

# The Mechanics of Integration

## White Paper



Written by the Benefit Experts at **eni**

eni is an industry leading employee benefits solution provider.

We specialize in Total Wellbeing Solutions designed to better your employees' experience and increase overall ROI for your largest investment, your team.

# How is benefit integration achieved?

It is achieved through a vendor partner who has the expertise to work with each provider to integrate your benefits and consolidate them into one centralized location.

## **Confidentiality**

Employees are generally unwilling to discuss details of their personal lives, issues, or concerns with the people they work with. That's why for integration to work a 3rd Party must administer the benefits program. Employees will trust a confidential 3rd party provider as they can be assured that everything they are being helped with will not be relayed back to their co-workers or supervisors. Instead employees will be free to take full advantage of their benefit package without fear of judgment or job loss.

## **Integrated Access/Performance Agreements**

Your integrated benefit provider will meet with and/or contract with each benefit vendor selected for integration to ensure vendors meet performance and industry standards while working together in a synergistic and holistic manner. You and your employees will only have to deal with one vendor and your integrated benefits provider will do the rest! These agreements also ensure that each vendor provides best in class service. If service does not meet expectations, new vendors will be found and integrated into the existing benefit package without interrupting service to your employees.

# Integrate, Don't Communicate



So many organizations spend tens of millions of dollars on comprehensive benefit packages that are consistently underutilized. This is due simply to the fact that most benefit communication strategies largely fail. With the amount of money being spent on benefits and the amount of time Human Resource professionals dedicate to communicating these benefits, it is unacceptable that employees are not highly engaged with their benefits and are not using them appropriately.

Employers believe that with comprehensive orientations and repetitive communication they can adequately communicate information on their benefit package. However, after 30 years of observing this

approach, it has become clear that it simply does not work! In fact, it has been a dismal failure.

Let's take a look at what the statistics show on the current state of benefit communication:

- "80% of HR decision makers believe it is important for employees to fully understand their benefit options, yet they estimate only about 60% of their own employees do"
- "52% of employers believe their benefits communications are very easy to understand. Yet only 43% of employees would agree."

Why is it important for employers to provide effective benefits communication? Because employees who rated their company benefit communications positively were nearly 3 times more satisfied with their benefits (51% vs. 15%) and nearly 2 times as loyal to their companies (56% vs. 31%) than employees who rated company benefit communications poorly (which is over a third of employees).

Should HR professionals continue to communicate information about employee benefits in the same typical manner? This brings to mind a famous Einstein quote "Insanity: doing the same thing over and over again and expecting different results." Now is the time to break the cycle!

Human Resource professionals spend an inordinate amount of time managing benefits and determining the best way to effectively communicate these benefits. Instead they should

be focusing on managing their human capital needs, strategic goals, and corporate culture. It's time to stop beating their heads against the wall of benefit communication and get back to what really matters, which is successfully supporting their people.

So the question becomes, how does HR accomplish this? The answer is clear: benefit integration. With integration all benefits work in cooperation to support the employees' life events and provide one comprehensive benefit package.

Once benefits are integrated the next step is providing knowledge points where employees can go to access information on their entire benefit package. Knowledge points generally include a single call center where an employee can receive live assistance with any/all benefits within their package, a web portal where they can access all of their benefits and see how their benefits can be used together to provide a complete solution, and a mobile application, which enables employees to access their benefits anytime from their mobile device. Having such defined knowledge points to access information and offer assistance with the entire benefit package simplifies the

process and cuts down on both confusion and underutilization.

## Benefit Information Line

The main features of a Benefit Information Line should include:

- One toll free number through which employees can access information about all of their benefits.
- A team of experienced Benefit Specialists, trained to assess each caller's benefit needs then identify and recommend additional supporting benefits and complementary external services.
- Benefit integration software, which guides Benefit Specialists in assessing caller needs and in making benefit recommendations.
- 24/7 availability, which gives employees convenient and immediate access to their benefit information.
- External third party vendor, which provides employees with a higher level of confidentiality regarding benefit inquiries and corresponding life event needs.

With a Benefit Information Line, each caller would experience an immediate connection with an intuitive and supportive Benefit Specialist, who explores the caller's request while using benefit integration software to ensure consistency of service and process. With the click of a button, this software analyzes the caller's information and recommends additional benefits and complementary services, specific to the caller's needs. In addition to resolving the caller's immediate concern, all available employee benefits as well as national and community resources will be considered. This works to fully support the caller's concern and ensure that benefits are utilized in harmony to provide the best possible integrated solution. Benefit Specialists will not simply regurgitate information; they will go beyond benefits and facilitate an individualized comprehensive solution.

## Web Portal

The main features of a Web Portal should include:

- An easy-to-use web portal where employees can access all of their benefit information.
  - Benefit Integration Software that guides users in addressing their benefit needs and connects them to additional benefits within their plan that can further support their needs. The software should also allow users to explore their benefits and how they will support life events and individual interests.
  - Live chat support linking back to a team of experienced Benefit Specialists.
  - 24/7 availability providing employees immediate and convenient access to their benefit information.
- The Web Portal should work synergistically with the Benefit Information Line to drive a higher return on investment for your employee benefit dollars. Each user can access all benefit information electronically, ask specific benefit questions, and receive individualized benefit recommendations that assists the user's specific requests.
- As with the Benefit Information Line, all available employee benefits are considered as well as appropriate community and national resources. Once a user's initial request has been addressed, they should be offered a complete report, outlining relevant additional benefits that can support their concern or life event.



## Mobile App

In the Information Age, it is necessary to have a mobile application that complements your Web Portal. Through the mobile application, users will be able to access their entire benefit package anytime, anywhere from their mobile device!

By creating defined knowledge points and housing all benefit information within these knowledge points, the process of communicating and obtaining benefit information is simplified, thereby reducing the need for lengthy orientations and repeated communications that employees ultimately forget. Employers will have greater success simply connecting employees to these knowledge points, rather than attempting to explain the depth and breadth of each available benefit. These knowledge points also have the ability to highlight the natural connection between benefits ensuring that your organization receives a high return on your benefit dollars, that employees are using their benefits properly, and that they feel adequately supported by their benefit package. What better way to increase benefit awareness, engagement, and satisfaction!



## Sources

ADP Research Institute. "Fact Sheet: Employee Benefit Tools," 1. 2011. Web. 9 May 2014 [http://www.adp.com/~media/PDF/Pulse%20Survey%20-%20Employee%20Benefit%20Tools%20Fact%20Sheet%20%-12%2013%202011-FINAL%20\\_2.ashx](http://www.adp.com/~media/PDF/Pulse%20Survey%20-%20Employee%20Benefit%20Tools%20Fact%20Sheet%20%-12%2013%202011-FINAL%20_2.ashx)

MetLife. 11th Annual MetLife Study of Employee Benefit Trends Communications Report Card, 2. 2013. Web. 9 May 2014. <https://www.metlife.com/about/press-room/index.html?compID=96584>

Employee Benefit Research Institute [EBRI]. EBRI Databook on Employee Benefits. 2011. Web. 5 May 2014. <https://www.ebri.org/publications/books/?/fa=databook>