



# Benefits Administration

## Streamline benefits enrollment and management

Benefits administration can be a complex and time-consuming process, both during open enrollment and throughout the year. Benefits administration features within our HR solution enable you to set up, configure, modify, and manage multiple benefit plans, profiles, and types — quickly and easily — with on-demand visibility into eligibility, enrollment status, and costs across the employee base. It's also simple to modify the solution's standard benefits reports to meet your organization's specific requirements. Customizable self-service tools empower employees to select plans and make life event changes on their own — which helps increase engagement and reduce your administrative workload.

### Simplify the benefits enrollment process through self-service

Through our solution's self-service features, employees can easily sign up for benefit packages and make updates to benefit plans due to life change events. With intuitive navigation, newly on-boarded employees can set up their benefit plans quickly and without the need of management's time. And customizable tabs as well as configurable employee profiles ensure that employees only see the benefit options available to them during the enrollment process.

A fully customizable instructions tab allows you to communicate specific directions and include other helpful information to guide the employee through the benefits enrollment process. To further ease benefits evaluation, the system offers a plan comparison feature, that can compare benefits plans side-by-side, including coverage, costs, and important client features. Employees can even drill into each plan further to access website links and plan documentation to make decision making easier than ever.

Benefits questionnaires can also be implemented to allow for preemptive desired and/or required questions that will be asked of an employee. The questionnaires help serve as a precursor to the enrollment process where there is a need to know certain employee information.

### Reduce errors during enrollment and ensure labor law compliance

A rules-based system helps eliminate errors and confusion by allowing employees to select benefit plans that meet your specifications. Once a plan is selected, the rules control which other plans are hidden to prevent erroneous selection. If an employee chooses to waive a plan, they will be automatically prompted to select a waived reason from a pop-up box for desired plans. This helps to ensure organizational compliance of labor laws — such as the Affordable Care Act — and mitigates the risk of incurring penalties and fines.

### Selecting additional benefits plans

If employees decide to contribute to a flexible spending account, they can simply include the amount they wish to be deducted from their paycheck each period during the enrollment process. Automatic deduction of the specified amount will be taken out of their paycheck during each pay period and allocated to their flexible spending account. Plans such as supplemental life insurance can be configured based on your specifications. You can input calculations into the system, including age banding perimeters, in order to display accurate premium costs to employees. Employees even have the convenience of uploading evidence of



## Key Benefits

- » **EMPOWER EMPLOYEES** throughout the benefits enrollment process with self-service options
- » **MINIMIZE COMPLIANCE RISK** with an automated rules-based system
- » **STREAMLINE BENEFITS PROCESSES** for all benefits plans
- » **GAIN DEEPER INSIGHT** into employee benefits plans
- » **EASILY GENERATE REPORTS** for simplified benefits management



insurability documents when selecting their supplemental life insurance plans to further streamline the enrollment process. And to ensure compliance, Group Term Life Insurance (GTL) income can be configured to automatically calculate on all life insurance.

### Confirming plan selections before submitting a request

Once an employee has completed their benefits package selection, they will be directed to a confirmation page where they can review a dropdown list of the specific plans they chose along with premium costs. Before submitting a request, the system will ensure that all information is accurately populated on each form. Outstanding information will be displayed on the confirmation page and employees can enjoy the convenience of adding those missing pieces via pop-up screens on the confirmation page. Once correctly populated, employees will have the ability to submit the request by entering their system defined signature as a verification measure. Employees have the option to print their enrollment confirmation, track the status of their benefits enrollment, and even cancel or modify a request before final approval. Employees can view their current plans at any point.

### Simplify benefits management with easy-to-use tools

Automatic email notifications are sent to managers once an employee submits a benefits request. In addition, an action item is populated in the manager's "To Do" list as a way to approve the enrollment. You can easily generate reports for a more comprehensive view of benefits management, including a comparison of an employee's old coverage vs. their new plan, benefit reconciliation, and a benefit census report.

You can also gain deeper insight into employee benefit changes by clicking on the Change Requests Summary page to view their benefits selection. Through a seamless workflow, the employee's approved benefits plan will automatically attach to their profile within the system without the need to manually export and import data. All corresponding benefit deductions will then be applied to the employee's paycheck during each pay period thereafter.

**Streamline benefits administration even further and eliminate manual benefits processing tasks by leveraging a fully integrated carrier connection.**

### EverythingBenefits

EverythingBenefits Carrier Connection enables you to quickly and accurately deliver employee benefit and enrollment data from our human capital management (HCM) solution to insurance carriers — for health, dental, life, vision, disability, and much more. You can also leverage full Cobra reporting, making the process fully functional outside of our HR module.

### eBenefits Network (eBN)

eBN is a service that automates electronic benefit enrollment data management through seamless, secure, and compliant integrations between our solution and over 300 insurance carriers by automatically extracting the enrollment data already in our solution and sending it to your carriers on your behalf.

| PLAN ATTRIBUTES         | PLAN COMPARISON  |  |
|-------------------------|--|--|
| Plan                    | <br><br><b>Aetna</b><br>Employee Plus Spouse | <br><br><b>Horizon</b><br>Couple |
| Premium                 | \$92.31  | \$37.50  |
| Taxable Income          | -  | -  |
| Frequency               | Every Scheduled Pay  | Every Scheduled Pay  |
| Primary Office Visit    | \$15 Co-Pay  | \$10 Co-pay  |
| Specialist Office Visit | \$35 Co-Pay  | \$30 Co-pay  |
| Emergency Room Visit    | \$25 Co-Pay  | \$50 Co-pay  |

The Compare Options feature allows employees to easily compare benefit plan options side-by-side, providing a more seamless self-service experience.