

- Hospital in rural New Mexico with 380 eligible employees
- 4 locations separated by 15 minutes
- Enrollment on UKG for core benefits

This group has provided employees with a robust benefit offering that includes 85% of health insurance premiums covered by the employer. Despite this, they have struggled to compete with the state healthcare agency that provides slightly higher compensation but fewer employer paid benefits. The solution was to provide trained Benefit Counselors to review the benefit options and highlight the rich benefit offering, improve their benefit choices with the introduction a whole life option and a hospital plan to ease the exposure of the deductible in the lower premium medical plan and assist employees to elect the best benefit options based upon their individual circumstances.

FA needed an enrollment solution to help communicate core benefits as a value ad that would deliver conditions to also help introduce MassMutual whole life including a platform for additional voluntary benefits

SOLUTION AND RESULTS



- Provided the Enroll Confidently platform to include a whole life an a hospital plan with ongoing deduction feeds for new hires for a direct payroll deduction file upload.
- Enrollment technology, communication, onsite and virtual Benefit Counselors provided at NO COST to employer.
- Client agreement secured 75% of employees to be seen by a Benefit Counselor before enrollment started (or face a cost for enrollment and communication).
- Communications included posters, postcards, custom HTML emails and branded MMS text messages in both English and Spanish. **Click on or scan the QR Codes to access poster and video**

Poster



Video



Ratings



- **90%** of employees completed enrollment with a Benefit Counselor
***Click on or scan the QR Code to access Benefit Counselor Ratings**
- **72%** of employees saw a Benefit Counselor onsite
- **18%** of employees completed enrollment with a Benefit Counselor virtually

ENROLLMENT BY THE NUMBERS



VOLUNTARY BENEFITS

- Hospital Indemnity Plan
- **112** enrolled employees



- **\$ 67,923** in Annual Premium
- **\$12,604** in Broker Commission



WHOLE LIFE & CHRONIC CARE

- Permanent Whole Life
- **198** enrolled employees



- **\$193,059** in Annual Premium
- **\$52,125.93** in Broker Commission

TOOLS TO ENHANCE VALUE & SUBSIDIZE COST

ACTIVE ENROLLMENT

Active enrollment requires all benefit eligible employees to make elections of their benefits for the current year. These enrollments were supported with a Benefit Counselor option or through self-enrollment on the UKG platform.

VOLUNTARY BENEFIT OFFERING

Introduction of new Hospital indemnity coverage to enhance medical plan offerings and offset deductible and co-pay exposure.

WHOLE LIFE

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

PLATFORM SOLUTION

Enroll Confidently platform built for new voluntary benefits along with deduction feed to UKG and enrollment feeds to the voluntary benefit carriers, offered at no cost through Ep6ix.