

KSE CASE STUDY

KS Engineers, P.C. MASSMUTUAL & AFLAC GROUP PRODUCTS

- Engineering company
- 250 employees
- Largely remote workforce

Enrollments in prior years were completed using paper election forms and handled by a single HR person. With a largely remote workforce they were looking to introduce an enrollment platform that could support open enrollment, new hire onboarding and manage eligibility with the carriers. The broker, **Risk Strategies**, was looking to provide a broader set of voluntary benefits, at lower cost, with the ability to integrate them into a platform while enhancing the education and engagement with Benefit Counselors as part of a core enrollment.

Client had employees completing enrollment using a **paper election form**.

SOLUTION AND RESULTS



- Installation of platform, Employee Navigator, with ongoing feeds & eligibility mgmt
- Supported core enrollment with Ep6ix certified counselors as part of a virtual enrollment using call center and screenshare meeting
- Enrollment Technology, Communication, Benefit Counselors were provided at NO COST to employer. Employee Navigator fully subsidized with **feeds for 2 years**.



- **94%** of employees completed enrollment with a Benefit Counselor
- **97%** approval rating of Benefit Counselor by employees
- **87%** of text messages successfully delivered to employees

ENROLLMENT BY THE NUMBERS



VOLUNTARY BENEFITS

- Accident, Hospital & Critical Illness
- **121** enrolled employees
- **\$ 44,125.20** in Annual Premium



- **\$ 5,907.66** Comp. Ep6ix
- **\$ 18,417.99** Comp. Field/broker
- **80%** Comp. to Field/broker



WHOLE LIFE & CHRONIC CARE

- MassMutual Whole Life
- **28** enrolled employees
- **\$47,269.68** in Annual Premium



- **\$ 13,082.75** Comp. Ep6ix
- **\$ 30,526.41** Comp. Field/broker
- **80%** Comp. to Field/broker

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