

- Growing Mortgage Brokerage company expanded from **500** to **1,500** employees in 2020 across **30+** states.
- Expansion of benefits to accommodate a competitive industry and growing workforce.

This mortgage company grew significantly in the midst of the low interest rate environment. They were completely unequipped to administer, communicate and enroll the expanded benefit offering with employees in 30 states, 3 new carriers, a new medical plan offering and no benefit administration system to manage enrollment data to the carriers. All enrollments prior to this enrollment were done using paper forms.

Challenge: Education, Engagement, Enrollment & Administration.

SOLUTION AND RESULTS



- Introduction and deployment of benefit administration system with full build out of plans, contributions and eligibility rules along with carrier feeds.
- Support of 20 trained Benefit Counselors to assist with education and enrollment the employees via a Call Center consult or screen share meeting.
- Custom Communication and Engagement strategy including branded poster and postcards, custom videos, text and push communication.
- Virtual App to allow employees to access communication, schedule and complete their consultation through the app.
- Daily Reports showing employee ratings of Benefit Counselors to gain insight into the employee experience.



- Voicemail: **1,357** of **1,500** successfully delivered
- SMS results: **92%** successfully delivered
- **1,325** completed virtual consultations
- Direct employee feedback from **770** employees:
 - **739** employees gave their Benefit Counselor 5 stars ★★★★★
 - **12** employees gave their Benefit Counselor 4 stars ★★★★

ENROLLMENT BY THE NUMBERS



VOLUNTARY BENEFITS

- Accident, Hospital & Critical Illness
- **1,511** enrolled employees



- **\$452,607** in Annual Premium
- **\$83,274** in Broker Commissions



WHOLE LIFE & CHRONIC CARE

- Whole Life
- **466** enrolled employees



- **\$304,004** in Annual Premium
- **\$81,304** in Broker Commissions

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

Epóix secured an override on the ancillary lines for ER paid basic life, Voluntary supplemental life and group voluntary STD through Empire to fund platform and data file delivery