

Not a Good Time for Voluntary Benefits Was Actually the Perfect Time for Voluntary Benefits

Question

- How often have you thought about introducing, updating or re-enrolling your Voluntary Benefits Program however, with so many “mandatory” issues to deal with have not had time for anything “voluntary”?

Recent Client Challenge

- 2300 life Healthcare employer in the Mid-Atlantic region who needed to:
 - Introduce a brand new online benefit enrollment system
 - Change medical carriers
 - Implement non-tobacco user credits and spousal surcharges for the first time
- This employer also wanted to re-launch their Voluntary Benefits program but, because of the above challenges, the initial thought was “this would not be a good time”.



Farmington Solution

- We recommended allowing our Benefits Representatives to provide seamless Benefit Enrollment Assistance to all eligible employees on all shifts, and at all locations, that included:
 - Demonstrating and explaining the new online Benefits Enrollment System
 - Assisting the employees in choosing and enrolling in their Core Benefits while delivering the news about non-tobacco credits and spousal surcharges
 - Educating where the Voluntary Benefits complemented and addressed needs not filled by the Core plans
 - Using our Call Center to provide assistance to employees not onsite during Open Enrollment

Results

- Significant numbers of employees seen especially in Departments where employees were less comfortable with technology
- The R.O.I. on the Enrollment System should be reached much sooner since employees are more comfortable using it after receiving one to one assistance
- The Voluntary Benefits were even more valuable to employees and their family members since the communication/enrollment process resulted in more generous underwriting offers from the carriers
- Even while delivering what could have been perceived as bad news, employees were pleased with the personal attention they received and, according to HR, the overwhelming question asked by the employees was, “Will the Farmington Team be back next year?”

Bottom Line

The best time for Voluntary Benefits and the services of the Farmington Company may be when it seems like the worst time, such as:

Implementing new Self Service Enrollment, HRIS and/or Ben Admin Systems

- Making significant changes to your Core benefits
- Implementing cost savings measures and wellness compliance, tobacco surcharges and spousal coverage being dropped or surcharged
- Introducing or wanting to increase participation in High Deductible Health plans
- Making Core and Ancillary plan changes that result in higher out-of-pocket exposure for employees and their families

With changes and initiatives like these, consider making voluntary mandatory!

