



CASE STUDY

PLATFORM, COMMUNICATION & ENROLLMENT



- Steel manufacturing company in Ohio with 115 employees
- 2 facility locations
- HR doing enrollment using paper forms

This client has struggled with engagement and employee understanding of benefits. Additionally, HR has felt overwhelmed with administering benefits across multiple carriers with manual processes for enrolling employees using paper forms and direct updates to the carrier portals. This has also led to additional time and expense reconciling carrier bills that often had errors that resulted in the need for carrier credits and considerable time managing billing. The solution was to align management of all benefits through a new broker, deliver a platform solution with feeds to carriers, provide trained Benefit Counselors to review all benefit options and support enrollment including new hire onboarding, and provide a Consolidated Billing solution for all carriers to streamline administration and eliminate manual data entry.

Challenge: Client needed plan alignment, a platform solution to manage data and ongoing changes, enrollment support to assist employees with understanding changes in their benefit offerings and an ongoing solution to include Consolidated Billing and new hire onboarding.

SOLUTION AND RESULTS



- Provided the Employee Navigator platform to include major medical, dental, vision, life, LTD, accident, critical illness, cancer and STD with ongoing deduction report sent to payroll for import of deductions into payroll.
- Cobra and Consolidated Billing implemented.
- Enrollment technology, communication, onsite Benefit Counselors, Consolidated Billing & Cobra provided at NO COST to employer.
- Communications included posters, postcards, custom HTML emails and branded MMS text messages.



- **95%** of employees completed enrollment with a Benefit Counselor onsite
- **75%** minimum number of eligible employees agreed to be seen by a Benefit Counselor before enrollment started (or face a cost for enrollment and communication) through signed Client Agreement

ENROLLMENT BY THE NUMBERS



VOLUNTARY BENEFITS

- Accident, Cancer, Critical Illness and Short-term disability
- **74** enrolled employees



- **\$60,759** in Annual Premium
- **\$11,779** in Broker Commission

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 3-4 worksite or voluntary plans in benefit offering.

WHOLE LIFE

Commitment by client and broker to add whole life option in year 2, via agreement.

ANCILLARY BENEFITS

Epix secured an override on the ancillary lines for ER paid basic life, voluntary supplemental life, group voluntary LTD, dental, and vision through Delta & The Hartford to fund platform, ongoing feeds and Consolidated Billing.