

- Business and Personal Lines Insurance Agency with P&C focus
- 2 Locations in Connecticut
- 54 FT Employees

Employer covers 100% of medical and dental costs for employees. Historically, there had been limited engagement and education to help employees understand the full value of their benefit offering. Additionally, the employer did not provide any life insurance, income protection or voluntary benefits.

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

SOLUTION AND RESULTS



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



- **81%** of employees completed enrollment with a Benefit Counselor
- **94%** approval rating of Benefit Counselor by employees
- **89%** of text messages successfully delivered to employees

ENROLLMENT BY THE NUMBERS



DENTAL AND VISION

- **44** enrolled employees
- Increased participation by **6** EEs



- **\$ 35,785** in Annual Premium
- **\$ 3,578** Broker commission



VOLUNTARY BENEFITS

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



- **\$ 40,182** in Annual Premium
- **\$ 8,976** Aflac broker comp



WHOLE LIFE & CHRONIC CARE

- MassMutual Whole Life
- **13** enrolled employees



- **\$15,835** in Annual Premium
- **\$ 4,554** 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 and Vision, we can provide a fully subsidized enrollment platform and consolidated billing at no cost.