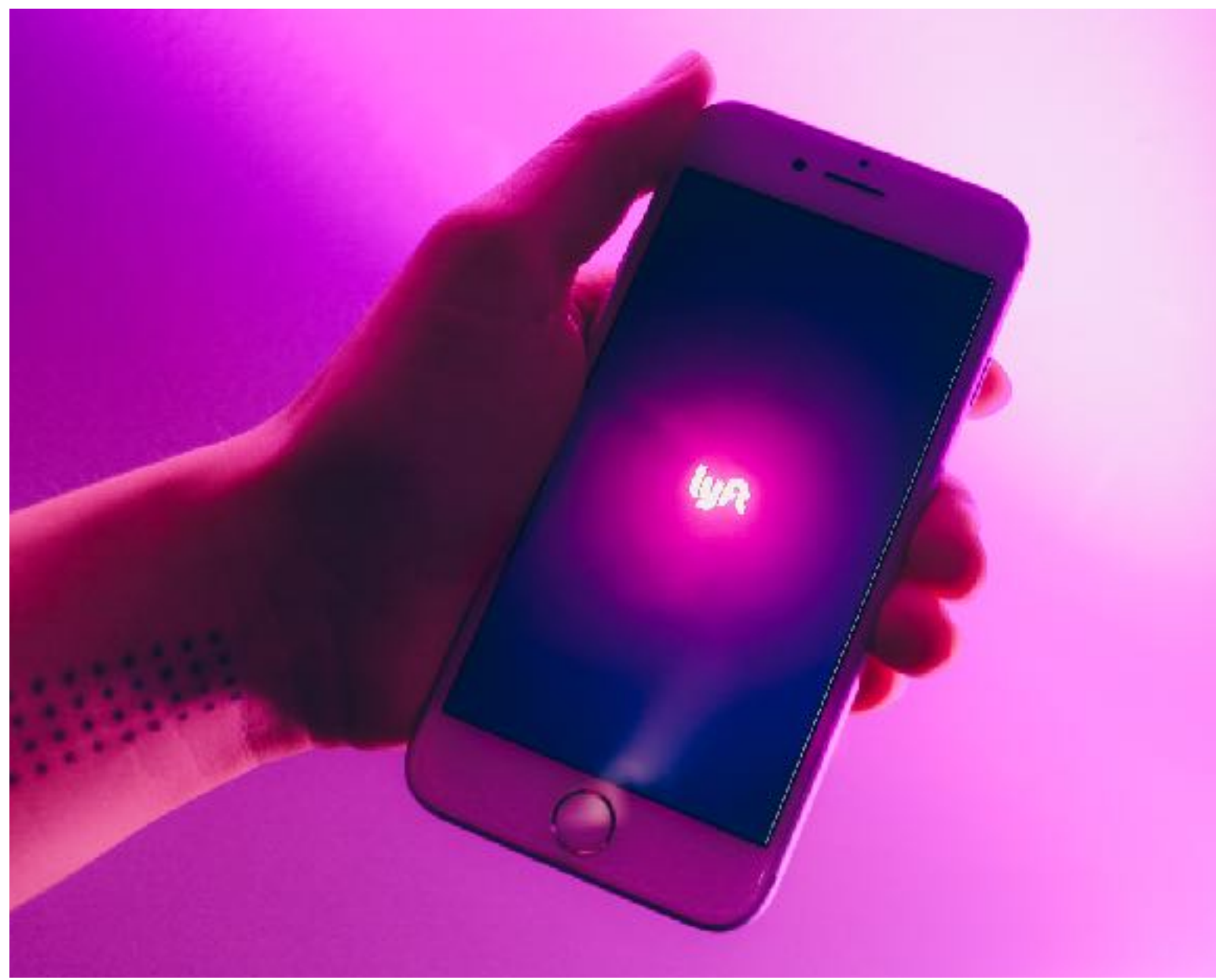


# Carriers

Need new ways to affordably reach today's consumers and educate them on the value of their products.





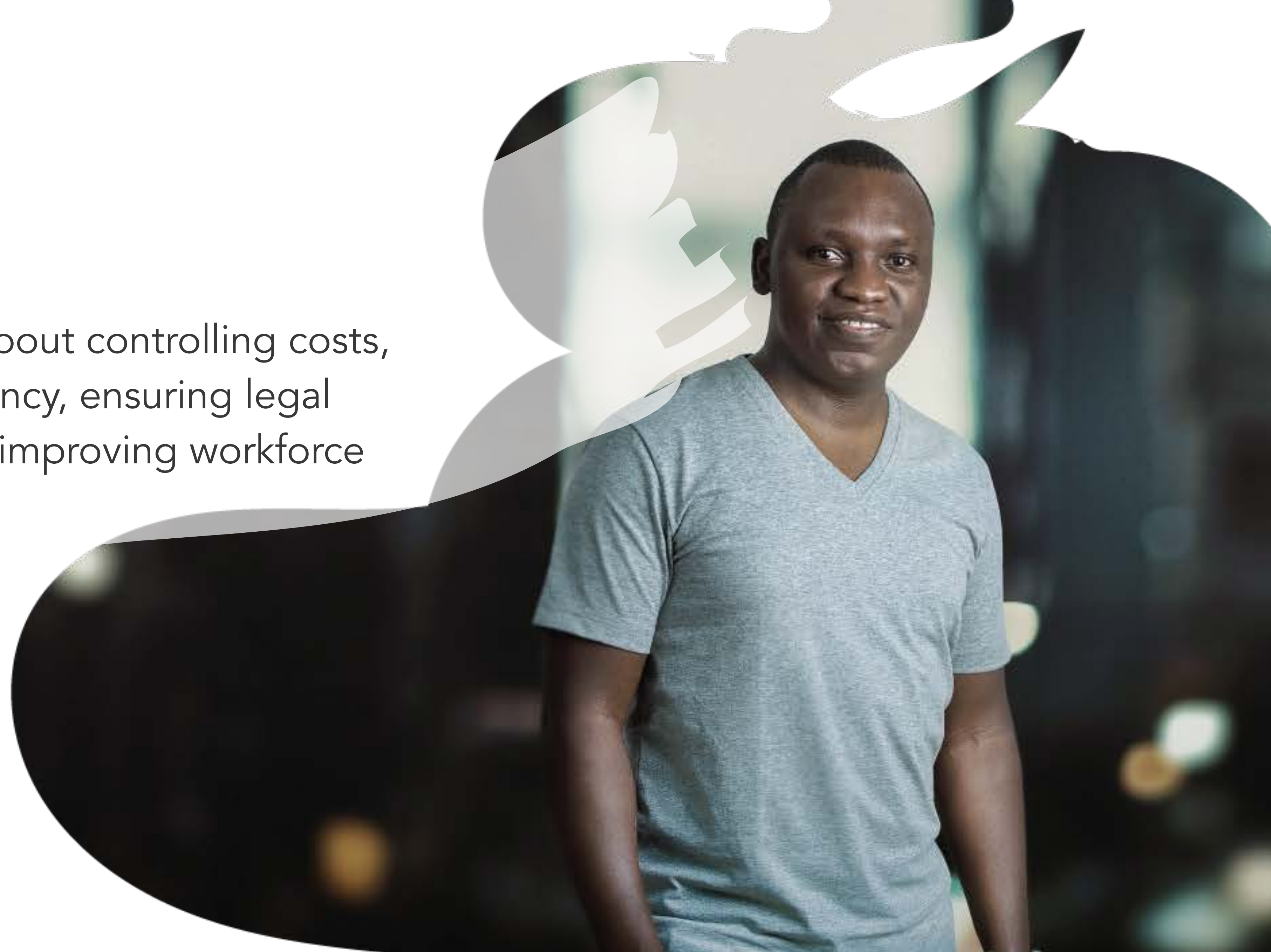


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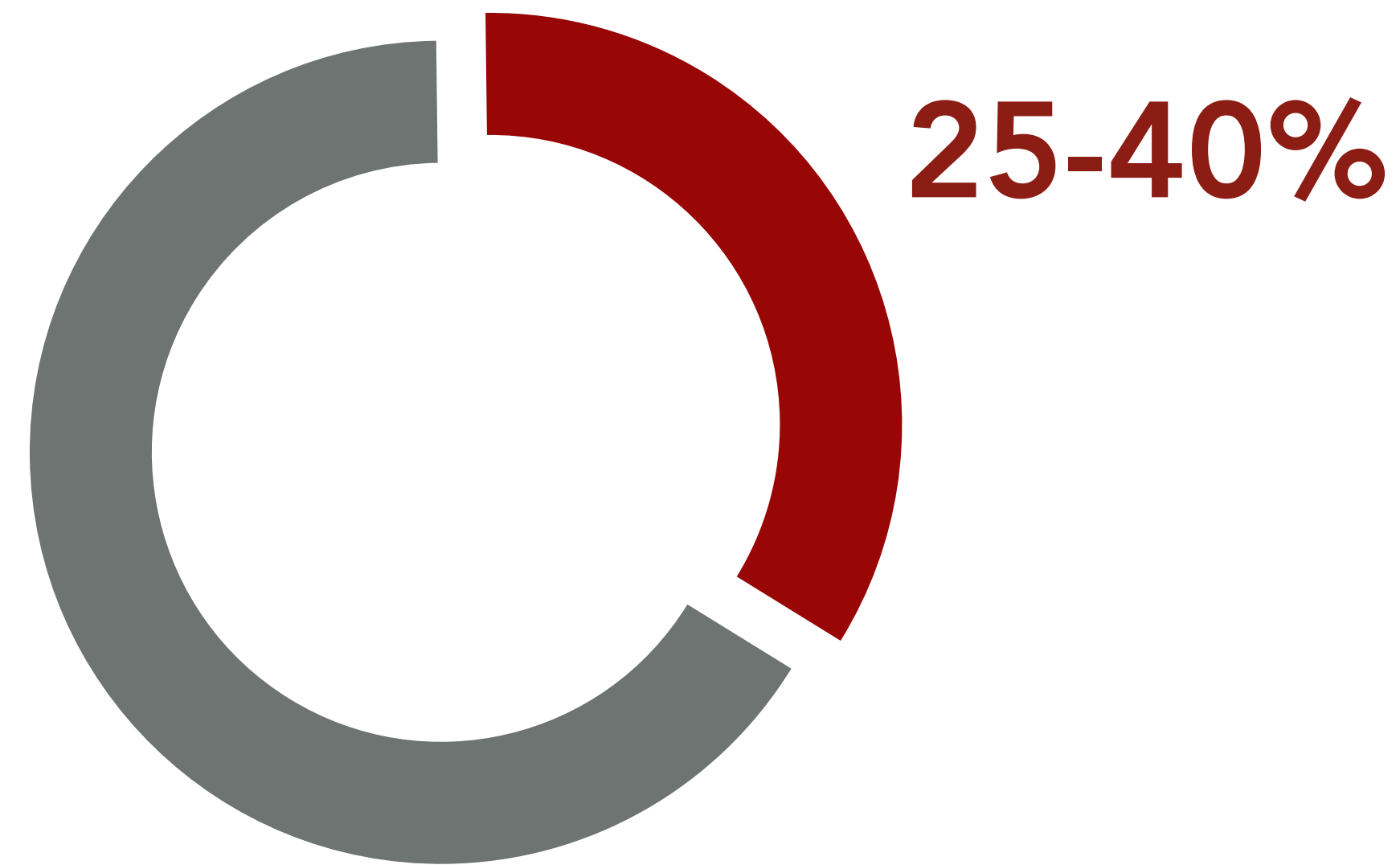
# Employers

are concerned about controlling costs, increasing efficiency, ensuring legal compliance and improving workforce engagement.





# A Significant Investment for Employers



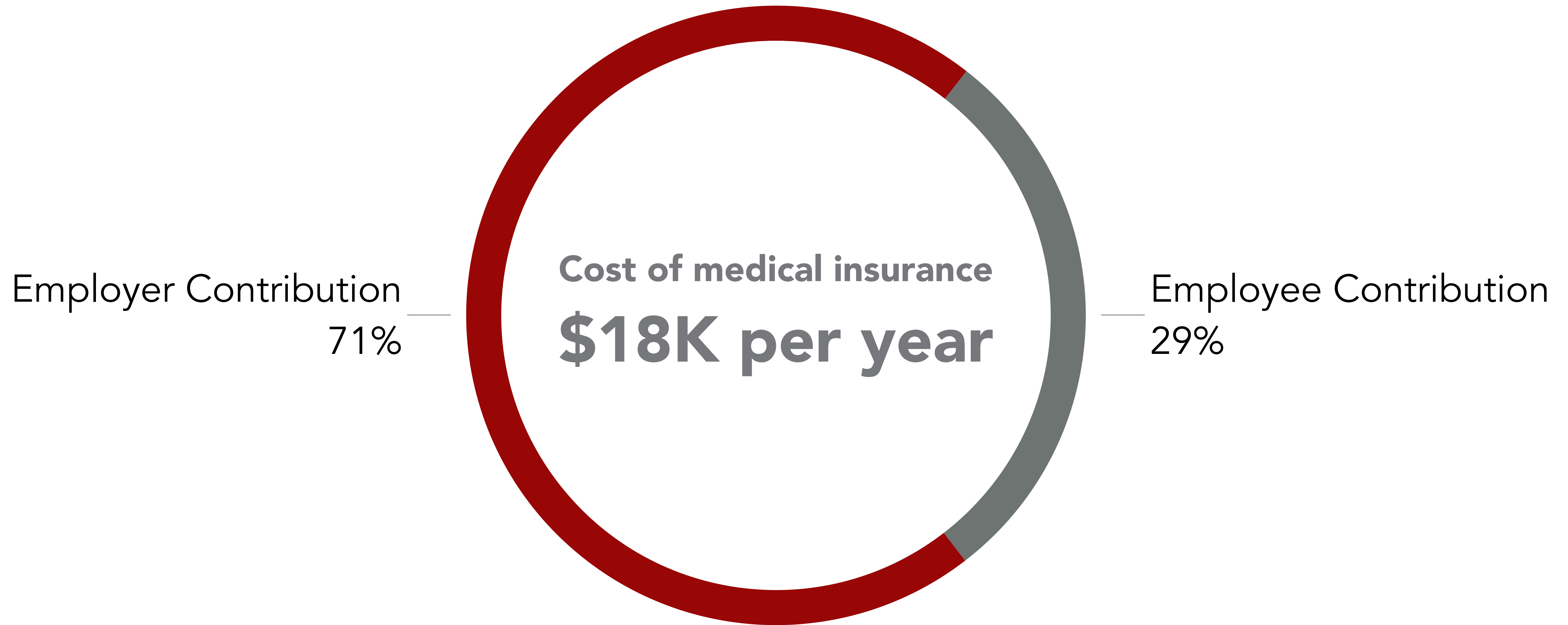
- Employee Salaries
- Benefits Cost

Despite the investment, **30%** of employees don't perceive value in their benefits, and **50%** don't understand them.

Sources: U.S. Bureau of Labor Statistics, The International Foundation of Employee Benefits Plans



# A Significant Investment for Families



Source: Kaiser Family Foundation



# Top 4 Expenditure for Consumers



Housing



Transportation



**Health care**



Child care

Source: Bank of America

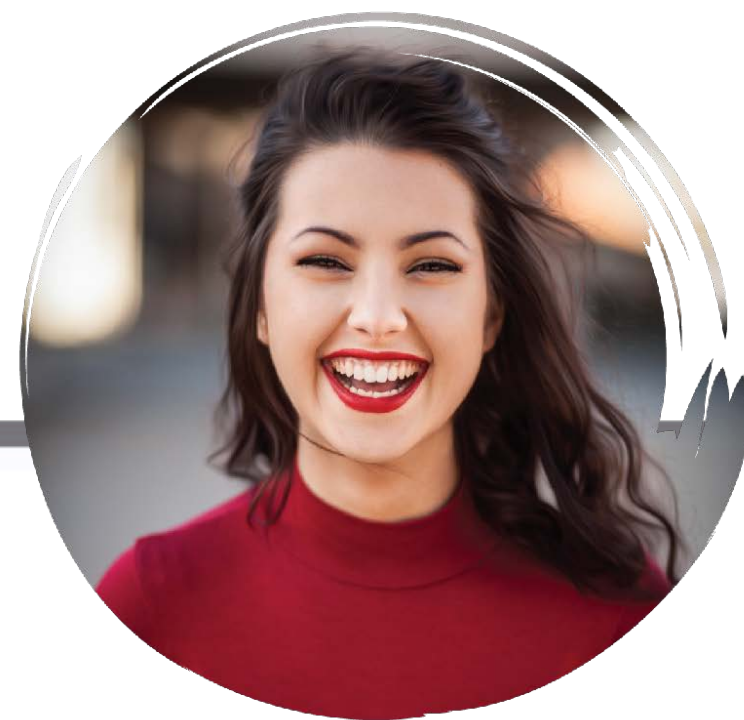


# Employees

need to become more educated buyers as employers ask them to take on more responsibility for their health and well-being.



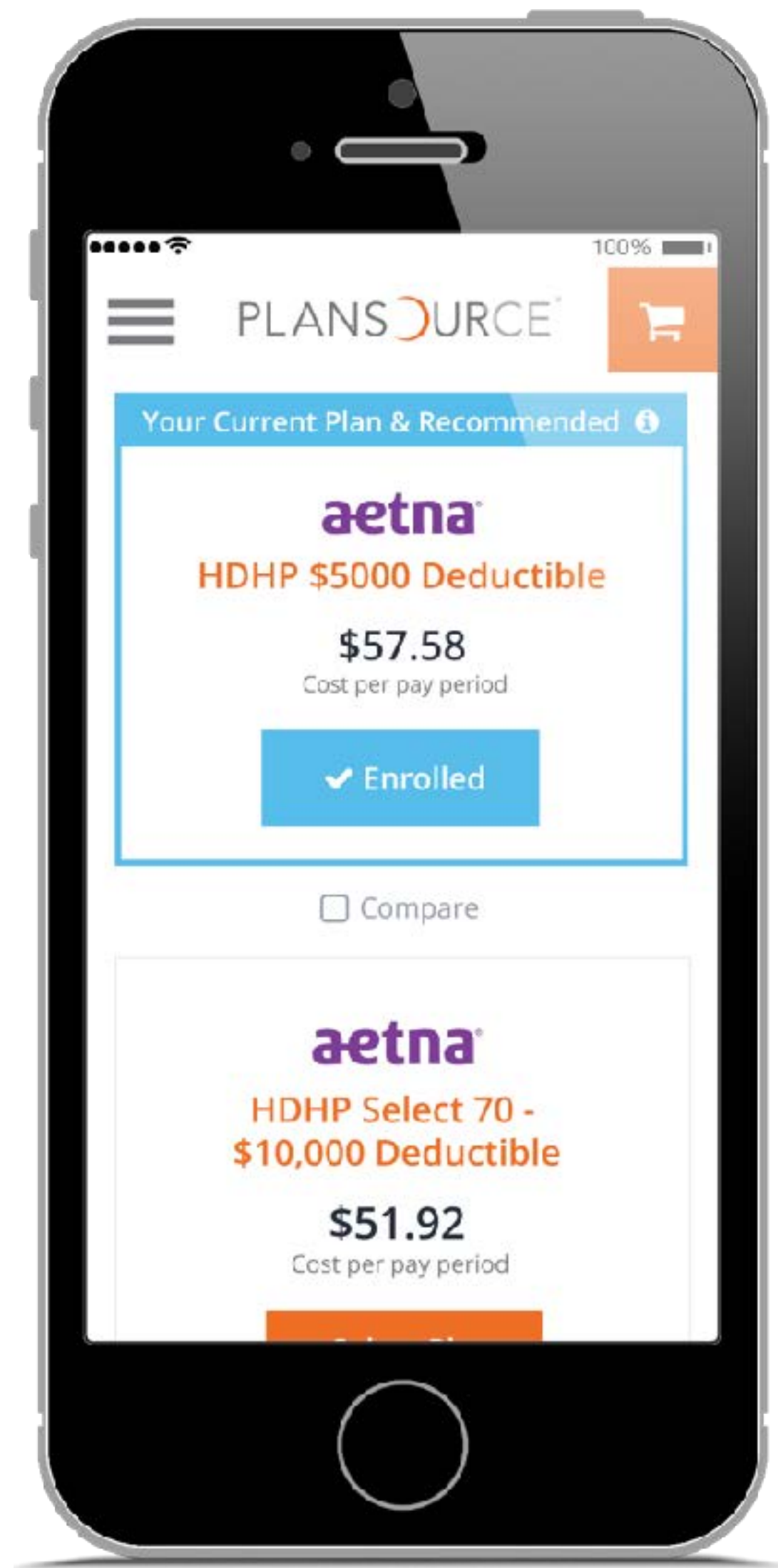




# Employees

are not prepared  
to be consumers  
of healthcare





# Employees

Expect an enjoyable retail shopping experience, and need great decision support and mobile access.





Benefits: A  
Complex and  
Changing  
Landscape

**The Best  
Benefits  
Experience**

Customer  
Stories

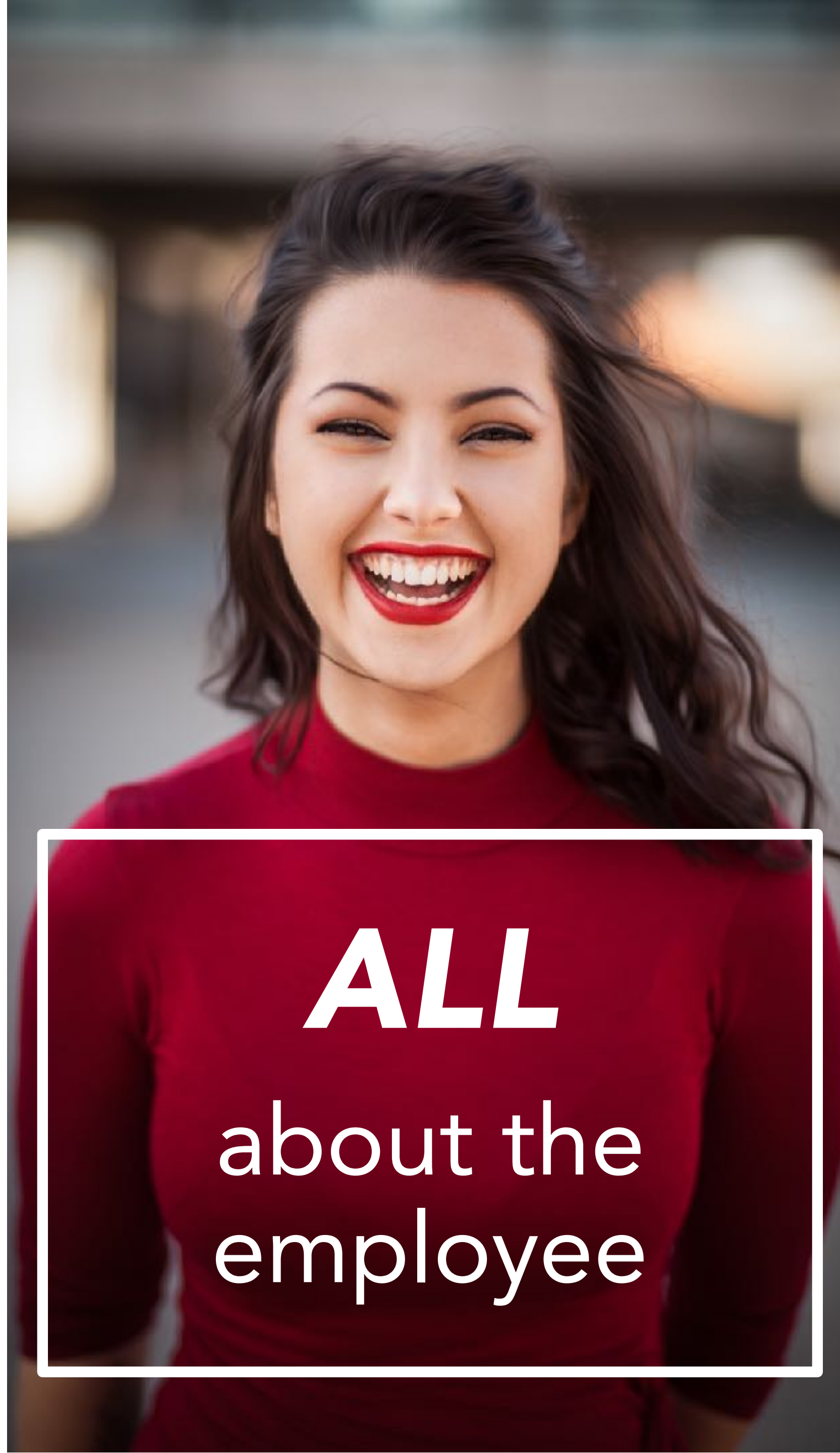
Open  
Enrollment Best  
Practices





***WHY***

we do what  
we do



***ALL***

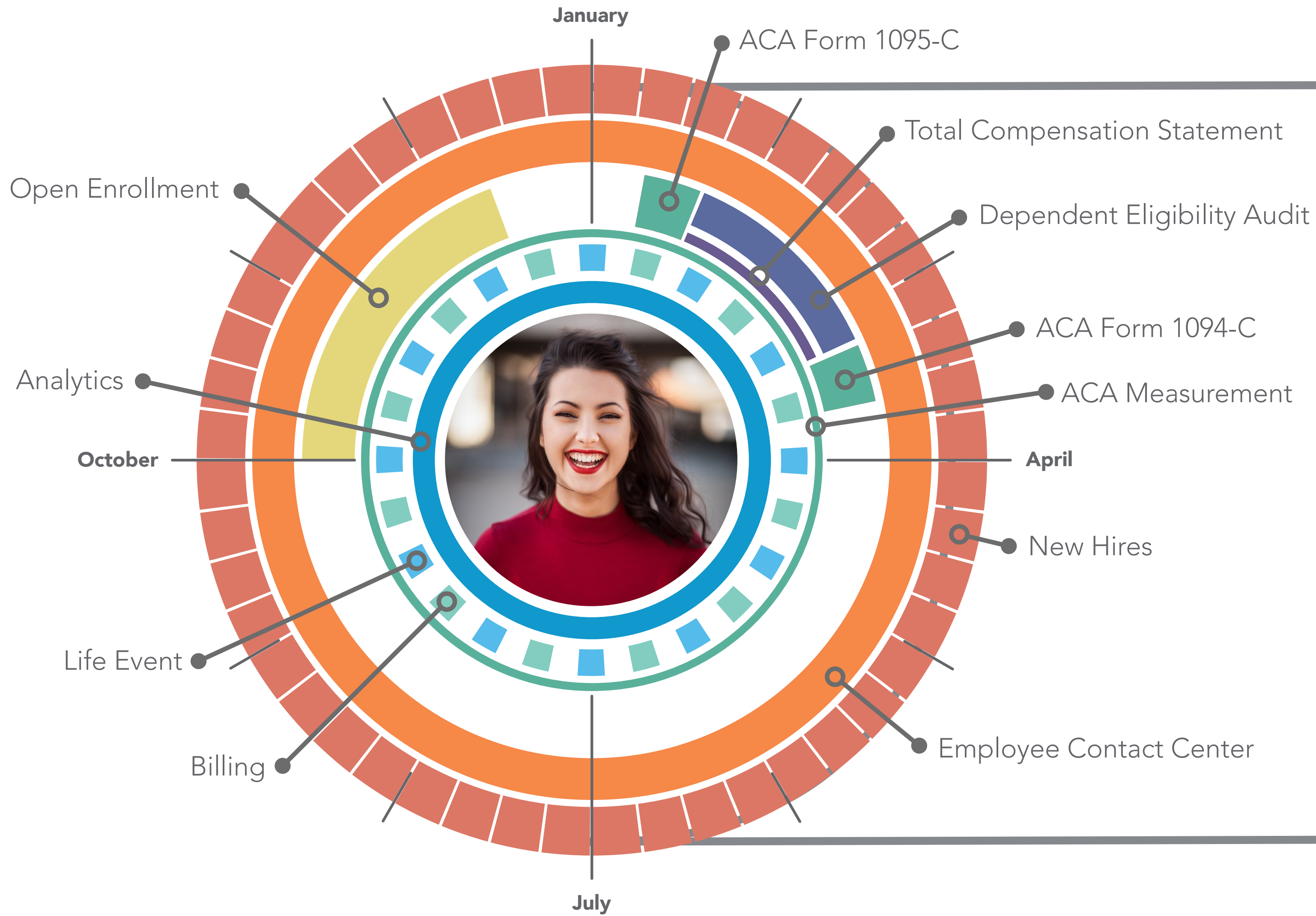
about the  
employee



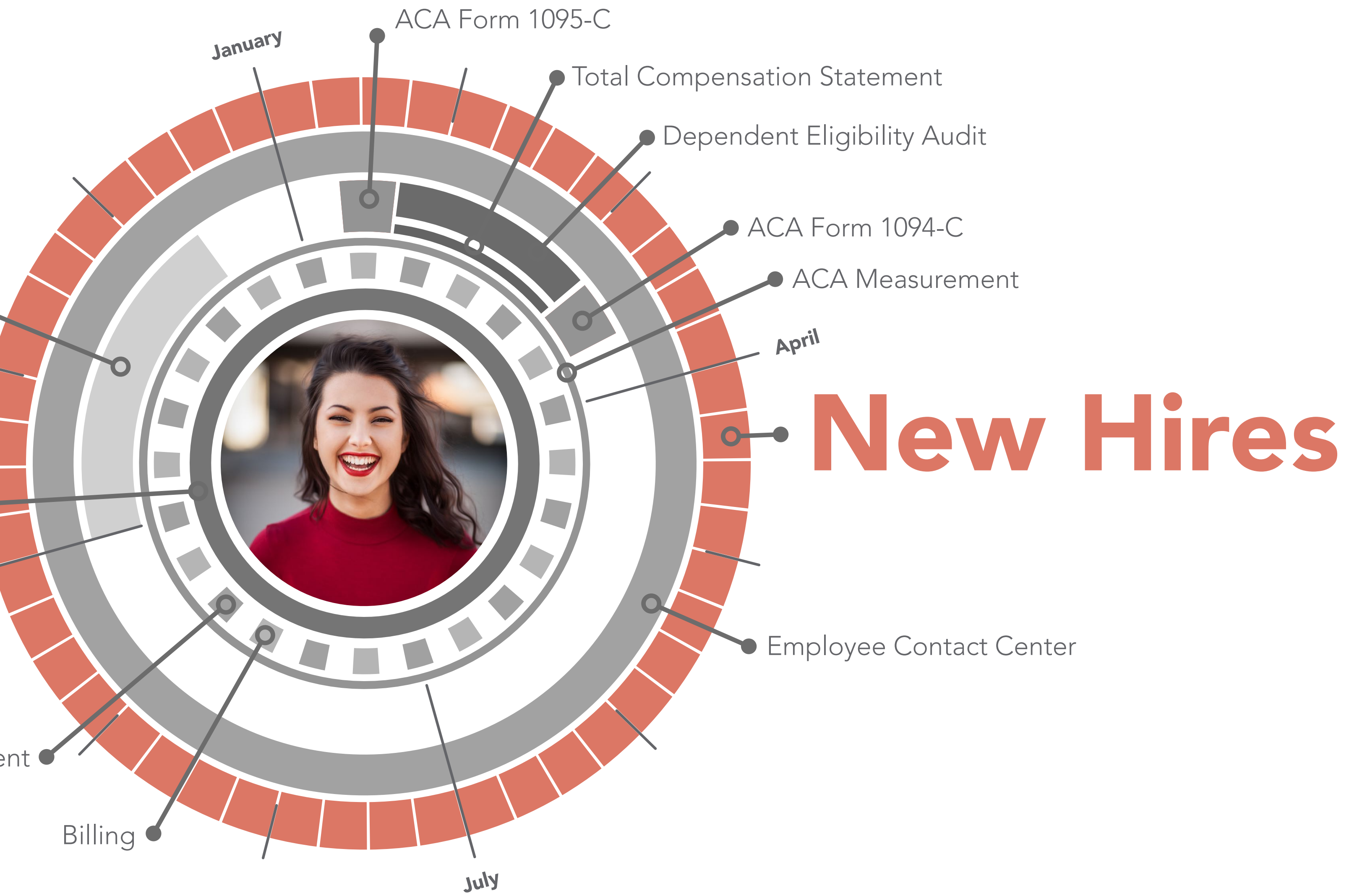
***TIMELY***

care that  
people need

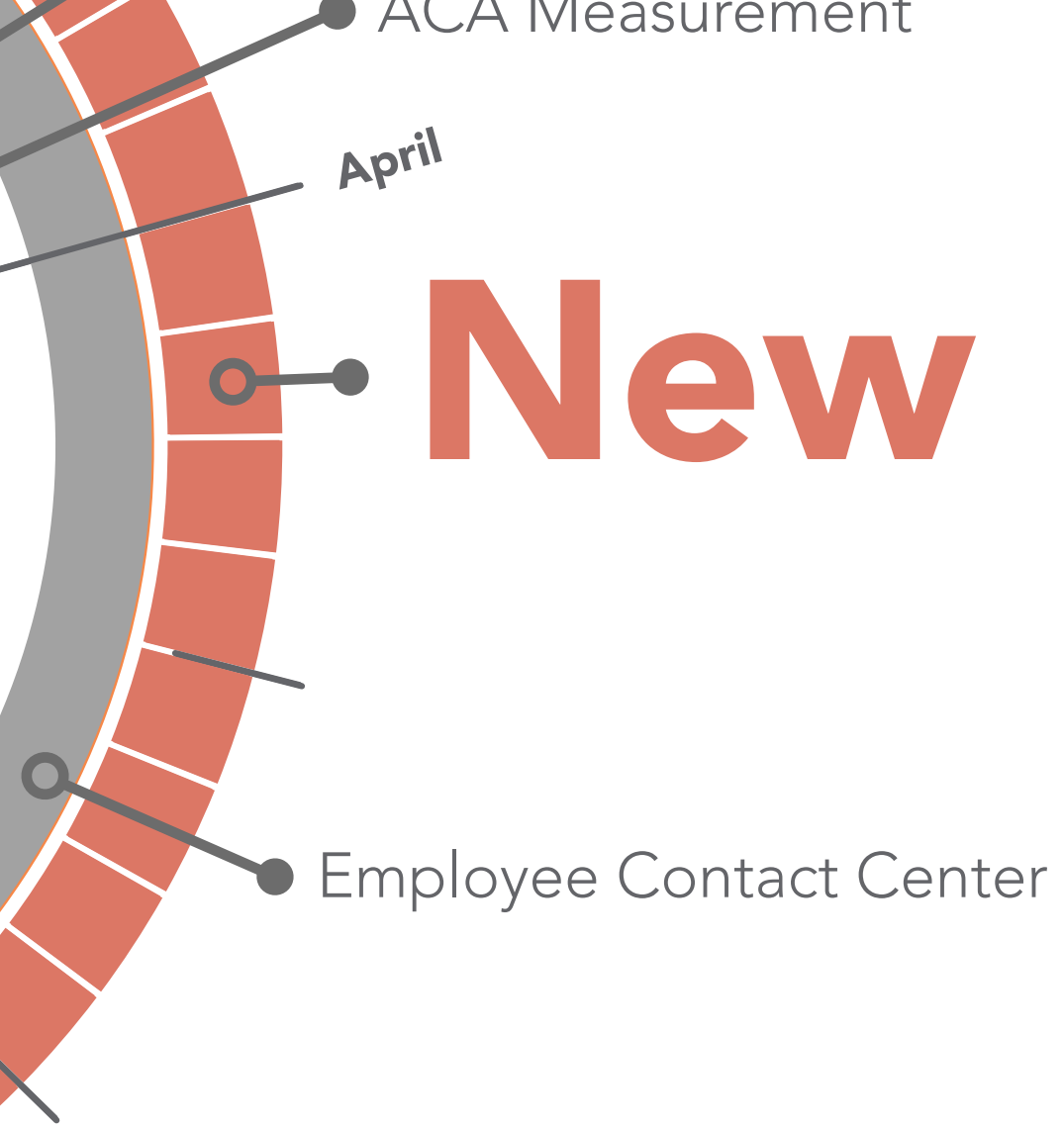




# The Benefits Experience



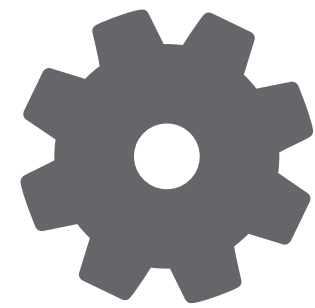




# New Hires



**Modern, Intuitive  
Benefits Shopping and  
Enrollment**



**Automated New Hire  
Communications/  
Templates**

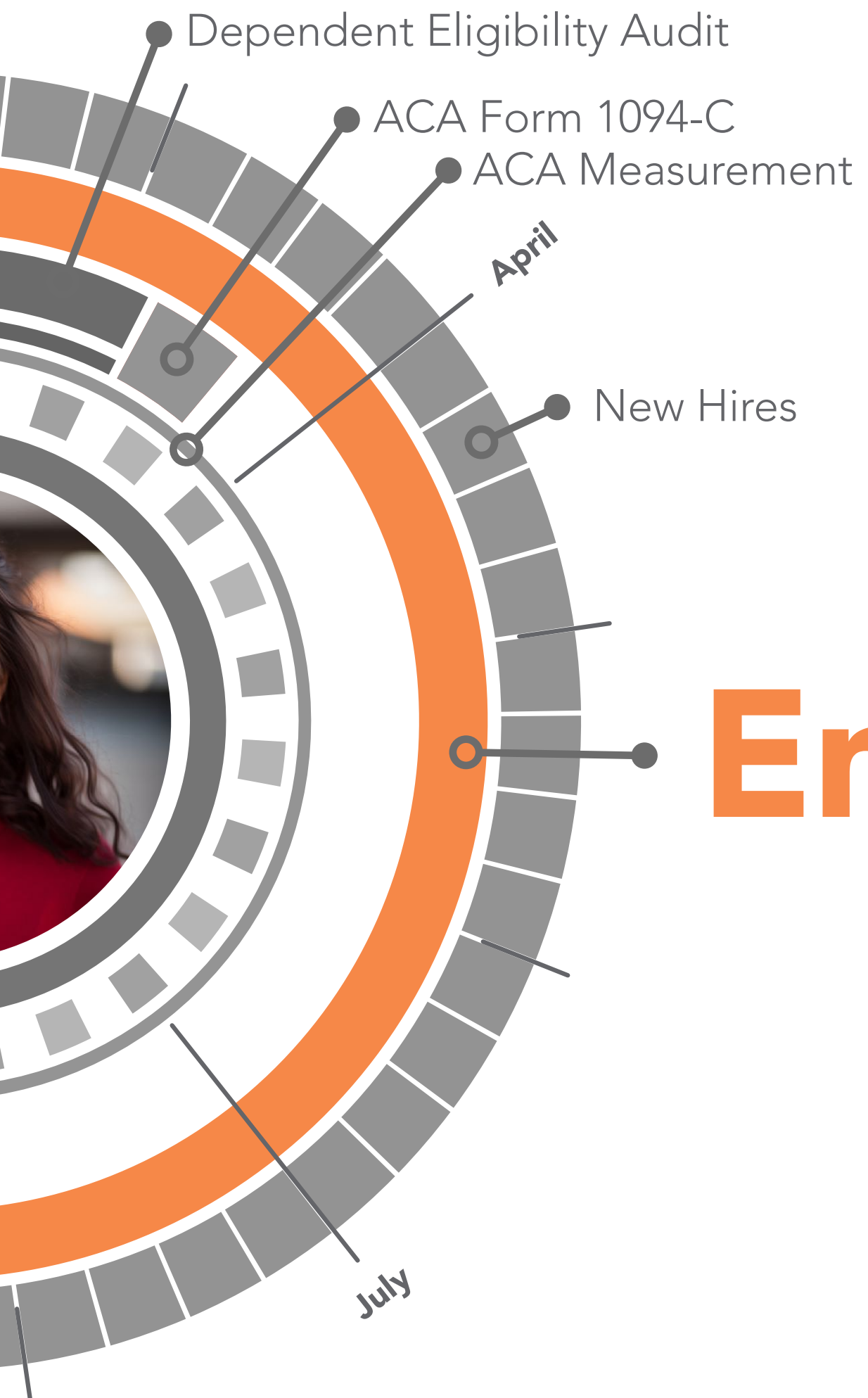


**Custom  
New Hire  
Communications**



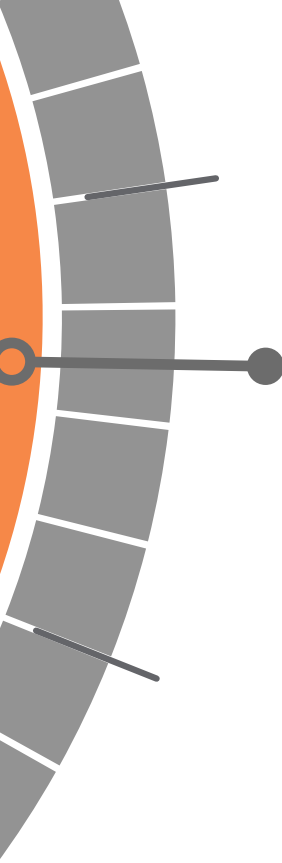
**Guided Employee  
Enrollment Via the  
Contact Center**

Total Compensation Statement



# Employee Contact Center





# Employee Contact Center



**Password and Login Assistance**



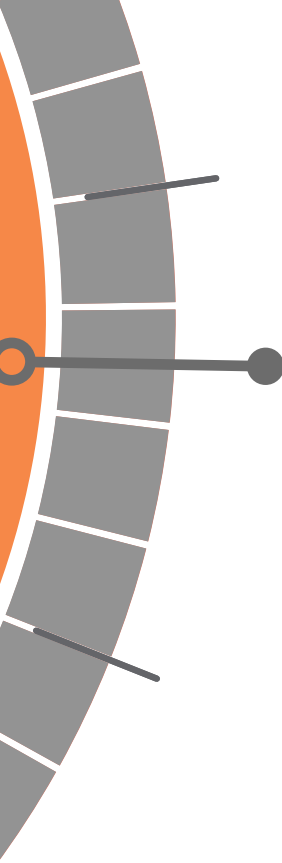
**Technical Support  
("How do I...")**



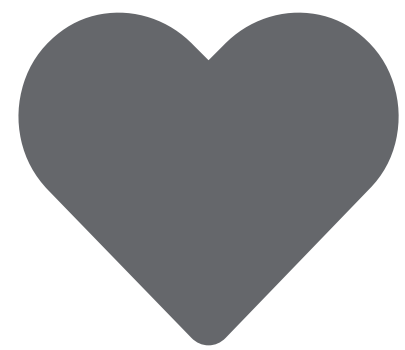
**Benefits Education  
and Guidance**



**Phone-Based  
Enrollment**



# Employee Contact Center



**Employee  
Advocacy**



**Claims and Billing  
Assistance and Triage**



**Urgent Coverage  
Resolutions**



**Life Event/Lost Card  
Assistance**



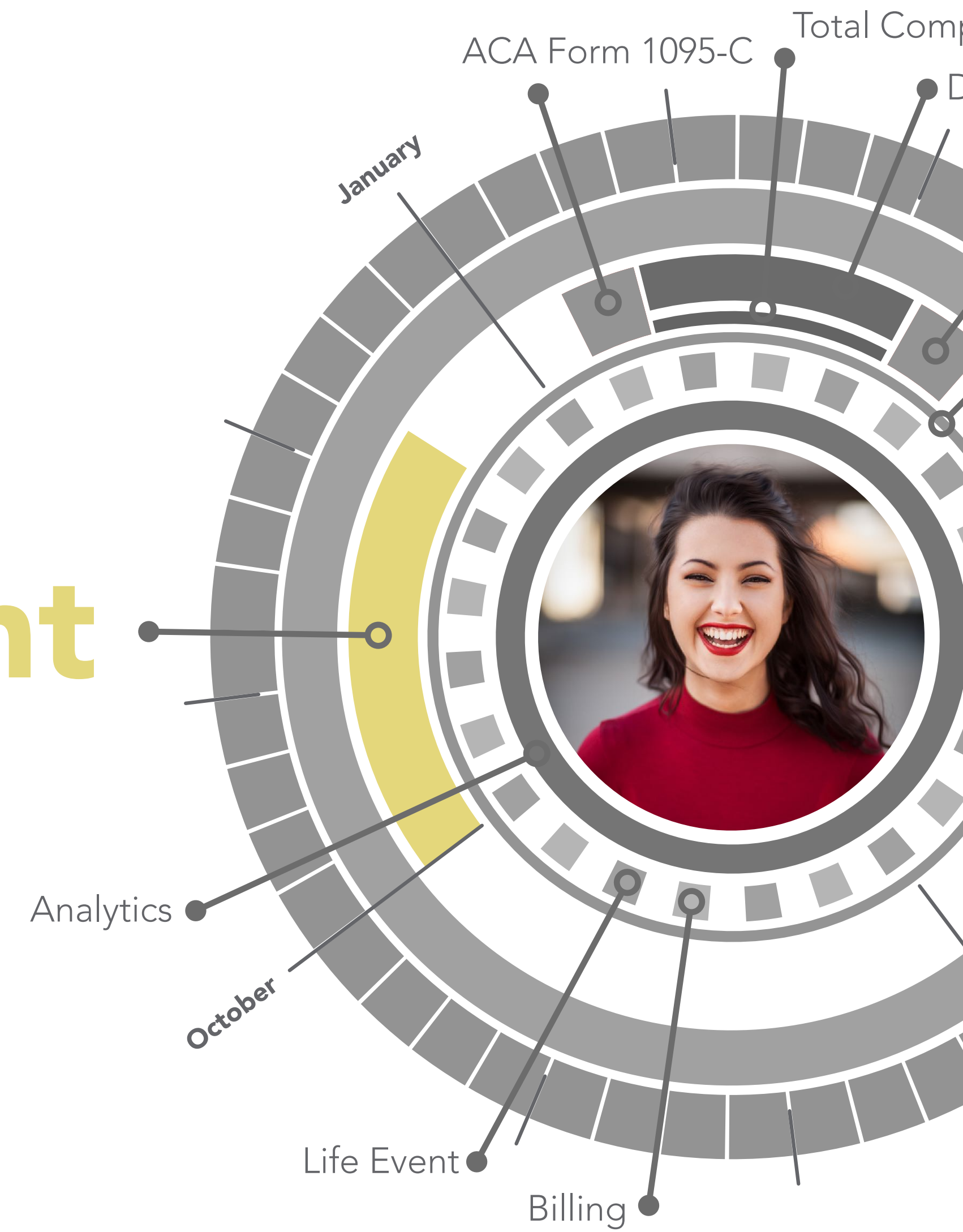


*“Lori assisted me with my husband’s attempt to get a medical necessity exception through our insurance company....*

***Once I contacted Lori, I felt the weight of the world lift.***  
*She assured me that she was going to do everything she could to advocate for my husband and completely took over the process of coordinating everything with our doctor and insurance carrier. She kept me informed through the entire ordeal. She worked tirelessly to help us through the process and we eventually received notice that the request had been granted.”*

**Rachel**

# Open Enrollment





# Open Enrollment

Analytics

October

Life Ev



**Complex  
eligibility  
requirements**



**Custom open  
enrollment  
communications**



**Mobile-friendly  
shopping and  
enrollment**

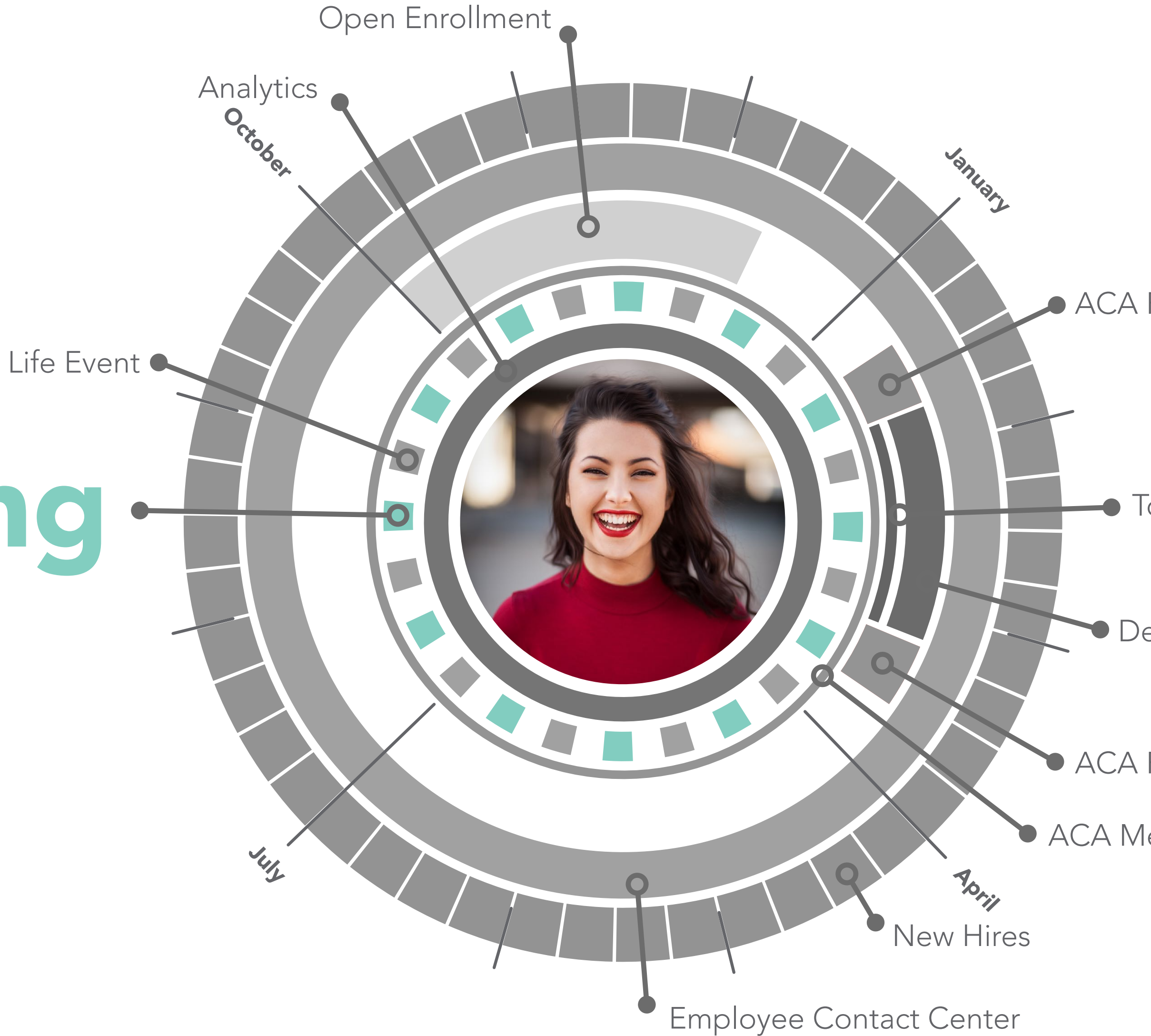


**Contact center  
guidance and  
enrollment**



**HR oversight,  
reporting and  
reminders**

# Billing





# Billing

## Software

Creation of self-bills  
Reconciliation of carrier bills

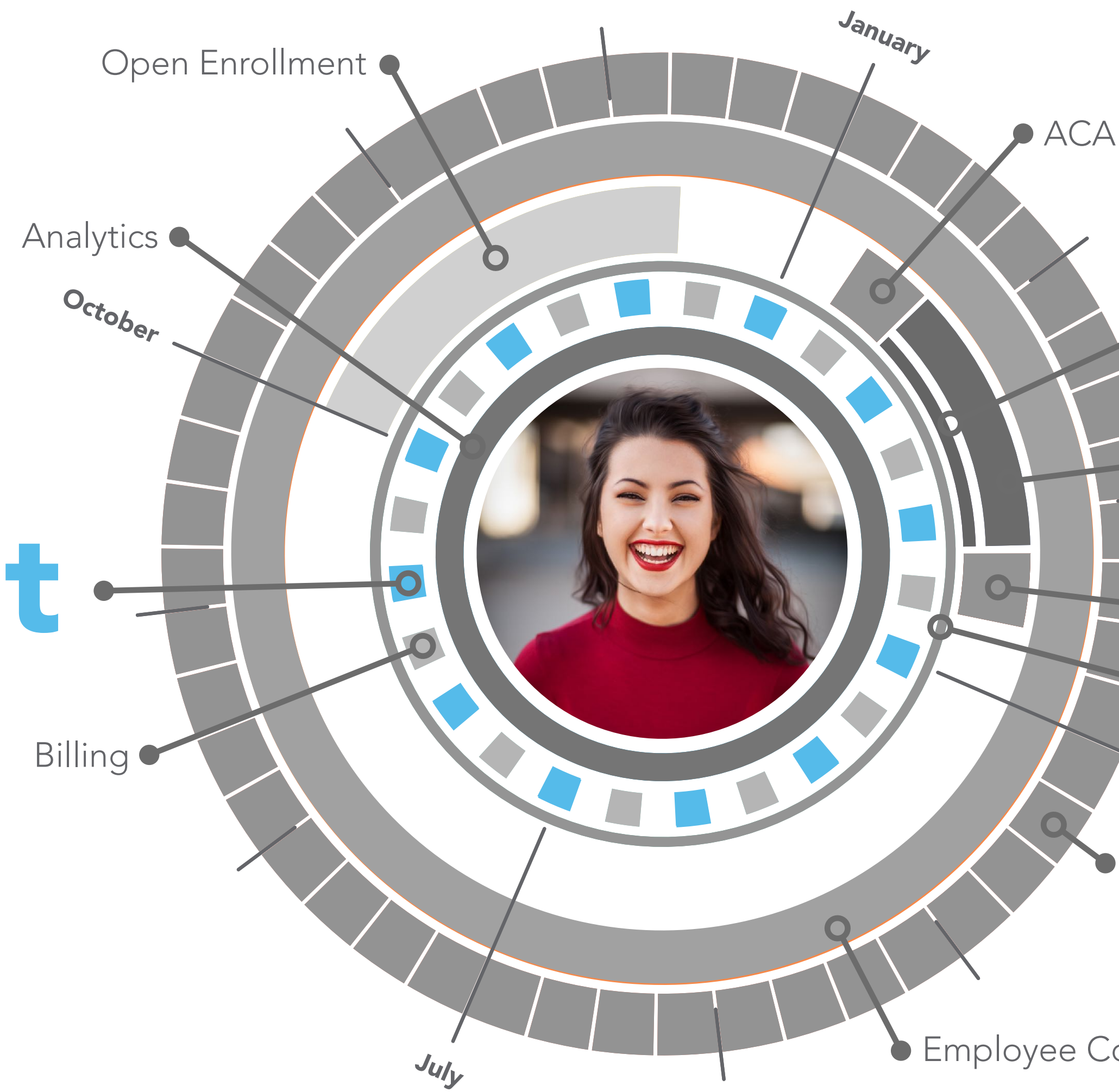


## Services

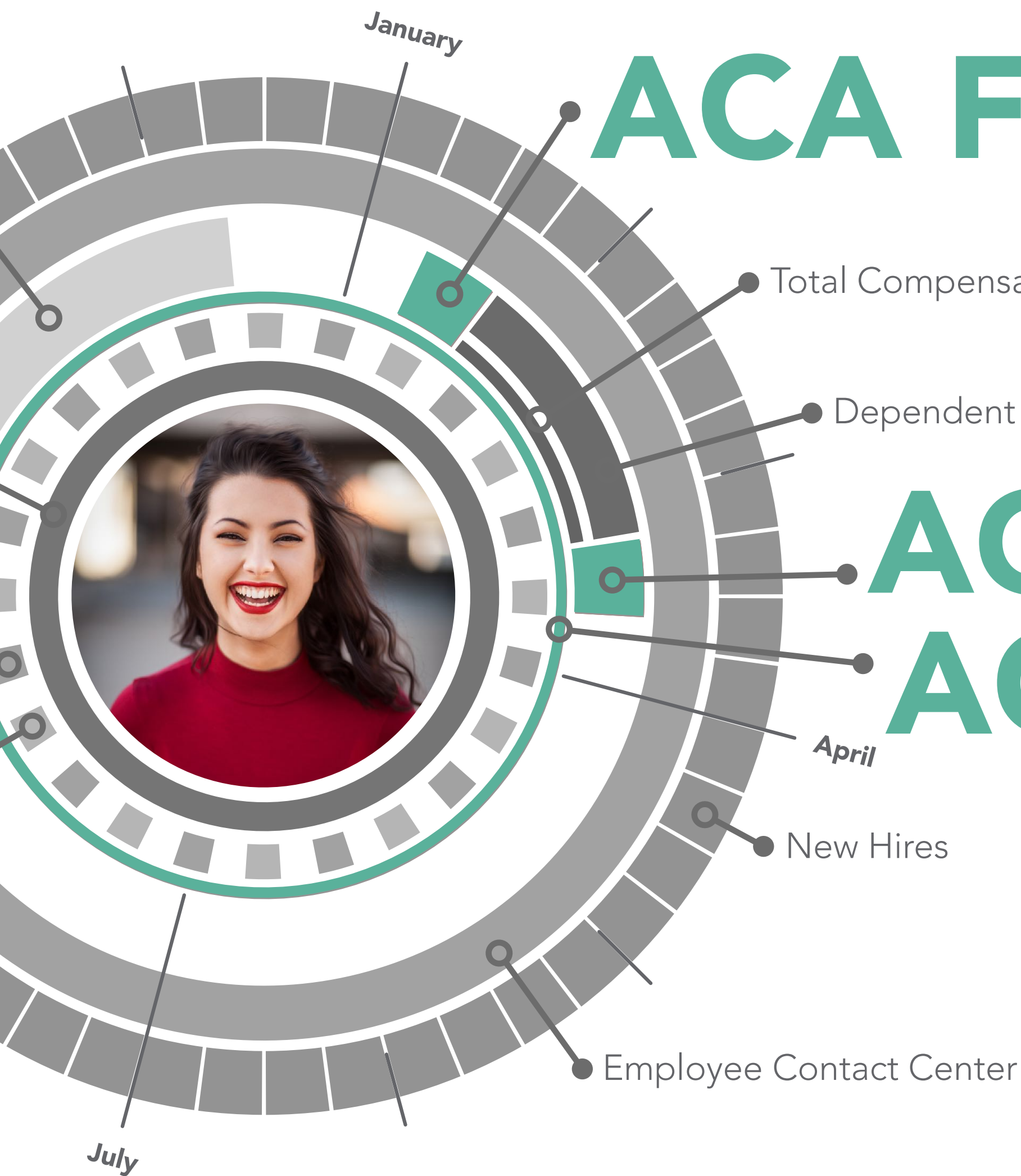
Reconcile carrier bills  
Pay multiple carrier bills



# Life Event

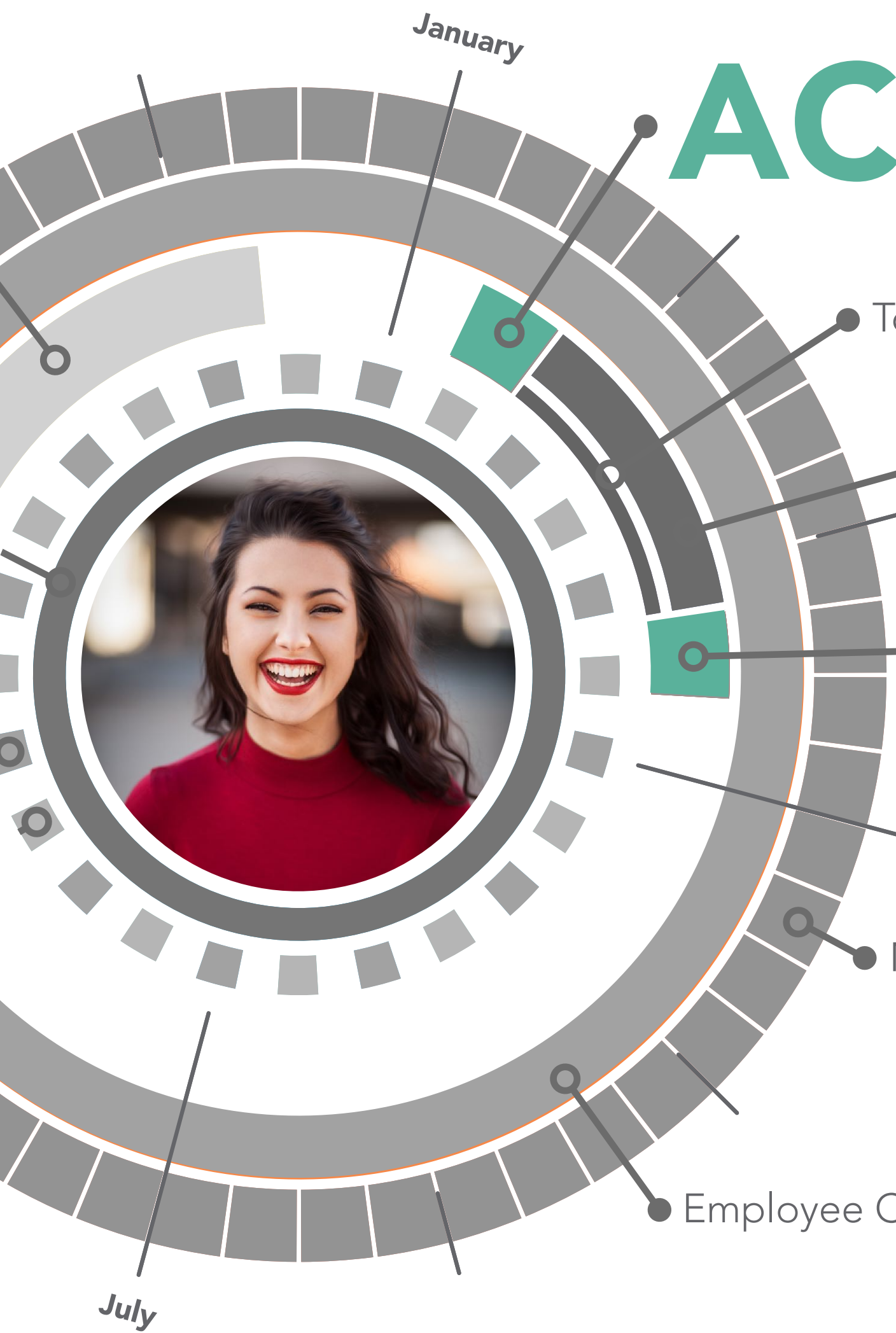






# ACA Form 1095-C

# ACA Form 1094-C ACA Measurement



# ACA Form 1095-C

# ACA Form 1094-C

Total Compensation Statement

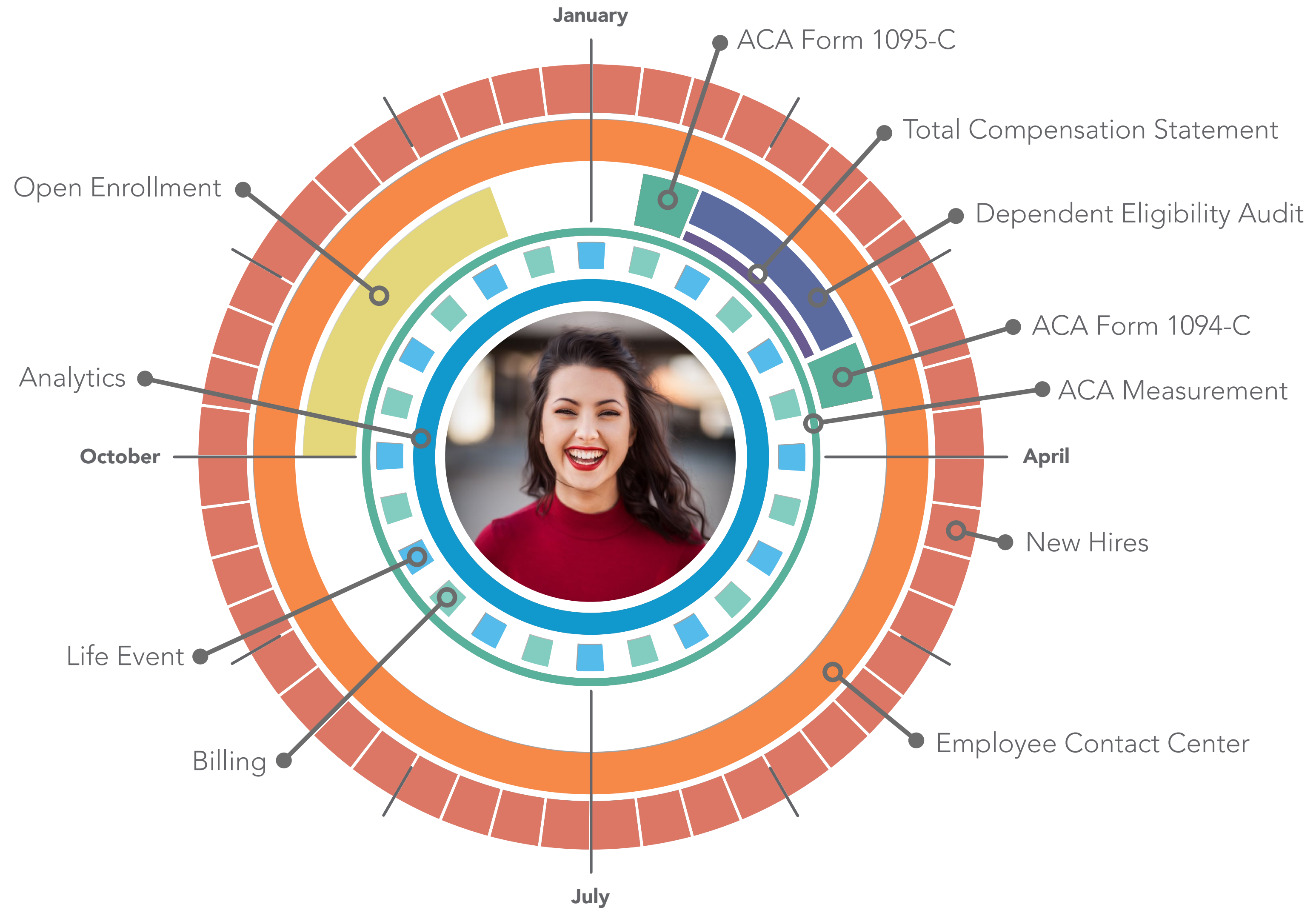
Dependent Eligibility Audit

April

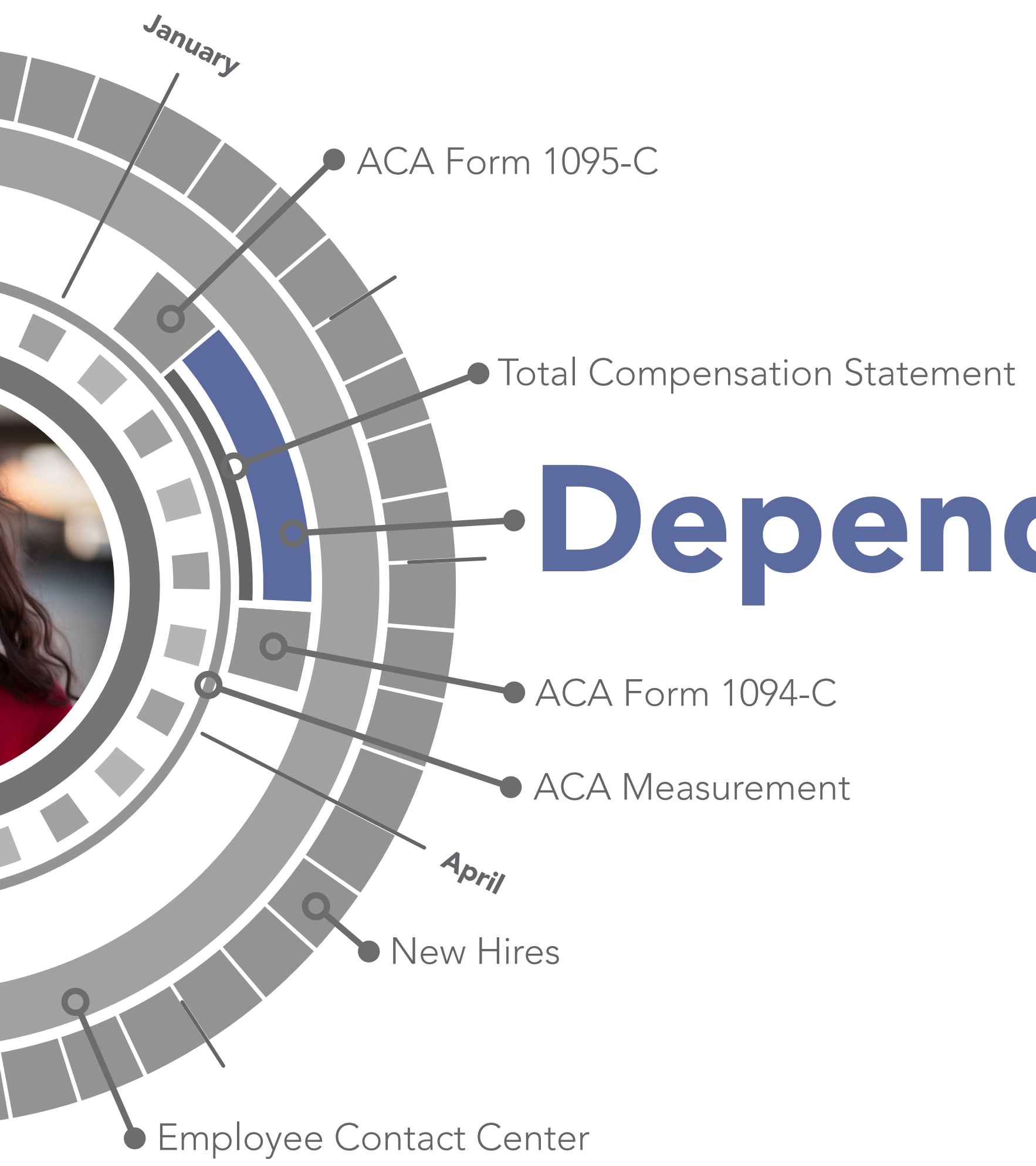
New Hires

Employee Contact Center



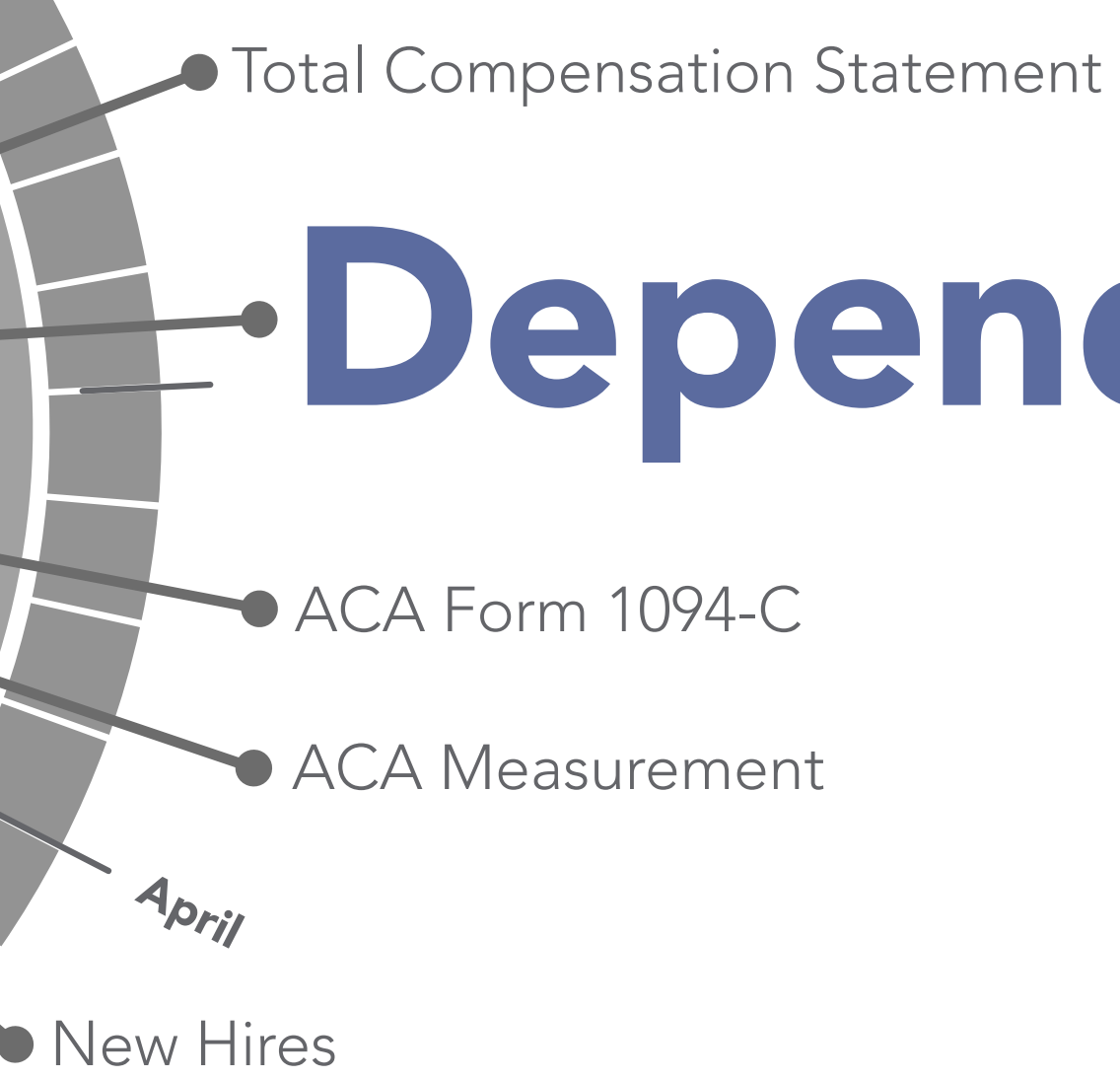


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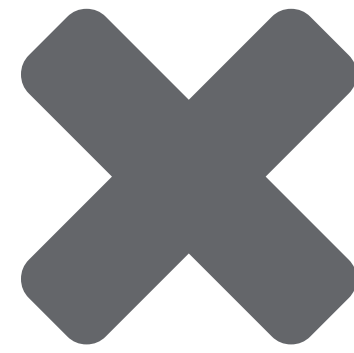
# Dependent Eligibility Audit





# Dependent Eligibility Audit

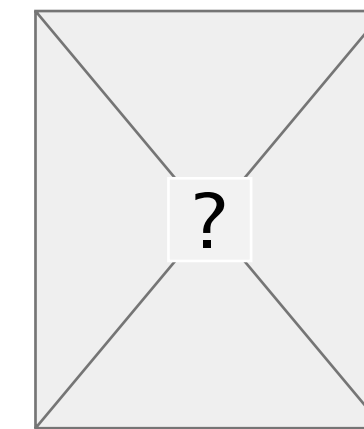
Contact Center



**Eliminate** stop-loss exposure and ERISA and SOX violations



**Improve** compliance with your SPDs and HR policies



**Reduce** medical premiums and/or claims costs

● Total Compensation Statement

# Dependent Eligibility Audit

● ACA Form 1094-C

● ACA Measurement

● April

● New Hires

● Contact Center

**6%** of covered dependents are typically deemed ineligible.



● Total Compensation Statement

# Dependent Eligibility Audit

● ACA Form 1094-C

● ACA Measurement

April

● New Hires

Contact Center



Employees: 1,000

Employees Audited: 437

Dependents Audited: 975

% Deemed Ineligible: 7.5%

**Annual Savings:**

**\$450,000**

● Total Compensation Statement

# Dependent Eligibility Audit

● ACA Form 1094-C

● ACA Measurement

April

● New Hires

Contact Center



Employees: 4,500

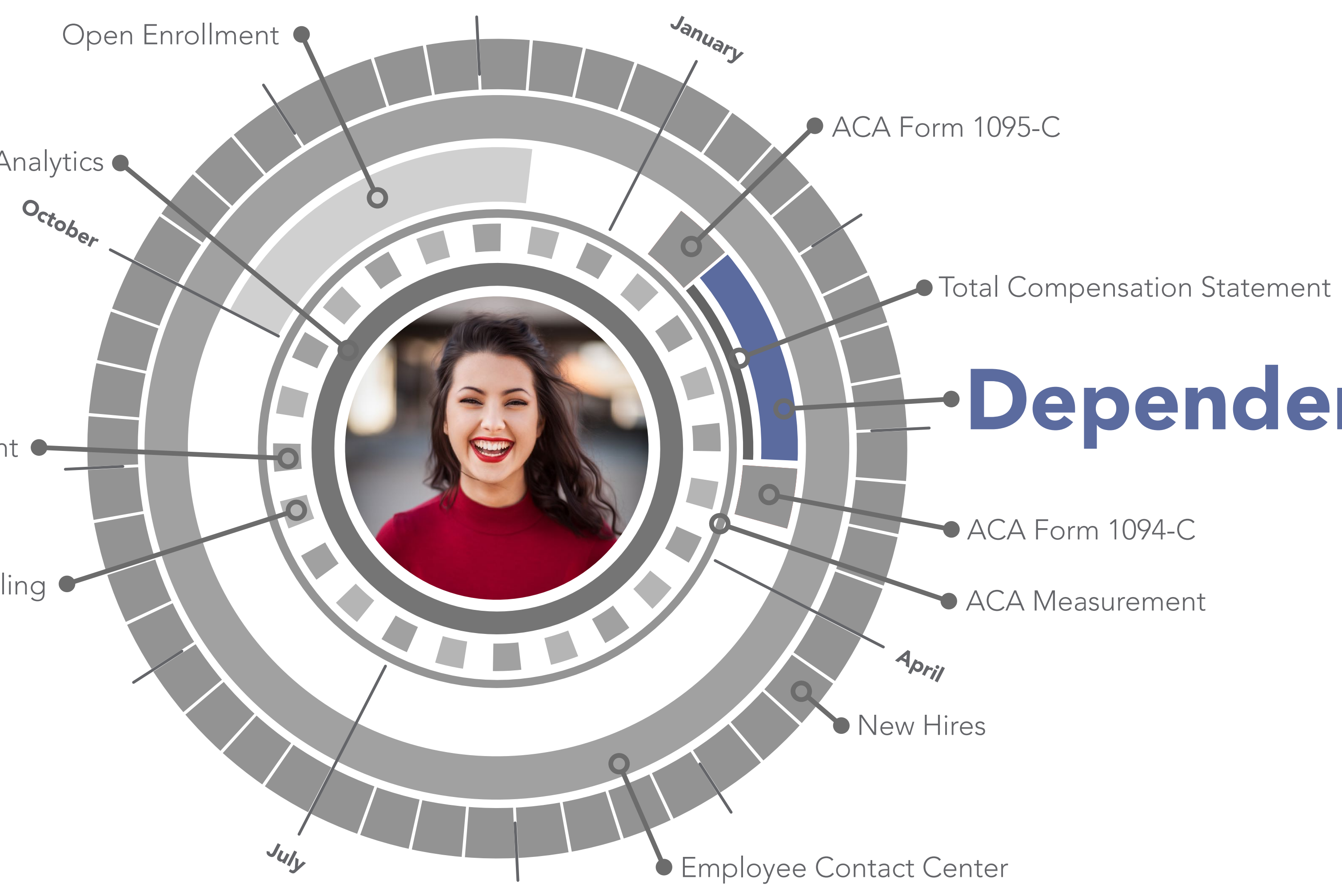
Employees Audited: 1,625

% Deemed Ineligible: 15%

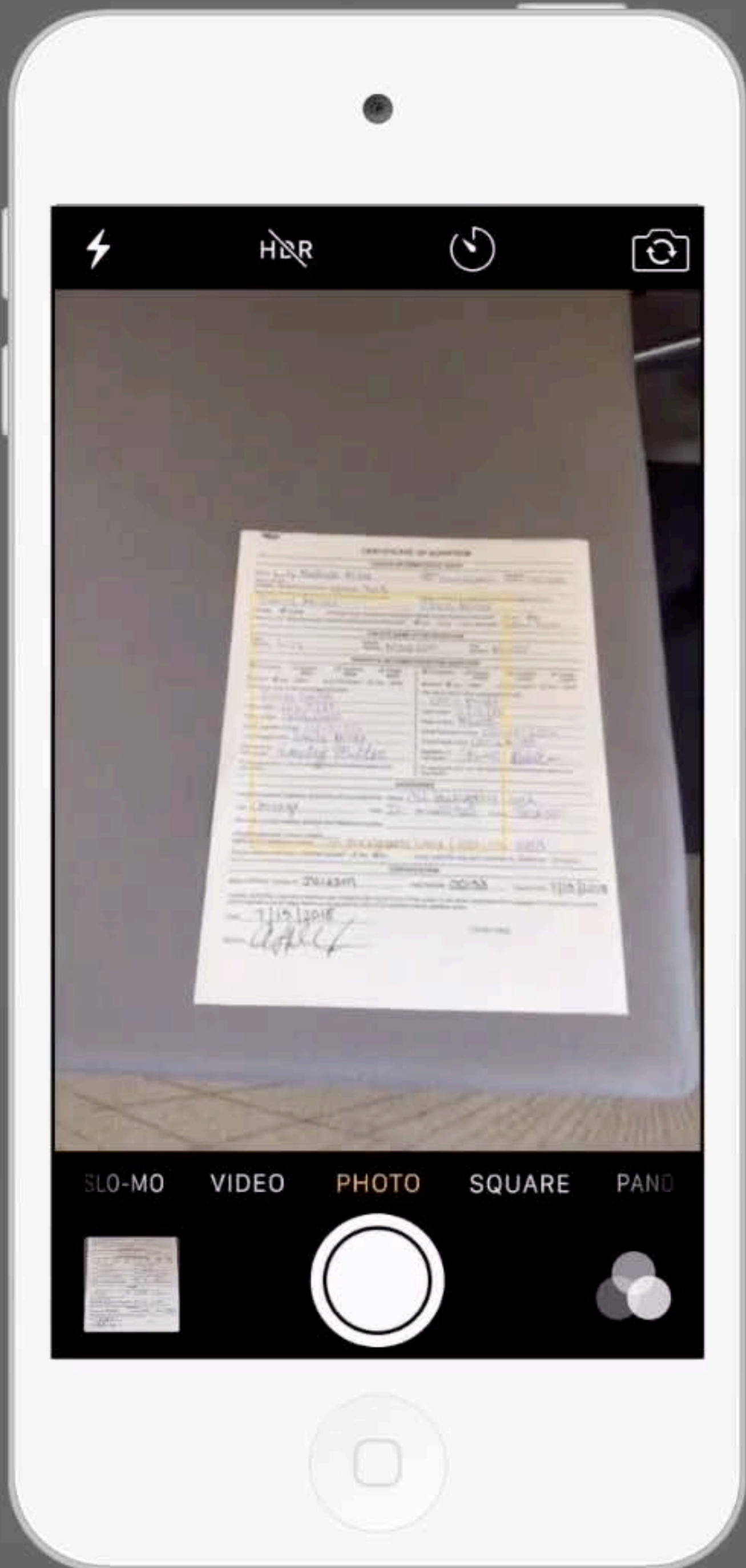
**Annual Savings:**

~\$800,000

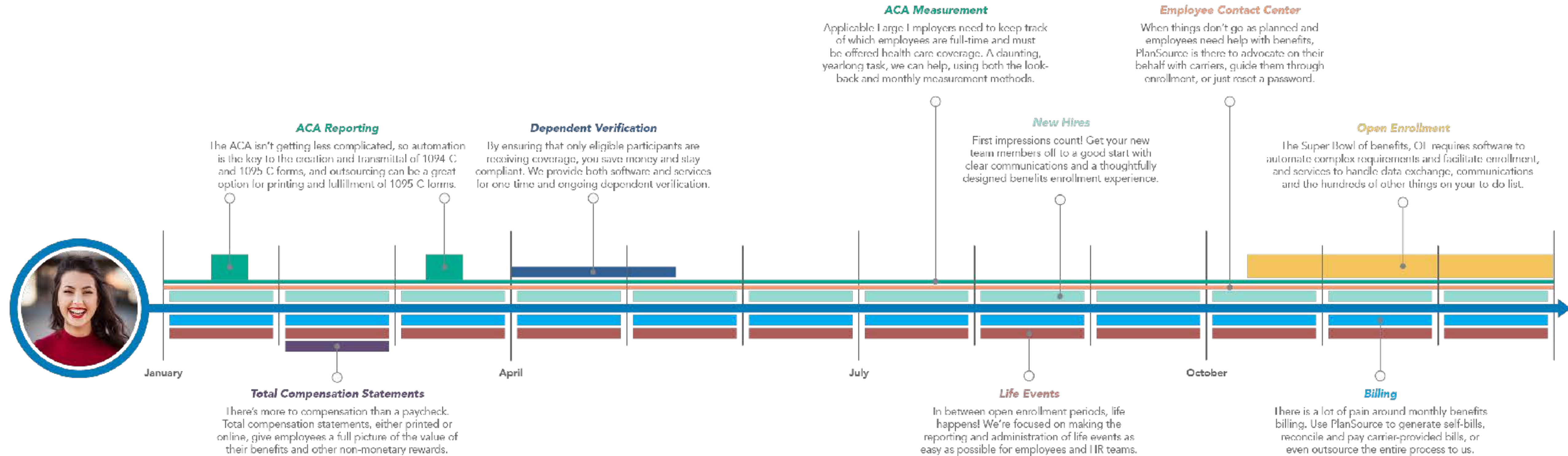




# Dependent Eligibility Audit



# How Much Should the HR Team Do?





# Rise of Benefits Outsourcing

The cost and complexity of modern human capital management and benefits administration have sharply increased the demand for outsourcing services.

***Over 80% of organizations outsource at least one benefits administration activity, a 41% increase in the last 3 years\****

## **Top Three Reasons to Outsource (SHRM)**

**Cost control**

**Access to industry expertise**

**Risk Reduction**

\*Source: Employee Benefits News | Guardian Workplace Benefits Study, 5th Edition



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20,000+ employees

900+ schools with capacity  
to serve 130,000 children

Operating in **36** states  
and internationally

Headquartered in **Novi, Michigan**

PlanSource customer since **2010**



# Learning Care Group Workforce

Workforce  
distributed across  
**900+ locations**

**1,000 new hires per  
month** (50%+  
employee turnover)

Most staff **don't have  
work email addresses  
or computers**

Workforce is **98% female**  
and **70% are Millennials**  
(average age of 35)

Lean HR team for a  
company with  
**20,000+ employees**



# Learning Care Group Challenges

The ERP system  
didn't handle  
benefits well

Taking calls in-  
house and using  
paper forms

With high growth and  
acquisitions, they  
needed scalability

Needed a  
streamlined, more  
efficient process



# Learning Care Group

decided to outsource their entire benefits program, so they could spend less time on administration, and more time on strategic initiatives.

# What Did They Outsource?

All ben admin tasks  
and approvals

Dependent  
verification

Employee  
contact center

COBRA  
administration services

Custom employee  
communications

# What Were the Benefits of Outsourcing?

HR is more strategic;  
less focused on  
administrative work

Focused on helping  
employees become  
health care consumers!

Enhanced communications  
strategy, with more options  
for employees



# Employee Communications

**Objective:** Provide information to employees however they want to receive it

Benefits website

Educational videos

Call center

Text messaging

Print and other custom materials

Facebook group



# Facebook Group

Employee focus group revealed that Facebook would be a great option for benefits Q&A

New for OE this year, we've launched a closed Facebook group for their employees

The screenshot shows a Facebook group page for "Learning Care Group Open Enrollment". The group is a "Closed Group" and has 210 members. The page features a cover photo of children in superhero costumes with their arms raised, and a circular graphic that says "STARTING KIDS STRONG" and "Taking care of our employees." The left sidebar contains navigation options: About, Discussion (selected), Announcements, Members, Events, Videos, and Photos. Below the navigation is a search bar for the group. The main content area shows an announcement from the group created on October 8 at 3:24 PM, which is a poll asking about voluntary benefits. The poll options are: Auto and Home Insurance (+5), Dental (+5), Supplemental Life Insurance (+4), FSA (Flexible Spending Account) plans (+3), and Vision (+3). There are also 6 more options. The announcement has 2 likes and is seen by 51 people. Below the poll is a link shared by the group 17 minutes ago, titled "OE Details, New for 2019". The link text says: "Can you believe it's already November? Open enrollment starts next week!! Get OE text alerts and reminders sent directly to your phone by texting the keyword 'LCGBENEFITS' to 41411." The right sidebar shows the group's profile, including the name "Learning Care Group", 500 likes, and a "Send Message" button. Below that are "POPULAR TOPICS IN POSTS" such as "Benefits 101 (20)", "Voluntary Benefit...", "Medical Plans (7)", "OE Details (7)", "New for 2019 (6)", "FSA (2)", and "Teladoc (1)". At the bottom of the right sidebar, there is an "ADD MEMBERS" section with a search bar and a list of suggested members: James Goodell, Lyndsey Lytle Gould, and Jude Gould, each with an "Add Member" button.





3,000 employees

50 locations

Headquartered in **Illinois**

Growth through  
acquisition





# Tecta America Workforce

Multi-cultural,  
decentralized  
workforce

Most employees  
don't have  
computers or email

They have  
high  
turnover





## Where They Started

Snail mail

Payroll stuffers

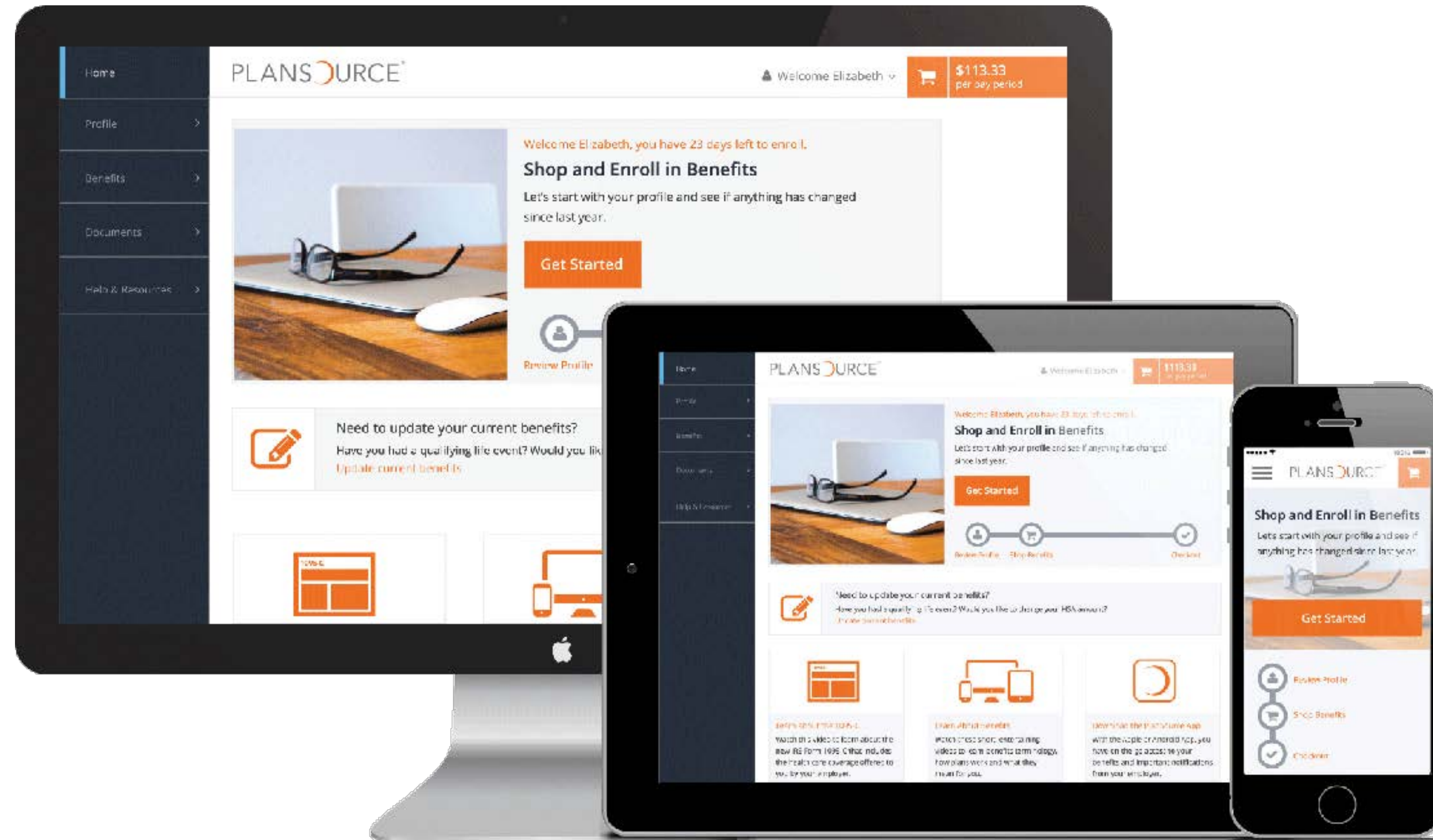
Posters

In-person meetings

Foreman as communicators



# Introducing Technology + Call Center Option



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# So, what next for Tecta?

Dependent  
eligibility audit  
(19% not eligible)

Promote self-service  
benefits shopping  
and enrollment

Start using text  
messaging  
communications



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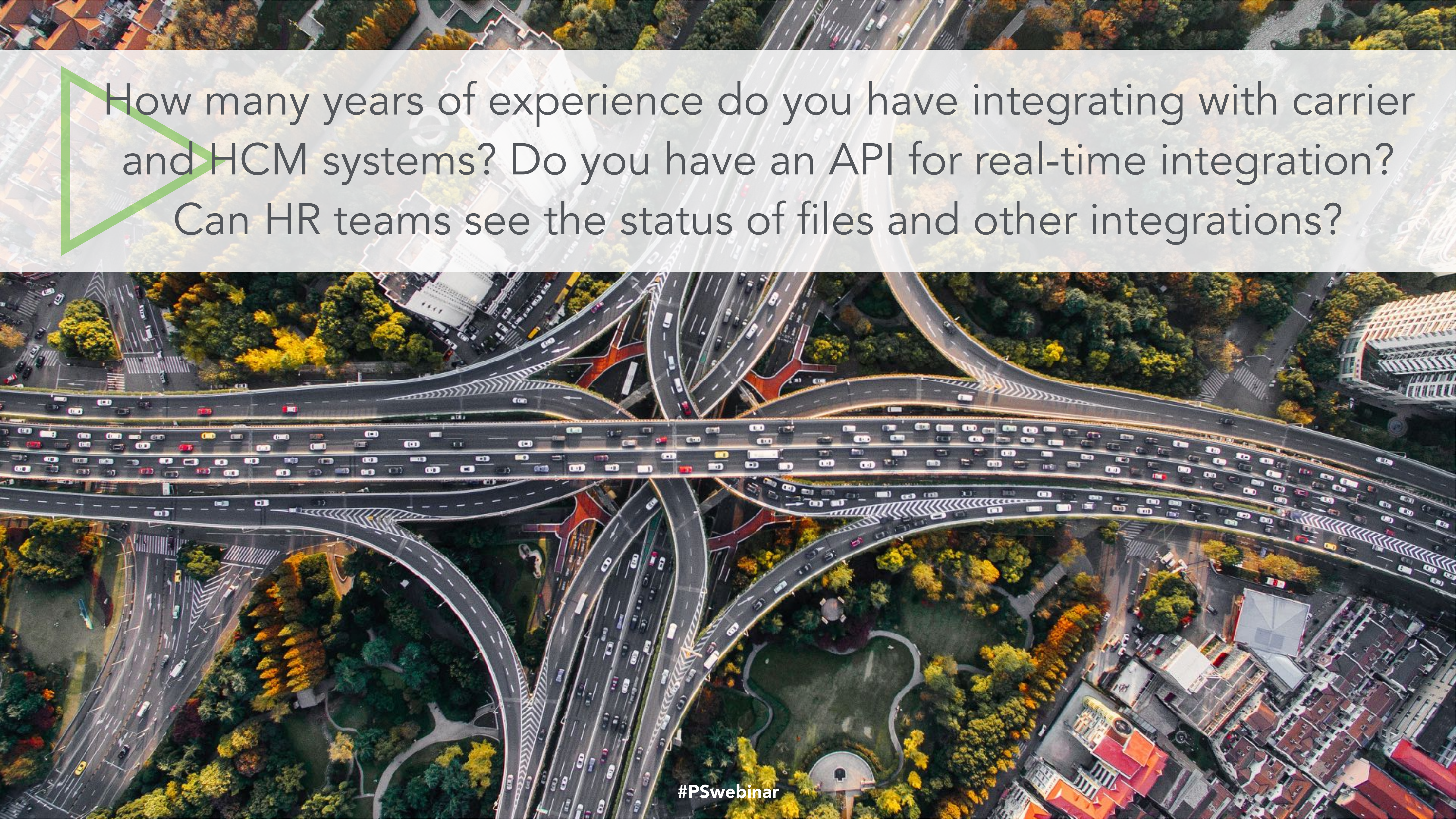




**Playing well with others has  
never been more important.**

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How many years of experience do you have integrating with carrier and HCM systems? Do you have an API for real-time integration? Can HR teams see the status of files and other integrations?





It's more important than ever to ensure that your partner is SSAE 18 SOC 2 Type 2 audited. Ask to see the roadmap for security and infrastructure.





What was your system **uptime** %  
and performance  
during Q4 of last year?



A close-up photograph of a hand with purple nail polish pointing at a tablet screen. The background is blurred, showing what appears to be a meeting or office setting. A blue triangle graphic is overlaid on the left side of the image, containing the text.


How much – and how often – is the  
company investing in its  
technology?





What types of  
partnerships do you  
have with insurance  
carriers?

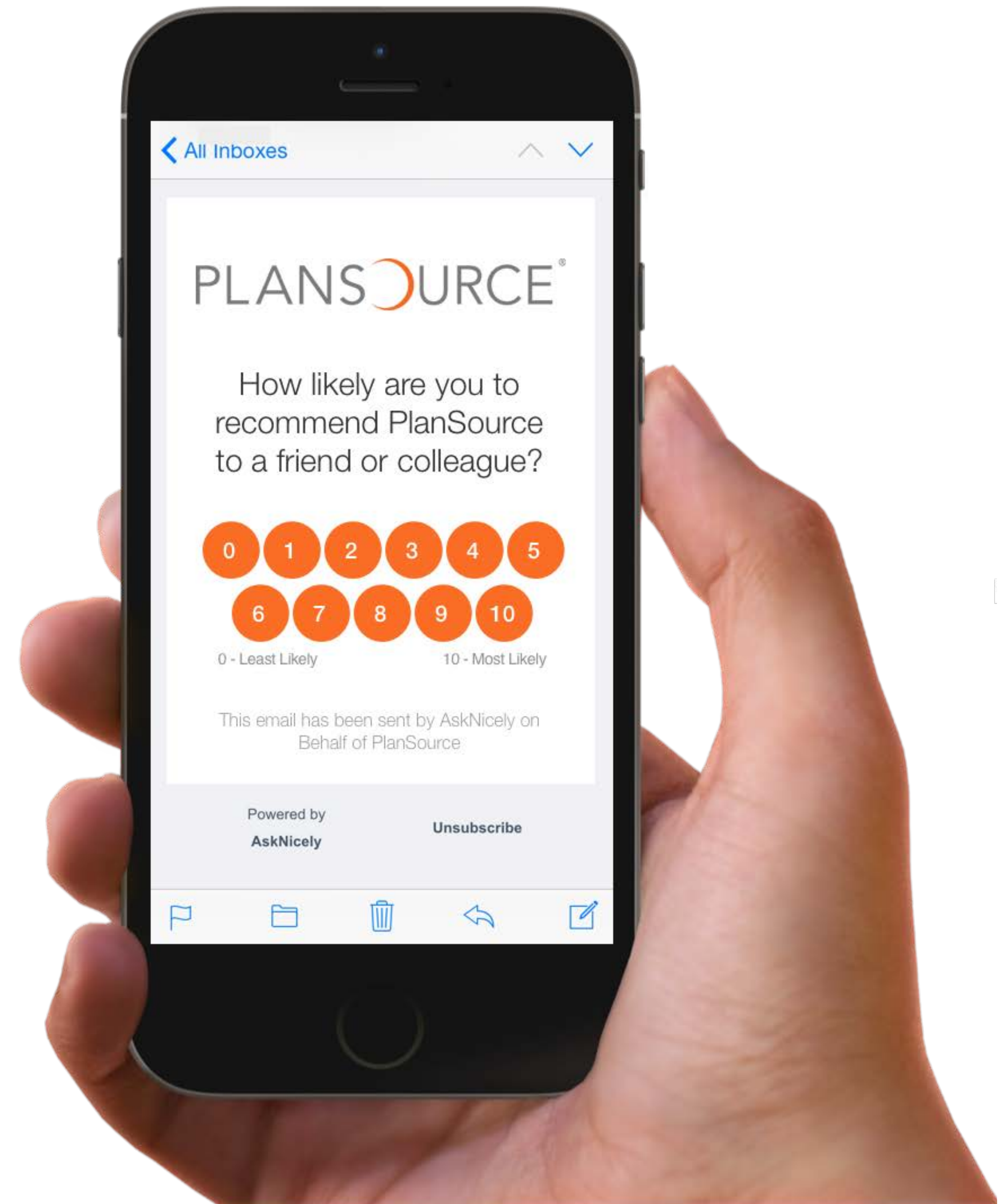




How do you measure  
~~Customer Satisfaction~~  
Customer Love?



How often do you measure it? What do you do with the information?





A man with short brown hair, a beard, and glasses is wearing a light blue button-down shirt. He is holding a small black device in his hands. The background is a dark, solid color.

**Customer Love**  
requires engaged  
employees

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How engaged  
are your employees?  
What is the tenure of  
your staff and voluntary  
turnover rate?



# Tip: Check the Glassdoor Reviews

	HCM Example	Leading Benefits Provider 1	Leading Benefits Provider 2	Leading Benefits Provider 3	PLANSOURCE <sup>®</sup>
Overall Rating	 3.8 stars	 3.0 stars	 2.8 stars	 3.6 stars	 4.3 stars
CEO approval rating	89%	85%	65%	78%	94%
Recommend to a friend	75%	43%	45%	67%	79%





Happy, engaged employees are a must-have for creating the best benefits experience for HR teams and their employees.

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# Q&A

**HRCI:** 369258

**SHRM:** Activity 18-5Z5Q9