

# BENEFITS TECHNOLOGIES

## Publications Distribution Case Study

**Number of Employees:** 172 (91 in headquarters location)  
**Locations:** 4 locations scattered in 3 states  
**Scope of Project:** Benefit Communication, Education and Enrollment Services

### HR Goals and Objectives

- Introduce new benefits program to employees of company with no current benefits
- Portability of all products for employees
- Affordable premiums for company contribution and employee paid portion
- Provide low cost medical plan to meet requirement of state mandated medical insurance for all employees located in headquarters state



### Challenges

- Multiple job locations in three state area
- **Employee Access:** Many employees out on deliveries, and many employees working very late or very early shifts
- Traveling employees reluctant to schedule time for personal interview
- Management's lack of experience with benefit programs and their communication and administration
- Minimal funds available for employee benefit programs
- Low compensation for workforce
- Management's unwillingness (in practice) to make interviews mandatory

EVERY ENROLLMENT IS CUSTOMIZED TO AN EMPLOYER'S SPECIFIC NEEDS

### Solution

- **Product and Carrier Selection:** Recommended a cost effective combination of Limited Medical, Term Life with Critical Illness rider and Accident with Disability rider.
- **Benefits Education and Enrollment:** Utilized a multi-media benefits enrollment strategy to include pre-enrollment communications and bi-lingual enrollment specialists. Face-to-face enrollments and service center enrollments were conducted using an electronic platform.
- **Management Training:** Implemented a comprehensive training session for management personnel on all facets of benefit services, administration, and billing.

### Results

- **90% of employees** interviewed **participated** in one or more plans offered
- 90 employees interviewed, 80 applications written
- \$35,000 in voluntary benefit production
- Benefits administration integrated into company HR processes

