

- Home Health Care Services
- 2 Locations (New York and Vermont)
- 114 FT Employees

This group previously enrolled benefits self-service on their payroll system with limited resources to engage and educate employees, while also experiencing issues with managing and maintaining carrier feeds. These challenges required the transition to a new benefits administration platform and the onboarding, educating, and enrolling of employees in the new system. By introducing new voluntary programs and Aflac's network dental plan, the new platform with setup and maintenance of carrier feeds and consolidated billing is fully funded with no cost to the client.

Challenges: Education, Engagement, Enrollment & Administration. Focus on Financial Wellness

SOLUTION AND RESULTS



- Installation of platform, Employee Navigator, with ongoing feeds & eligibility mgmt
- Consolidated billing offered – covered by subsidy from dental
- Enrollment Technology, Communication, Benefit Counselors and Consolidated Billing provided at **NO COST** to Employer



- **89%** of employees completed enrollment with a Benefit Counselor
- **100%** approval rating of Benefit Counselor by employees
- **85%** of text messages successfully delivered to employees

ENROLLMENT BY THE NUMBERS



DENTAL

- **62** enrolled employees



- **\$32,442** in Annual Premium
- **\$ 3,242** Broker commission



VOLUNTARY BENEFITS

- Accident, Cancer, Hospital & STD
- **75** enrolled employees



- **\$43,509.96** in Annual Premium
- **\$ 6,536** Aflac broker comp



WHOLE LIFE & CHRONIC CARE

- MassMutual Whole Life
- **34** enrolled employees



- **\$38,110.28** in Annual Premium
- **\$ 13,719** MM broker comp

TOOLS TO ENHANCE VALUE & SUBSIDIZE COST

ACTIVE ENROLLMENT

We define active enrollment as at least 75% of eligible employees completing enrollment with a Benefit Counselor. We can subsidize communication and enrollment platform for up to 2 years with voluntary benefits & active enrollment.

VOLUNTARY BENEFIT OFFERING

Introduction of 2-3 worksite or voluntary benefits to be offered

WHOLE LIFE

Introduction of a whole life option for employees on a voluntary basis

ANCILLARY BENEFITS

If you offer Aflac's new group Dental, we can provide a fully subsidized enrollment platform and consolidated billing at no cost.