



The digital benefits blueprint

Six ways to power up your employee
benefits strategy

unum[®]



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Introduction

Employees need workplace benefits now more than ever

During the COVID-19 pandemic, businesses across the nation learned just how much their employees need workplace benefits to protect their physical and financial health. As people fell ill and struggled to recover, the safety net provided by their employers became more important than ever.

BENEFITS NEED TO BE EASY TO OFFER

At the same time, HR teams at large and small companies alike have more and more to do every year — from staying compliant with ever-changing legislation to finding and implementing affordable benefit programs to training personnel on diversity and inclusion. In many cases, businesses don't have the luxury of having a team or even a single person dedicated solely to employee benefits.

The result is overburdened, constantly stretched HR staff who can find benefits administration exhausting. Keeping up with policies, employee information, enrollment, billing and leave management can devour their limited time — especially when they're not using up-to-date processes. They can spend days making phone calls, answering emails, filling out forms and searching for files — and that's time they could be spending on higher-value activities like finding the best people for their companies, and providing the human touch that helps create a positive company culture.



When benefits seem stuck in a pre-digital age, employees get frustrated.

EMPLOYEES NEED SIMPLICITY, TOO

Much of the workforce is similarly stressed and overloaded. Technology has stepped in to help by making many everyday tasks faster and simpler, allowing people to get goods and services and make financial transactions online. They are accustomed to friendly, simple interfaces that let them get things done with the click of a button, anywhere, anytime.

When benefits seem stuck in a pre-digital age — when people have to fill out repetitive paper forms, send endless emails to accomplish simple tasks, or struggle to understand complex coverage details without help — employees get frustrated. Worse than that, they can pass up the opportunity to get the protections they need because they're confused by their options or it just seems like too much work.

Luckily, the benefits world is starting to get with the program. Some carriers are rolling out digital processes designed to make administering and using employee benefits as quick and easy as any other consumer transaction here in the age of the internet. Some of these can provide a couple of helpful digital tools, but a select few offer end-to-end digital benefits that maximize ease of use, time savings and employee support. Read on to learn six ways digital benefits can deliver a better experience for companies and employees alike.

Digital benefits experience



GETTING UP AND RUNNING

- **Get it done fast.** Digitally provided plans require less time to set up.
- **Reduce errors.** Plans that integrate easily with employer systems reduce manual data entry and errors.
- **Make it easy.** Self-service portals let HR collaborate with brokers and provide company and employee information in a snap.



ENROLLING EMPLOYEES

- **Boost participation.** Employees are more likely to enroll if the process is quick, easy and modern.
- **Reduce HR's role.** Employee self-service portal, with built-in evidence of insurability, lets HR take a back seat.
- **Build employee satisfaction.** Prepopulated online forms and built-in benefits education let employees enroll with less frustration and more confidence.



ADMINISTERING BENEFITS

- **Put down the phone.** A self-service portal lets HR easily make employee-level changes across benefits.
- **Get targeted info.** See coverage by employee or policy in whatever level of detail you want.
- **Ditch the filing cabinet.** Find policies, disclosures and more in a digital document hub.



PAYING THE BILL

- **Forget reconciliation.** With end-to-end digital benefits, bills are always up to date.
- **Customize your view.** See statements in as much or as little detail as you like — look back at historical data, too.
- **Pay with a click.** Easily add or delete bank accounts and pay online, if you want to.



MAKING CLAIMS EASY FOR EMPLOYEES

- **Stop the runaround.** Self-service triage helps employees know where to start.
- **Speed the process.** Digital documentation uploads help move things along.
- **Surround employees with support.** Tech only goes so far — expert, empathetic live support is a must.



CREATING AN EMPLOYEE-CENTERED LEAVE EXPERIENCE

- **Make it easy to leave, and come back.** Simple, engaging digital experiences — like a digital leave center — help employees feel supported and confident in a stressful time.
- **Put it all together.** Integrating leave tracking, management and compliance with existing systems simplifies an often overwhelming HR responsibility.

Why digital benefits technology is critically important

For our [HR Trends podcast](#), we recently sat down to discuss benefits and technology in the age of COVID-19 with two leading HR experts: **Lars Schmidt** and **Joey Price**.



Lars Schmidt

Founder, Amplify and Author and Podcast Host, Redefining HR

Regardless of business, industry or size, over the next year or two almost every company should aim to make all of its operations digital by default.

Why? Because if you have employees working from home now, a portion will remain remote after the pandemic. And if you still have manual, spreadsheet or paper-based operations, that's going to be a detriment — especially if you're competing for top talent who are accustomed to working in digital environments.



Joey Price

Founder, Jumpstart:HR and Host, Business, Life, and Coffee Podcast

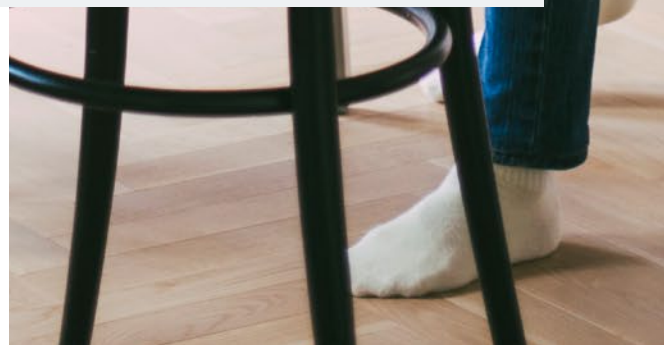
If COVID-19 isn't an impetus to go more digital, I don't understand what would be. Would it be your best people walking away because it's not easy for them to do their job?

Some employers look at costs and say they don't want to overspend on technology. But without it, you could be overspending on how your talent is using their time.

Maybe they're creating work hacks because digital tools or processes aren't in place. If you account for that, you probably have some dollars you could set aside for digital tools in the future.



[Hear the entire conversation](#)





1 Getting up and running

Benefit plans aren't simple things. They're highly complex and customizable, with many provisions and definitions that dictate what's covered, who's eligible and how much the benefit pays. Here's some of what happens when a company decides to offer employee coverage:

- **Design the plan.** The employer and insurer — and often the employer's insurance broker — work together to determine exactly what the plan will cover, how much it will cost, how much it will pay and how important terms will be defined, like earnings. The employer then has to take the plan submitted by the insurer and integrate it with whatever processes it uses to keep track of benefits — manual spreadsheets, benefits administration system, human resources information system, payroll, etc.
- **Provide company information.** The company supplies the insurer with details about the business, including legal name, tax ID, addresses and benefit contacts.
- **Determine eligibility.** The company decides whether everyone gets the coverage or just some employees, whether employees are covered immediately or have a waiting period, whether dependents are covered and more.

- **Provide employee census.** The insurer needs a complete list of every company employee, their contact information, their employment dates, their earnings and their dependents.

Every step of this process must be completed before a company can enroll the first employee and begin protecting them and their family with the benefit. (See graphic: "Before the first employee can enroll.")

If that sounds like a lot, that's because it is.

For many companies, the process is excessively time-consuming and confusing, with hours spent on the phone, miles of trips to the printer and the hassle of sending documents back and forth through email.



It can take up to
90 days

to get a benefit ready to offer
using manual processes.

Before the first employee can enroll

Here's all the information a company must provide an insurance carrier when setting up a plan.

Digital processes shorten plan setup time from weeks to days.



✔ Design plan

- What will it cover?
- What will be excluded?
- What will it pay?
- What will it cost?
- How are important terms defined?

✔ Provide company information

- Name, address, phone, employer identification number (EIN), business type
- Repeat for all subsidiaries and locations

✔ Provide contact information

- Primary contact role
- Contact phone, email, contact preferences

✔ Specify employee eligibility

- Dependents covered?
- Domestic partners covered? Which ones? Length of time living together to be eligible?
- Age-dependent children will be ineligible for benefits?

✔ Detail employee earnings

- Overtime paid?
- 401(k) offered?
- Flexible spending accounts or Section 125 health plans offered?

✔ Provide details about the business's owners if they are covered

✔ Determine how employees are grouped for coverage purposes

- Minimum working hours
- Earning definitions
- Waiting periods for current employees?
- Waiting periods for employees hired later?

✔ Choose billing and payroll deduction options

- Number of payroll deductions
- Number of paychecks in a year
- Date of first payroll deduction
- Method of billing

✔ Sign legal documents

✔ Provide employee census



THE DIGITAL DIFFERENCE

Fortunately, it doesn't have to be like this.

Instead of phone calls, emails and spreadsheets, a digital benefit experience can:

- **Deliver plans that can be easily and electronically integrated** into a company's existing HR systems — think Workday, ADP, UKG, etc. — with no confusion, no back and forth to resolve questions, and no manual data entry with its ability to introduce errors. (See graphic: "Anatomy of an error.")
- **Provide an easy-to-use self-service portal** with a customizable dashboard, where HR can enter and upload all the information the carrier needs to get the benefit up and running. The portal can be set up so HR can easily see where they are in the process, save their work and come back later to finish, and share access with the company's broker so they can help, without an unnecessary amount of back and forth.
- **Allow the user to align benefits with the way the company does business**, setting up company divisions, specifying employee eligibility, setting access permissions and administrative preferences for benefits management, and many other customizations made possible by the power of digital data processing.
- **Provide checklists and helpful instructions throughout**, with hover help and other techniques that let users quickly get the information they need, without having to plow through a lot of information they don't.

For many companies, all the information necessary to get a benefit ready to offer can be provided in about 30 minutes. After that, it is a matter of **days not weeks** before the insurer can deliver the policy and enrollment can begin.

But the best digital experiences also recognize that not everything can be solved with technology. They provide expert human backup that's always on, so questions and problems can be resolved easily, with no frustrating roadblocks, unresponsive chatbots or repetitive phone calls.

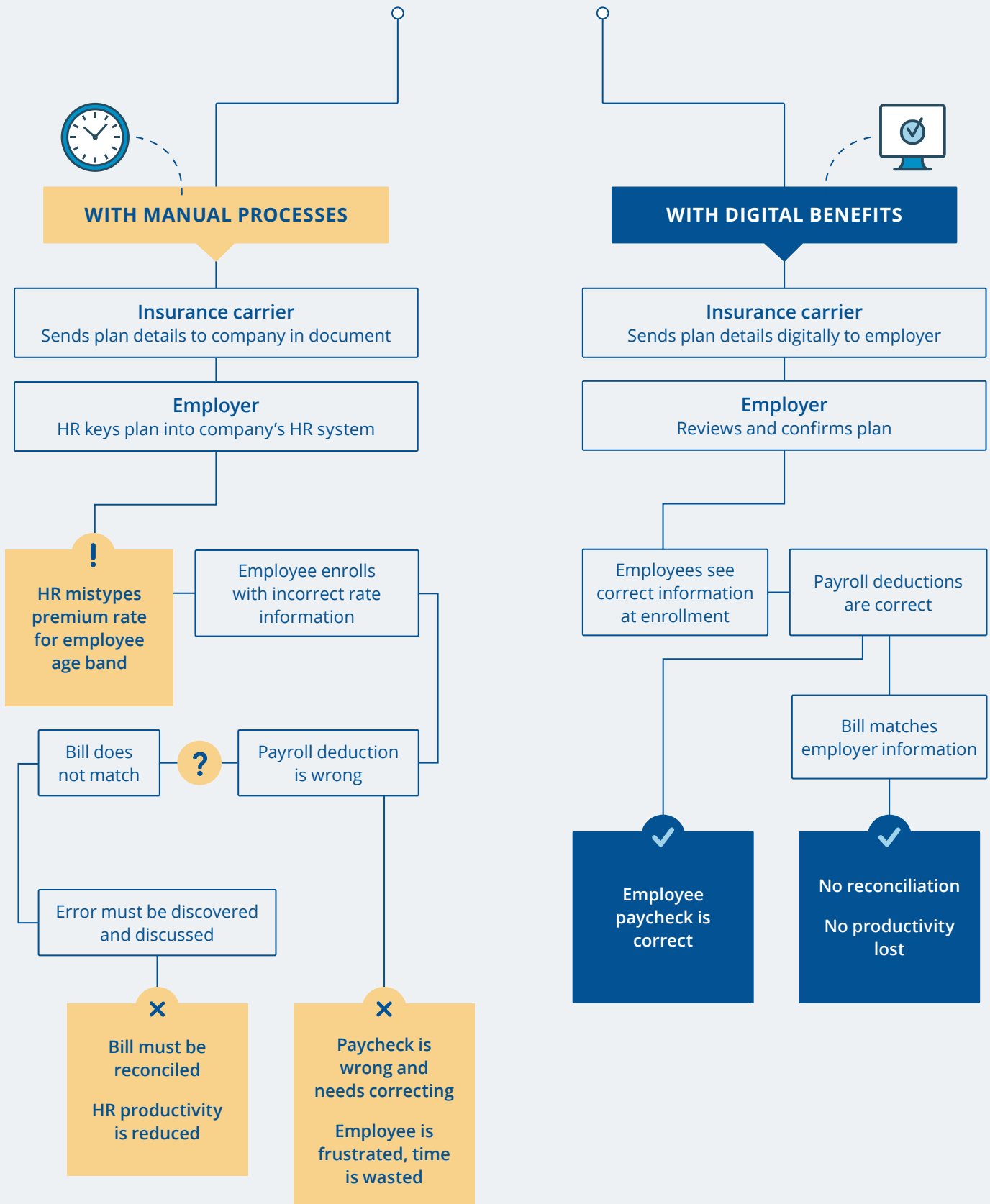


EASIER BROKER COLLABORATION

Some businesses depend on their brokers to help get their benefits set up and ready to go. An online portal, with easy account access for both the employer and the broker, makes for simple collaboration without a lot of back and forth.

Anatomy of an error

How one data entry error can mess up an enrollment and hurt the employee experience





2 Enrolling employees

No matter how good a benefit is, if employees don't enroll, it can't do its job, which is to help protect them from the financial consequences of getting sick or hurt.

Manual enrollment processes — or even clunky, out-of-date digital processes — can be a huge roadblock to participation, and also create enormous headaches for HR. Here's how:

- **Outdated methods are an obstacle to enrollment.** Want employees to **not** enroll in benefits? Use a paper form. Paper forms look complex to people, and require writing in a lot of information the company already knows (which is irritating and time consuming). People have a bad habit of putting off less-than-pleasant tasks like filling out forms, and can miss enrollment deadlines.

Likewise, digital enrollment that requires separate systems, with multiple log-ins, added steps and repetitive entry of personal information can feel cumbersome and cause procrastination and confusion.

- **Evidence of insurability (EOI) can stop the process cold.** When employees apply for coverage amounts that require answering medical questions, paper forms can keep them from finishing the process. It's one more step, one more time they have to fill in repetitive information and one more deadline to remember — or forget. And if they do manage to complete the process, mailing it in and waiting for a decision can take weeks.

The same goes for EOI that's accomplished digitally (for example, through email) but not seamlessly integrated into enrollment. When an extra step is added, enrollment completion can plummet.

- **Manual processes are an unnecessary burden on HR.** With manual processes, HR has to keep track of who's enrolled and who hasn't, and send out constant reminders so people get their forms in on time. They also often are responsible for collecting the forms and sending them to the insurer, as well as answering frequent and repetitive questions about coverage that they are not best equipped to answer.
- **Out-of-date methods don't impress employees.** In an era where just about everything else can be done online, using paper forms or clunky add-on systems can make a company look like it's simply not up to speed. Today's employees expect fast and simple ways to choose their benefits.

With outdated processes, HR departments can quickly become swamped with enrollment issues, losing the ability to respond to more important business priorities, and risking dissatisfied employees in the process.



Today's employees expect fast and simple ways to choose their benefits.



THE DIGITAL DIFFERENCE

With up-to-date digital benefits, fully integrated into existing processes, HR can largely sit out of the enrollment process, while employees get the easy, modern experience that can lead to higher participation. This leaves time for HR to add their personal touch, ensuring that employees feel good about the enrollment experience.

- **Simple self-service.** Digital benefits enrollment provides a user-friendly, fast and accurate way for employees to enroll.
 - Employees get an email explaining the enrollment and linking it to the online self-service experience, which could be a benefits administration portal or the company's HR system, depending on the company's capabilities and preferences.
 - Information the employer already knows — like name, address, Social Security number — is prepopulated, so employees don't have to waste time. They can indicate dependents and designate beneficiaries for multiple benefits with just a few clicks.
 - Employees get prompts to double-check for accuracy, reducing the need to return applications to correct errors, and review and confirm benefit selections, all in one place. Best of all, HR doesn't have to do anything except monitor enrollment results.
- **EOI as part of the process.** In a digital enrollment, when medical information is needed, it can be filled in right along with the rest of the enrollment data. The best experiences provide near-instant decisions, so the employee knows whether their application has been approved or needs more information. HR stays out of it, but sees the results on their own enrollment dashboard.
- **Built-in education.** For benefits programs to work, employees need to clearly understand and easily enroll in the protection that's right for them. A digital experience can have benefit descriptions and coverage advice built right in, so employees can enroll with confidence.
- **Seamless integration.** The best digital enrollment experience is seamlessly integrated into the company's benefits administration platform or HR system, without clunky add-ons, extra sign-ins or the need for a broker to provide a separate platform.
- **Less work and more insight for HR.** The right digital enrollment will be easy to launch based on the information provided during setup. The goal is to make enrollment a "no-hassle" experience for HR, while also giving them better insight into progress to ensure the most effective outcome.

Successful enrollment is the key to an effective benefits strategy. Digital benefits help employees understand, appreciate and avail themselves of the protection the company offers, while freeing up HR time for everything else they've got to do.



3 Administering the benefits program

Benefits are only a small part of an HR person's responsibilities. The time spent on managing or administering those benefits should reflect this balance. But that's often not the case with manual or outdated benefits administration processes:

- **The one constant? Changing information.** Employees get hired. Employees get fired. They move, change phone numbers, have babies, get promoted. Each of these occasions can make a difference to an employee's benefits. So every time there's a change, someone from HR has to notify the insurance company. Using manual or outdated processes, changes might have to be made individually for every benefit the employee has. That's a lot of repetitive data entry, and a lot of opportunities to key in something wrong.
- **Answering benefit questions means searching through physical files.** If Jane Doe wants HR to check whether she has listed Baby Doe as a dependent, because she just can't remember, HR gets to hunt for every policy Jane has, to check that Baby Doe was added. HR thinks there must be a better way.

THE DIGITAL DIFFERENCE

There is a better way, HR. Manage benefits on a modern, intuitive portal that can hold all benefit information in a single, digital location — or do the same thing by automatically integrating benefits into the company's HR system.

- **Make changes in a snap, across policies.** On a digital portal, benefits are organized around employees, not policies. This means that with just a few clicks HR can go in and change Tom's salary after his promotion, and that information will be instantly relayed to the insurer. Change it in one place and it's changed everywhere, across all of Tom's benefits. With benefits integrated into HR systems, changes HR makes in their system are automatically reflected in the insurer's systems, in real time.
- **Answer questions like a boss.** HR can also take a look at employee benefits through whatever lens it needs at a given moment. Need to see Marcia's benefits? Just find Marcia. Need to see how many employees have short term disability? Navigate to that benefit. The power of digitization allows HR to filter, search and organize information to make everyday tasks take less time.
- **Throw those filing cabinets away, already.** The best digital benefits experiences come with a digital documents hub that makes rooting through dusty filing cabinets — full of forms, policies, certificate booklets and disclosure statements — obsolete. Instead, the document hub puts all plan information at HR's fingertips.



The power of digitization makes everyday benefits administration take less time.

4 Paying the bill

Paying insurance bills using old-fashioned processes in an exercise in frustration.

- **It's never correct.** Because of the time lag between entering changes and sending out invoices, an insurance invoice processed manually and sent through the mail is almost always out of date. What does that mean? It means HR has to reconcile the bill with all the changes made that month, so paychecks will be right and Accounting won't get upset. Repeat every month.
- **It's clunky and time-consuming.** Reviewing, reconciling and paying a separate bill for each line of coverage? Writing a check and mailing it in? Why, in the digital age, would anyone want to do that?

THE DIGITAL DIFFERENCE

Billing is one place where digital benefits are a complete no-brainer. With a digital experience, HR can:

- Get email reminders so they never forget a bill
- View and pay a single bill for all their benefits from a carrier, with continually updated information that makes reconciling a thing of the past
- See billing in as much or as little detail as they like
- Easily access historical billing data
- Align payments and invoices to the right cost centers so that they correctly map to the organization for accounting purposes
- Add or delete bank accounts with just a few clicks
- Pay online, or send a check if they'd prefer
- Get instant payment confirmation so they can complete transactions with confidence

Digital benefits let HR mark bill payment off their list — fast. And the time they save is time they can give back to their employees.



Digital benefits let HR mark bill payment off their list — fast.





5 Making claims easy for employees

When an employee needs to file an insurance claim, it's not usually at the best of times. Old-fashioned claims processes can leave them feeling stressed, angry and alone — and put HR in the firing line, dealing with their frustration.

- **The runaround.** Employees seldom know what the correct first step is in filing a claim. Do they call HR? The insurance company? Their boss? Is there a form? Is there a phone number? Help! If an employee fails to guess the first step correctly, they end up talking to people who can't answer their questions and being passed around and put on hold until they are really upset.
- **The knowledge gap.** Employees often don't know exactly what coverage they have. So they don't know which claims to file, and can end up missing out on benefits they're eligible for. When they find that out too late, HR better duck.
- **The documentation debacle.** Getting a claim paid can get delayed or derailed if documentation from medical providers isn't submitted on time, to the proper place, with the proper information. That means a round of emails, phone calls, faxing and mailing before the payment process can even get underway.
- **The HR squeeze.** Claims aren't normally HR's job, but when employees are confused and don't know where to turn, HR will be their first call. That can lead to hours of effort trying to calm the employee and get their questions answered.

THE DIGITAL DIFFERENCE

Technology alone can't provide a reassuring claims experience, but it sure can help. For example:

- **Digital triage.** A simple, user-friendly claims site can be an employee's first stop. There, they can answer a few questions that point them in the right direction, to the right benefits and the right next steps. In the best experiences, they can follow their claim whenever and wherever they are, on computer or mobile device.
- **Simple documentation.** Employees can provide medical documentation easily and quickly, by uploading documents — even smartphone pictures — to the claims site. This can get claims moving in a fraction of the time required using phone calls and emails.
- **Transparency for HR.** HR can have a window into the status of every employee's claim, so they're prepared to help employees with their questions and provide the human touch a great employee experience requires.

Still, the most important thing an employee needs when they are hurt, sick, dealing with grief — or even dealing with the joy and uncertainty of a pregnancy — is empathy. That's why the best digital experiences include **live help**, built right into the experience so employees can always get that human touch when they need it.



Technology alone can't provide a reassuring claims experience, but it sure can help.



6 Creating an employee-centered leave experience

Attitudes toward time off from work are changing.

Once seen as a negative by both employers (people must be at work!) and employees (taking time off will hurt my career), leave is now seen as a benefit that helps companies find and keep great workers.

- **Younger employees**, especially, think of leave to care for a new child (for mothers AND fathers) as a basic right.
- **Older employees** increasingly expect leave to care for themselves or their family members in the case of injury or serious illness.
- **The COVID-19 pandemic** further highlighted the need for leave, and introduced many employers to the complexities of the Family and Medical Leave Act (FMLA) and other federal and state leave requirements.

As with insurance benefits like life, disability and critical illness, employees are often requesting leave benefits at a stressful time. If the process of requesting and taking leave is difficult, confusing or slow, their dissatisfaction can carry over into their work and their attitude toward their employer. On the other hand, if it's quick, easy, empathetic and informative, it can help an employer make a friend for life.

When an employee needs to take time off, they have a lot of questions: What leave can I take? How much will I be paid while I'm away (if anything)? How do I get started?

In many companies, requesting leave sets off a cascade of frustrating roadblocks and runarounds, as employees try to figure out who to contact, then wait for emails and phone calls to be returned as they try to get their specific questions and issues to be addressed. Instead of receiving the expert, caring service they need in a stressful time, they can end up feeling angry, invisible and alone.

Employers find leave management stressful, as well. Keeping track of employee leaves, staying compliant with leave laws, and managing returns to work can overwhelm an HR department, especially if they don't have the help of up-to-date technology.



Leave is a benefit that helps companies find and keep great workers.

THE DIGITAL DIFFERENCE

A thoughtfully built digital leave experience can help employees feel calm and valued when they need it most, while helping employers stay on top of complex leave and absence scenarios at their companies. Options include:

- **Digital leave center.**
 - A **digital leave center** can short-circuit the runaround, providing a central place for employees to request leave, learn about their leave benefits and entitlements, provide documentation, access resources and plan their return to work.
 - The best experiences are powered by **state-of-the-art artificial intelligence (AI)**, which can respond to employees in natural language for friendly, reassuring service, while keeping HR from spending too much time answering basic, repetitive questions.
 - **Live help** is essential though, and the best experiences also provide access to empathetic experts who can cut through jargon and red tape to get employees what they need.
- **Integrated leave management.**
 - Among all the HR functions that call out for automation, leave cries the loudest. A robust system that **integrates leave tracking, management and compliance** with the company's HR system can simplify this often overwhelming HR function.
 - The best experiences allow employers to track leave requests, statuses and balances across the organization in their **HR system's time and attendance module**, with notifications and reminders to keep them on track.
 - When employees **return to work**, facilities access and payroll can be automatically reactivated, heading questions and problems off at the pass.

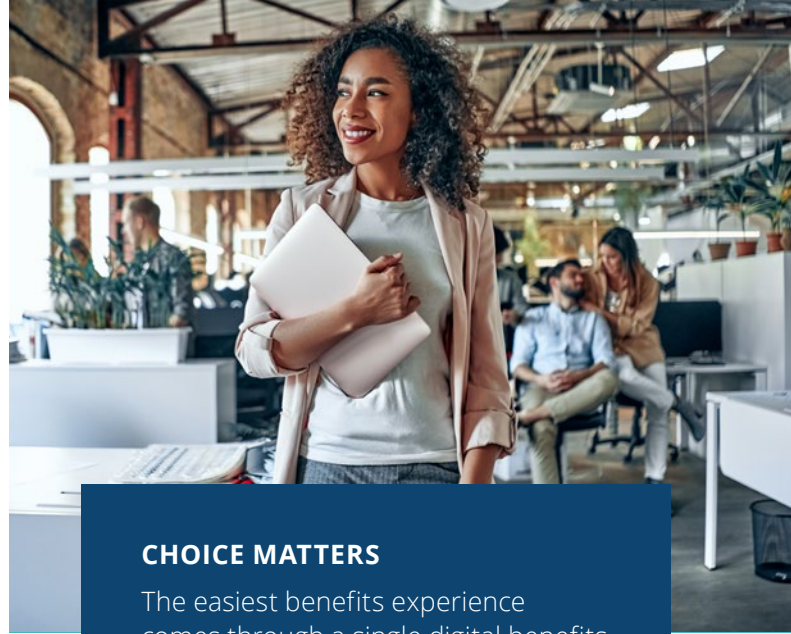
The time HR saves through digital leave and absence management — and the entire digital benefits experience, really — is time they can give back to their employees in providing the expert, personal service that is the hallmark of a great place to work.



Conclusion

Making the digital dream a reality

Unum is one of the only carriers to offer employers a full range of end-to-end digital benefits solutions. With multiple online plan administration options, our customers can get the specific experience that's right for their plan and their company. And all our digital experiences are backed by our highly trained people, who stand ready to quickly answer questions and help employees with expert care and concern.



CHOICE MATTERS

The easiest benefits experience comes through a single digital benefits platform that covers benefits end to end — or integrated seamlessly into the company's existing HR system.

Look for a carrier offering a range of strong digital options, so you can choose the one that's best for you.

[Contact us today](#) today to learn how we combine the latest in HR technology innovations with proven service teams, to take work off your hands while more effectively supporting your employees.



Better benefits
at work.™

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