



Making Benefits Work



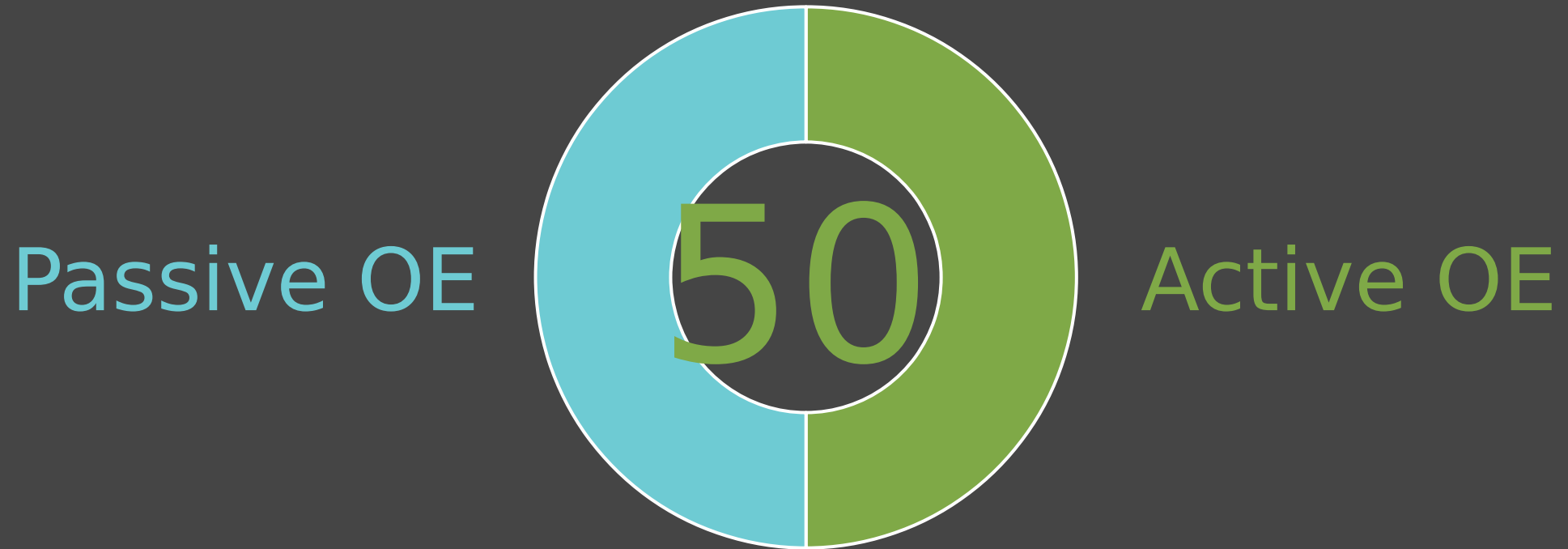
Technology

+



Communication

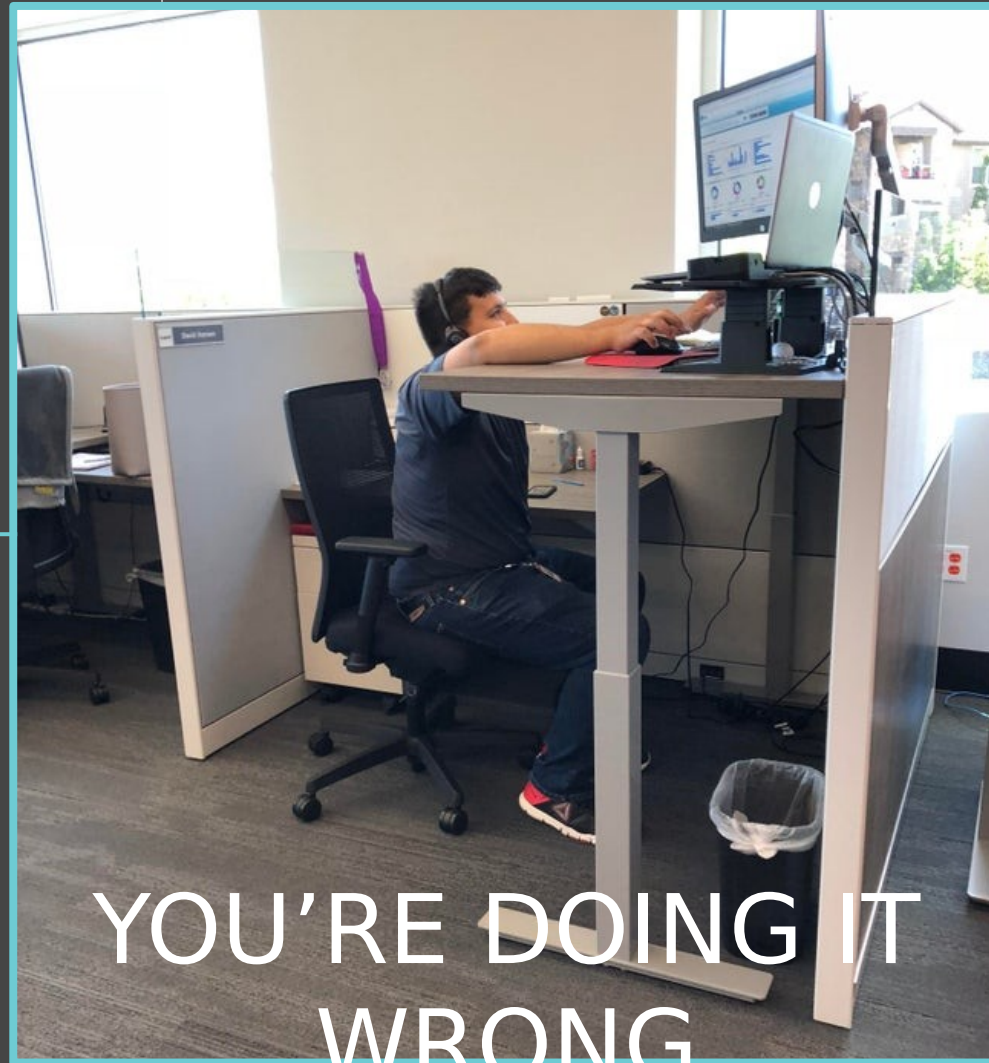
# Annual Open Enrollment



■ Doing it Wrong

■ Doing it Right

Passive OE



YOU'RE DOING IT  
WRONG

# Open Enrollment vs. Other Financial Decisions



Avg. 8 hrs. research<sup>1</sup>



Avg. 11 hrs. research<sup>2</sup>

Open Enrollment: **18 minutes**<sup>3</sup>

Review Materials: **30 minutes**<sup>4</sup>

<sup>1</sup> Zillow, 2016

<sup>2</sup> KBB, 2018

<sup>3</sup> PlanSource, 2019

<sup>4</sup> Unum

# Case Study: Open Enrollment



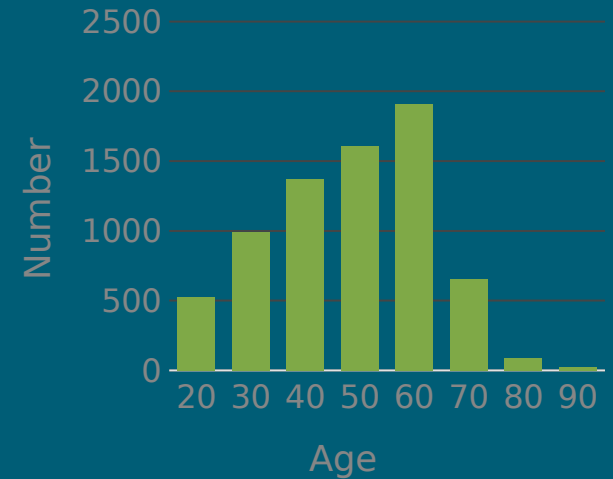




6000+ EE's

**\$1.4 Billion**  
**88 Bldgs.**  
**30+ Dept.**  
**7 Unions**

Large  
Organization



Diverse Workforce



# Passive OE



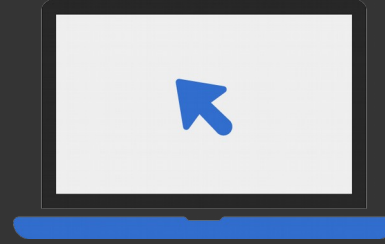
100+ Pages

+



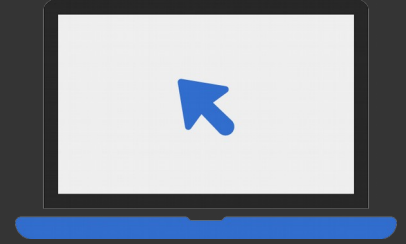
10 Applications

+



Life, Disability

+



Worksite

Previous Benefits Process



# Case Study: Open Enrollment



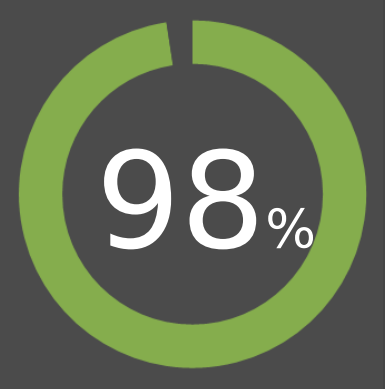
Technology



Communications

# Results

## Engagement



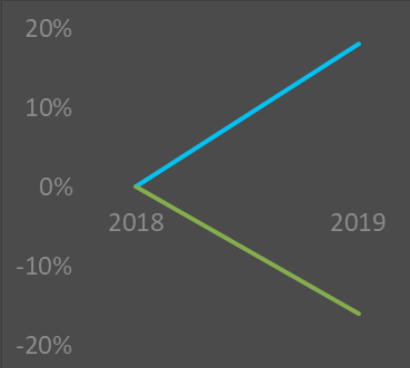
Enrolled On Time

## Consumerism



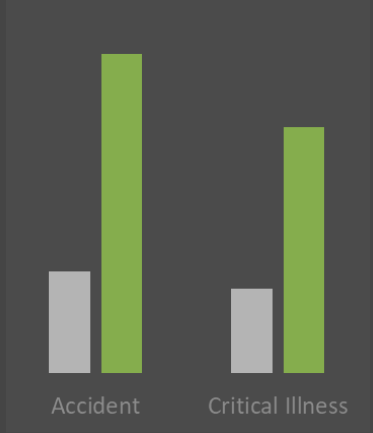
↑240% HDHP

## Life, Disability



↑20% Volume  
↓16% Premium

## Worksite Benefits



↑200% Part.

# Case Study: Open Enrollment



Technology



Communications

# Active Open Enrollment



PLANSOURCE®

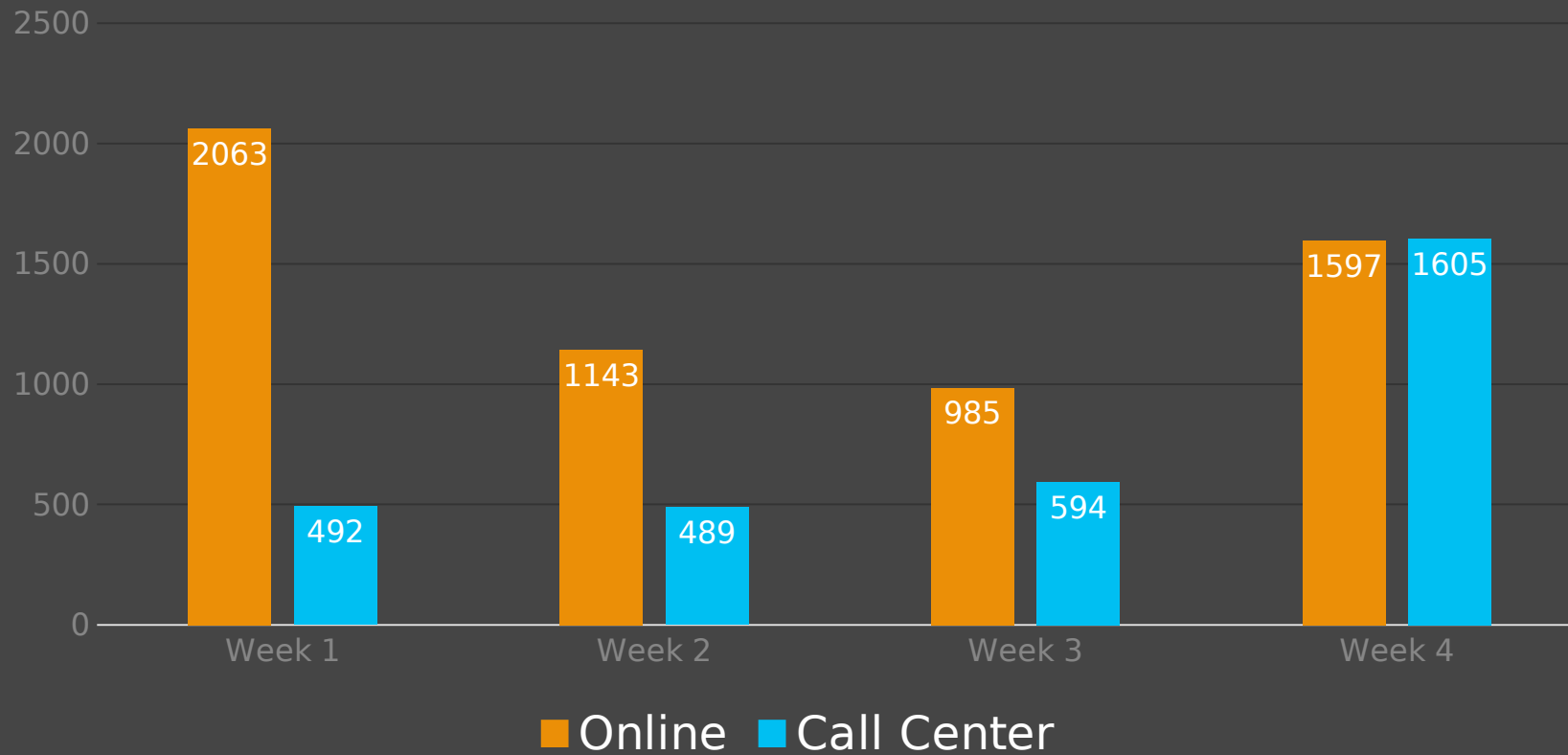
4

Weeks

# Call Center vs. Online

6000

Employees



# Case Study: Open Enrollment



Technology



Communications

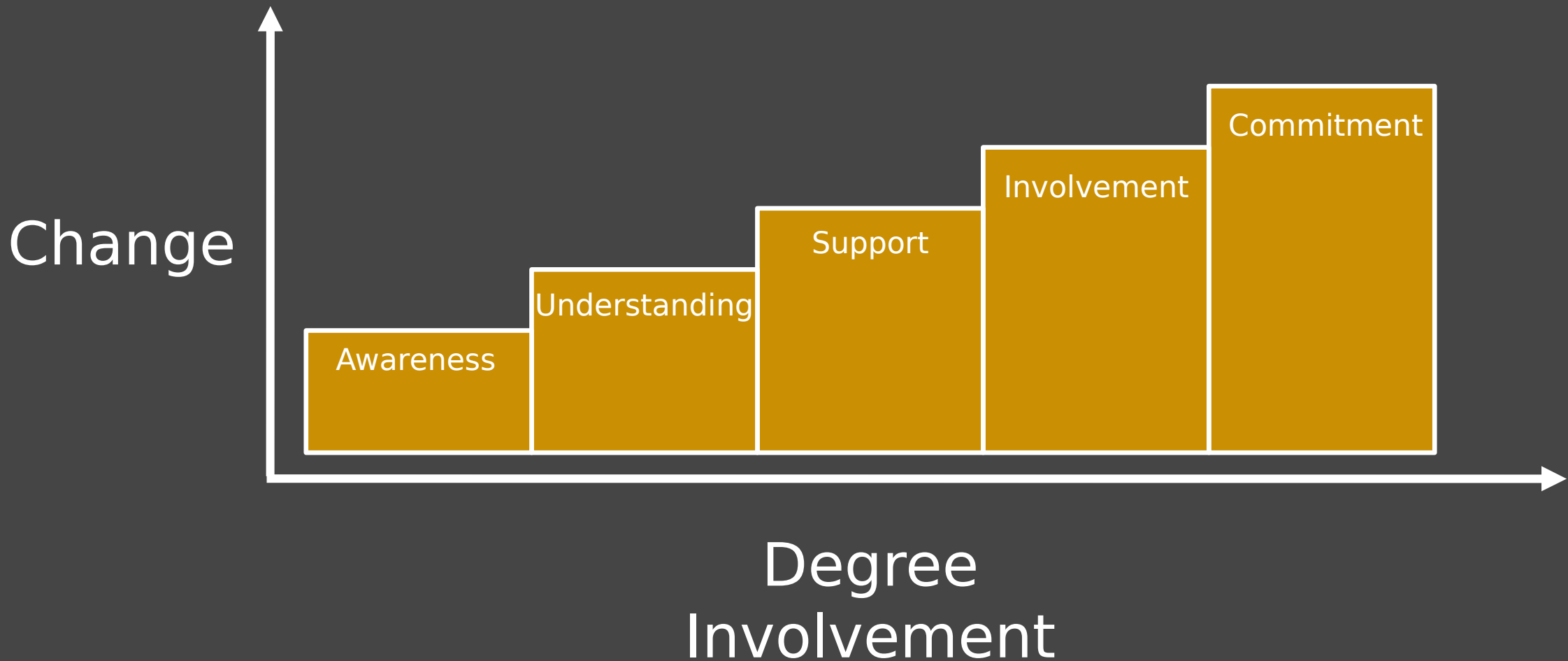


# Maximize Engagement

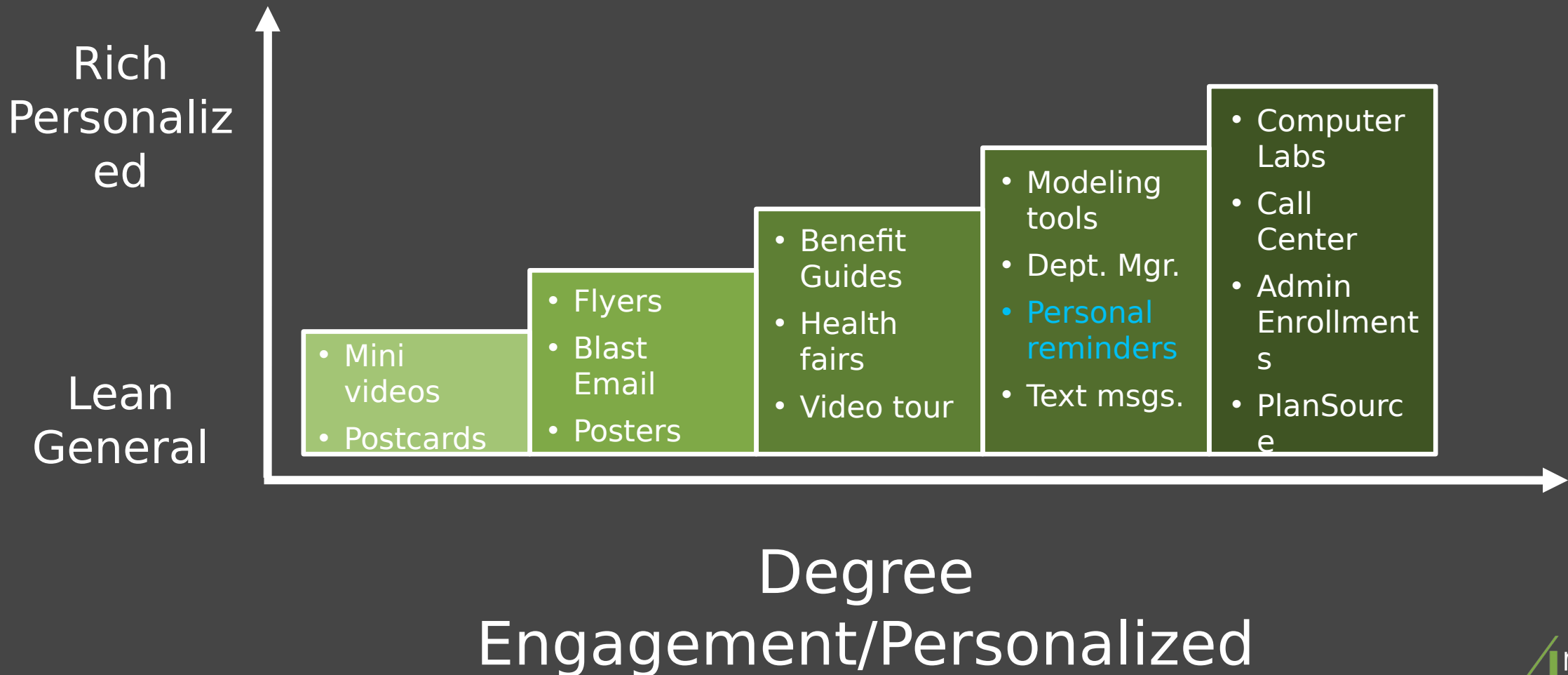


Communication Escalator

# Quirke's Communication Escalator <sup>4</sup>



# Enrollment Communication Escalator





+



\$0 to City, Taxpayers





Technology

+



Communications

# Making Benefits Work

4myBenefits®