



The broker's guide to better benefits enrollment

How to leverage modern technology to deliver
more value for your small business clients



ESPRESSO	1.9
CAPPUCCINO	2.6
CORTADO	2.4
LATTE	3.2
FLAT WHITE	3
AMERICANO	2.4
V60/AERO	3.4
TEE	2.5
CHAI LATTE	3.2
MATCHA	3.2
+ WAFFER/SOJA	0.4
+ SHOT	0.5
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Sam, the HR rep from one of your newer clients, just called.

Sam's excited about offering accident insurance to her company's employees for the first time ever. She's so impressed with your process that she wants you to deliver some life insurance quotes next month.

But first, can you stop by to explain the accident coverage to her employees, and help figure out why the enrollment system isn't working?

Introduction

When you bring ancillary benefits to your clients, you're helping them both protect their employees from the unexpected and compete for great workers, while building your business and deepening your client relationships. None of this happens unless employees actually enroll in the benefits they're offered.

The enrollment process is essential, but many brokers find themselves over-involved, taking time away from getting quotes in front of more clients and protecting more employees. And enrollment has recently become even more complex, as the COVID-19 pandemic made remote work — from home, different cities and even different states — more common across the country.

In this guide you'll find out **why you're overwhelmed** with your clients' benefit enrollments, and **how you can get your time back**, while still ensuring a **great experience for your clients** and their employees.



Optimizing benefits education

Look to carriers and enrollment partners to take on this time-consuming task

Face it, insurance isn't easy to understand. And it's often hard for employees to see how specific coverage could help them. They need clear, comprehensive benefits education, provided in an easy, engaging manner to be persuaded to make smart enrollment decisions.



Problem: A time sink for brokers

Too often, however, the benefits education process is time- and labor-intensive for the broker:

- **Creating informational materials.** Developing clear, appealing materials that explain benefits to employees and help them understand the value of the coverage.
- **Delivering engaging experiences.** Offering a range of effective and engaging education options that fit different employees' learning styles and communication preferences.
- **Answering individual questions.** Answering employees' questions and discussing their individual options — often going over the same ground repeatedly.





Solution: Carriers and benefits administration or enrollment partners

If these tasks are falling to you, you are working too hard. And to be fair, they shouldn't fall to your client's HR team, either. HR should be focused on adding the highest value to their company's strategy, through talent recruitment and retention and helping build a thriving company culture.

This is where enrollment education assistance from third-party enrollment firms, benefits administrators and insurance carriers can lighten the load. When evaluating partners, look for their ability to provide:

- **A full suite of benefits education materials,** delivered across mediums that can reach all types of employees, including video, web and mobile.

We've learned that when employers provide at least three different learning tools and at least three weeks for employees to absorb the information, employees understand their benefits better. That means they are better prepared for enrollment and more likely to make informed benefit choices.

- **Benefits education built seamlessly into the enrollment process,** with decision tools that help employees understand their options as they select their benefits. Providing robust benefit information at the "point of sale" makes that content more meaningful to employees and can better help influence their decisions.

Employees understand their benefits better when they get at least three different benefits education tools and at least three weeks to absorb the information.

Source: Unum, 2014 US Worker Benefits Survey, 2015, the most recent source of its kind.

Modernizing enrollment processes

Get time back by limiting manual effort and embracing up-to-date technology

When the enrollment process begins, getting employees' elections and other information to the carrier accurately and on time is critical. Brokers often play the middleman, helping their clients navigate glitches and roadblocks that can keep employees from promptly getting coverage.



Problem: Manual effort and outdated systems cause error and delay

Without the right systems and processes, collecting and transmitting employee enrollment data can be an exercise in manual effort, delay and frustration. For example:

- **Using paper forms.** When employees fill out paper forms, they often leave out important information that slows down the process. Brokers are stuck reminding HR to get completed forms before time lines are missed and coverage effective dates slip. Plus, the data on paper forms must somehow be transmitted to the insurance carrier, adding to the burden on HR and brokers.



- **Adding on evidence of insurability (EOI).** Requiring employees to complete EOI after initial enrollment, often with paper forms, puts additional strain on HR, employees and brokers. Chasing down forms and not having visibility into completion and approval means endless phone calls and emails, while practically guaranteeing errors in billing and payroll — and client requests for broker intervention.
- **Using incompatible or legacy systems.** When client systems are old or incompatible with carrier systems, the result is time- and labor-intensive work-arounds that brokers must manage to make an enrollment happen.
- **Manually entering data.** When clients have to manually enter data into enrollment systems — the result of using either paper forms or incompatible systems — the process is time-consuming, tedious and ripe for error, all of which again endangers coverage time lines and employee satisfaction. Brokers often get involved in this process to troubleshoot problems caused by errors and speed things along.



Solution: Benefits technology

The more you can eliminate paper, manual data entry and system incompatibility, the smoother an enrollment will proceed, and the less you'll have to intervene to help your clients. Digital solutions are available that allow enrollment data to be entered once and automatically synced with carrier systems, eliminating file feeds and enabling accurate, timely enrollments. Look for:

- **Engaging self-serve experience.** Digital, self-serve enrollment experiences provide employees with the comfort and flexibility to enroll from wherever they are — especially important as remote work increases.

The best systems:

- Populate enrollment screens with data the employer or carrier already knows — such as name, address, eligibility and pay — to minimize mistakes and employee effort.
- Ensure the application can't be submitted with required information left empty, to eliminate the need to recontact employees to supply missing information.
- Provide clear and appropriate education alongside the benefits offered, with decision tools to help employees choose the best option to fit their needs.



Digital, self-serve enrollment experiences for employees are especially important as remote work increases.

Automatic enrollment: The easiest way to protect employees

Structuring enrollments so employees **opt out instead of opt in** for benefits can increase the number of people who are protected against the financial impacts of costs medical insurance doesn't cover.

Ask your clients whether auto enroll is right for their workforce.



Makes enrollment easier than ever.

Employees are automatically signed up for benefits at predetermined levels, unless they actively decline.



Is legal and flexible.

Employers are free to implement auto enroll, and they can pick and choose benefits to offer on an opt-out basis.



Protects employee choice.

Employees must be offered plenty of time to make their decisions and must be free to cancel their coverage at any time.

- **Digital data transfer.** Enrollment data can be automatically shared with the insurance carrier through a variety of system types: enrollment or benefits administrator platforms, integrations with employer's HR information system (HRIS), or an employer portal offered by the carrier.

- **Technology partner.** An enrollment firm or benefits administrator can conduct the enrollment and transfer election data directly to the carrier. Experienced partners can provide this service with a minimum of broker involvement, which is why the broker often pays the fee for this service.

TIP: Look for a carrier whose systems are compatible with a wide variety of partners.

- **HRIS integration.** If the client uses a popular HR system for benefits administration, certain carriers can sync information directly and automatically from the HRIS.

The best integrations go beyond sharing basic employee data, by integrating relevant information across benefits, payroll and billing. This ensures HR can perform all its benefit tasks in one familiar place, without switching back and forth, resorting to manual data entry, or contacting the broker too often for help.

- **Carrier portal.** Some carriers provide a benefits-administration portal for smaller clients who don't have a system of their own or don't use a supported HRIS.

The best systems provide an end-to-end digital experience that allows clients to educate employees, enroll them in benefits, provide EOI, easily add or change employee information, and complete billing and payment online without the need for file feeds or billing reconciliation. They are also provided at no extra charge to client or broker.

The best integrations go beyond sharing basic employee data, by integrating relevant information across benefits, payroll and billing.

Digital EOI boosts completion rates significantly, ensuring employees get the coverage they want and increasing premium collected.

- **Built-in EOI with immediate decisions.** Smart systems available on digital platforms can recognize when an employee asks for coverage levels that require evidence of insurability during the enrollment process. They can ask the required medical questions during the process, and use back-end algorithms and underwriting services to provide instant decisions for most employees.

As a result, payroll deductions and billing are correct and neither HR nor the broker has to do more than monitor and review enrollment results. Plus, EOI completion rates are boosted significantly, ensuring employees get the coverage they want and increasing premium collected. Look for carriers that support this time-saving enhancement.



Digital shouldn't mean "impersonal"

Digital technology can streamline and simplify enrollment. But benefits can be complicated, and employees and HR teams will have questions.

Look for carriers that won't leave anyone stranded without access to an experienced, empathetic live human who can help.



Overcoming roadblocks

Discover easier ways to keep on top of enrollments and onboard new hires

Beyond the main enrollment pain points of education and data transfer, a few other important issues can eat up broker time and attention. These can also be solved by looking for partners and carriers offering modern approaches.

Reporting and tracking

Brokers need visibility into the status of enrollments without always having to be manually pulling reports or checking up on clients through email and phone calls. Look for carriers who can provide or partner with others to provide easy-to-access enrollment status information online. With this information readily at hand, you can help identify lag times and bottlenecks and keep the enrollment process moving along according to the desired time lines.

Adding employees outside of normal open enrollment

New employees can be eligible to enroll in benefits outside the annual open-enrollment period. Without modern processes, enrolling new employees can be an inflexible, time-intensive process, requiring that brokers make numerous contacts each time an employee comes on board.

Look for partners and carriers who can easily accommodate new hires within the systems HR normally uses for enrollment, without having to treat each new hire as a special case. These new employees should have the same access to education and easy enrollment experiences as their colleagues who enroll during annual events.

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Carrier or partner capability checklist

Look for these ways carriers or third parties can make enrollment easier for you, your clients and their employees.

Benefits education

- ✓ Range of materials
 - Emails
 - Texts
 - Videos
 - Flyers
- ✓ Accessible over web and mobile
- ✓ Available alongside elections in enrollment system
- ✓ Decision tools to help

Enrollment process

- ✓ Employee self-serve
- ✓ Digital information transfer to cut down on manual entry, errors and time lags
 - Enrollment firm or benefits administrator platform
 - Integration with employer HRIS
 - OR
 - Free employer portal

Evidence of insurability

- ✓ Completed digitally
- ✓ During enrollment
- ✓ Instant decisions for most

Reporting/tracking

- ✓ Easy access to enrollment status information

New hires outside annual open enrollment

- ✓ Flexible process integrated into normal system
- ✓ Robust education for new hires





Conclusion

Choice of carrier: A critical component in solving enrollment

Many carriers offer ancillary employee benefits that can help financially protect employees, build more competitive benefits portfolios for clients, deepen client-broker relationships and enhance your revenue stream. From employee-paid short term disability to supplemental health coverage like hospital, accident, dental and vision insurance, these benefits can provide a baseline of protection across carriers.

But the similarities end when it comes to technology and services that deliver the benefits and create superior experiences for brokers, employers and employees. Consider enrollment and other capabilities when developing the list of carriers you'll show to your next client. With a carrier that simplifies enrollment for everyone, you can reclaim the time you spend as the enrollment middleman and use it to increase your value to your clients as a trusted partner and advisor.

About Unum

With more than **170 years** of employee benefits experience, **15,000** broker partners¹ and more than **88,000** employer customers in the U.S.², Unum helps the working world thrive through life's moments.

We partner with [virtually every enrollment and benefits-administration firm](#) your clients use, to make sure they can enroll employees simply and easily. Our [HR Connect™ integration](#) makes benefits and leave administration simple and automatic for clients using HR systems like Workday®, ADP® and UKG.

And we provide our MyUnum client portal, an [end-to-end digital benefits-administration platform](#) designed for smaller employers without a system or partner, free of charge to employers who offer Unum benefits. This platform enables seamless digital enrollments that eliminate long turnaround times and provide easy online payment options — all with our industry-leading service teams ready to assist.



Ready to learn more about
HR Connect or the
MyUnum client portal?
Let's schedule a demo.



Better
benefits
at work.™

unum.com

¹ Unum internal data, 2019.

² Unum internal data, 2021.

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