

Providing a Better Open Enrollment Solution

THE SITUATION

A West Virginia manufacturing company wanted to communicate more effectively and implement a holistic benefits package to compete with other surrounding employers.

Cottingham & Butler's employee benefits team got to work by utilizing our unique benchmarking tool to analyze the data and bring various plan options to best fit their employees. Following the employer's decisions to ensure their employees were appropriately covered by the non-medical lines of coverage, the next most important component was communicating the wonderful enhancements and allowing employees to use technology to enroll versus the outdated paper enrollment forms. They used Cottingham & Butler's proprietary enrollment text system called BETSY.

BENEFIT PLAN PARTICIPATION
(After Cottingham & Butler's involvement)

COVERAGE	ENROLLMENT	TOTAL EMPLOYEES	PARTICIPATION PERCENTAGE
Medical	105	152	69%
Dental	121	152	80%
Vision	115	152	76%
Base Life	152	152	100%
Voluntary Life	79	152	52%
Short Term Disability	152	152	100%
Long Term Disability	95	152	63%
Accident	105	152	69%
Critical Illness	82	152	54%

OUR RESULTS

- 1 Paid Life & Disability Review**
We reviewed the company's paid life insurance and disability in order to restructure the plan and adequately insure employees. This led to a \$9M increase in life insurance protection and a weekly income protection increase of \$30k
- 2 Open Enrollment Solutions**
After we implemented our easy-to-use and efficient open enrollment solution, BETSY, we were able to move away from the dated paper enrollment process, which allows employees the ability to enroll anywhere at any time, and creates administrative ease for HR staff.
- 3 Enhanced Benefit Plan Communications**
By offering a wide variety of communication mediums in phased approaches, there was a 100% completion rate and over 50% enrollment in all coverages.
- 4 Enrollment Satisfaction & Utilization**
Employees reported back appreciating the upgrades to the communications and benefit plan, according to the employee feedback survey.



Benefit Enrollment Text System (BETSY)