2024
Enrollment
Technology
Strategy
Seminar

Ready for Innovation

Enrollment Education 101

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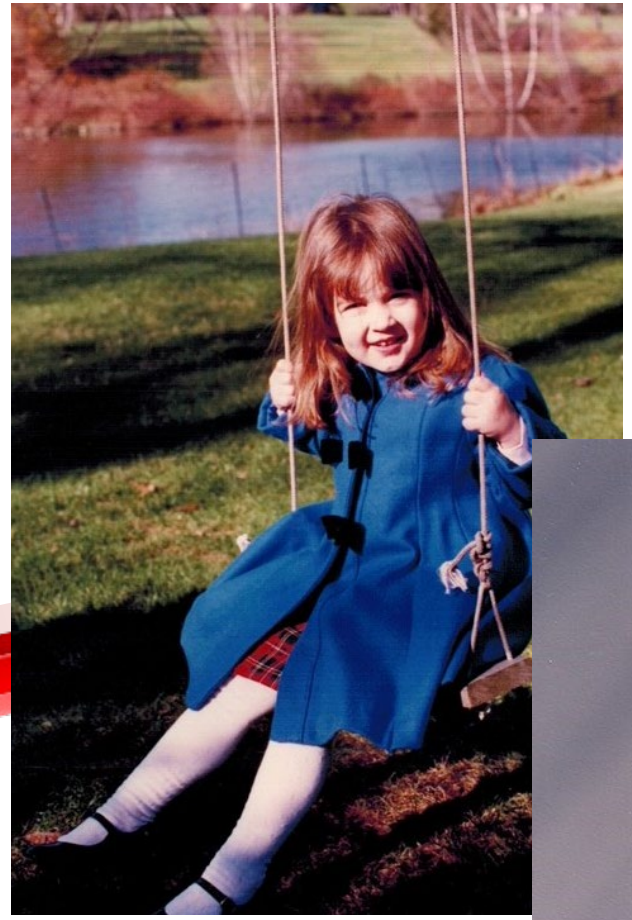
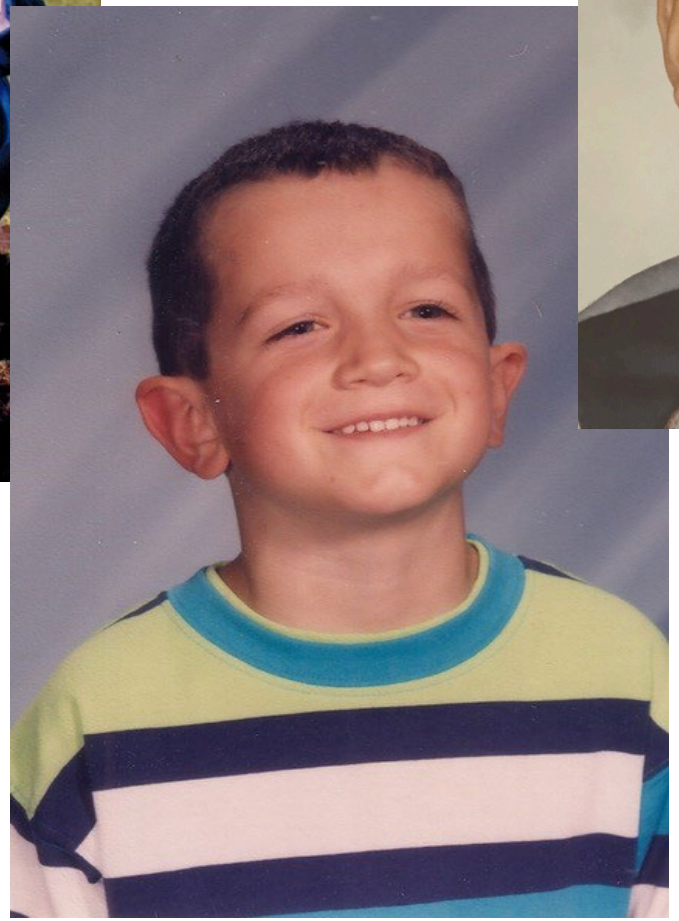
Navigate With Confidence

ETSS
2024

POP QUIZ!

Benefits Education





Polling Instructions

Step 1: Take out your phone

Step 2: In your phones web browser, go to the link **PollEV.com/etss2262**
(or scan the QR code)

Step 3: Answer poll questions on your screen as they become active!

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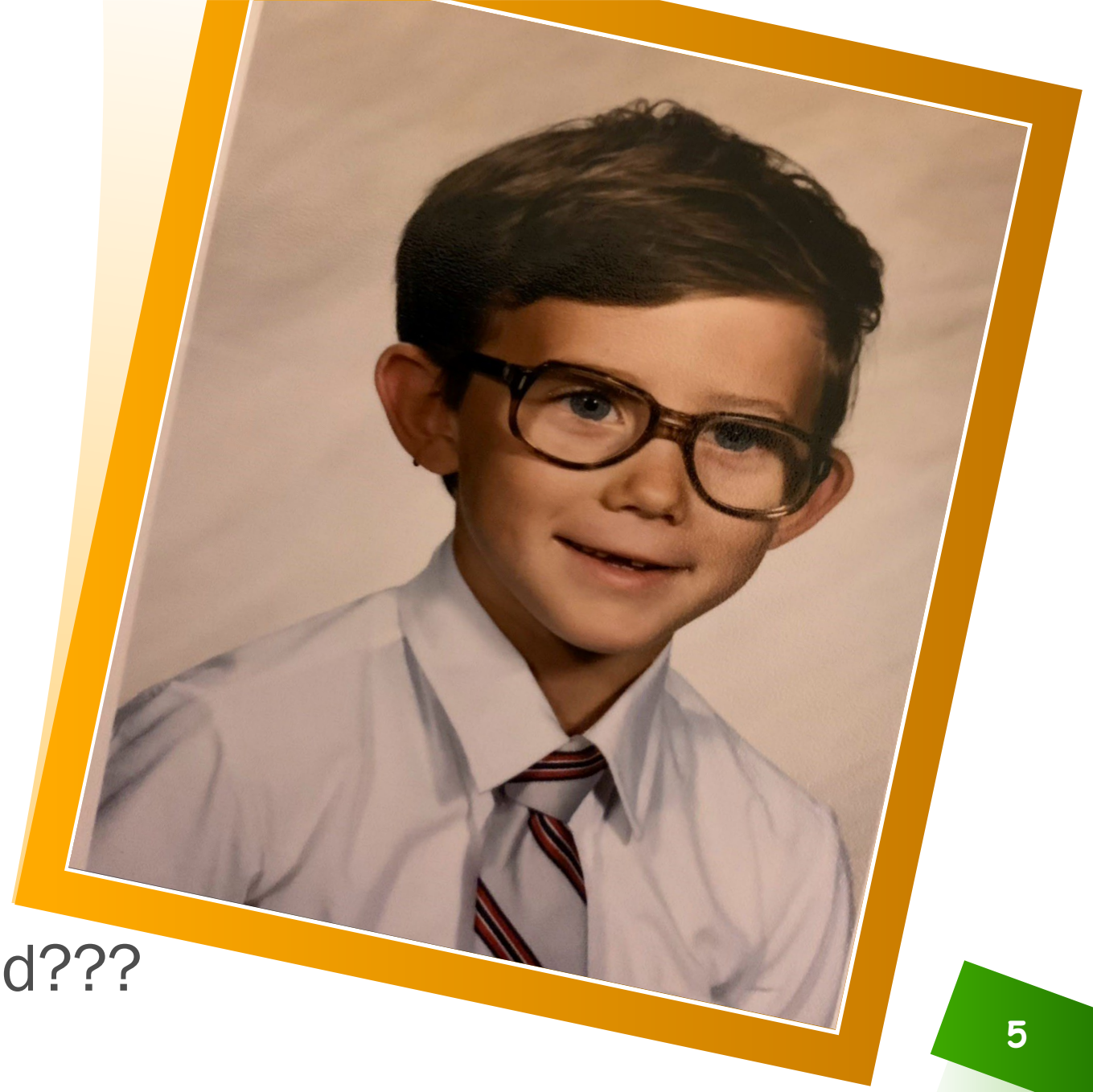
Question 1

What percentage of employees feel they understand their insurance benefits very or extremely well?

- A) 30%
- B) 55%
- C) 75%
- D) OMG! How cute is this kid???



LIMRA's BEAT Study 2023

What percentage of employees feel they understand their insurance benefits very or extremely well?

30% 0%

55% 0%

75% 0%

OMG! How cute is this kid??? 0%

Start the presentation to see live content. For screen share software, share the entire screen. Get help at **pollev.com/app**

Question 2

Which of these resources were considered the most helpful?

- A) In person one-on-one meetings
- B) Interactive recommendation tool
- C) Virtual Benefit Fair
- D) Um… is that Brandon Cook????

Which of these resources were considered the most helpful?

In person one-on-one meetings

0%

Interactive recommendation tool

0%

Virtual Benefit Fair

0%

Um… is that Brandon Cook????

0%

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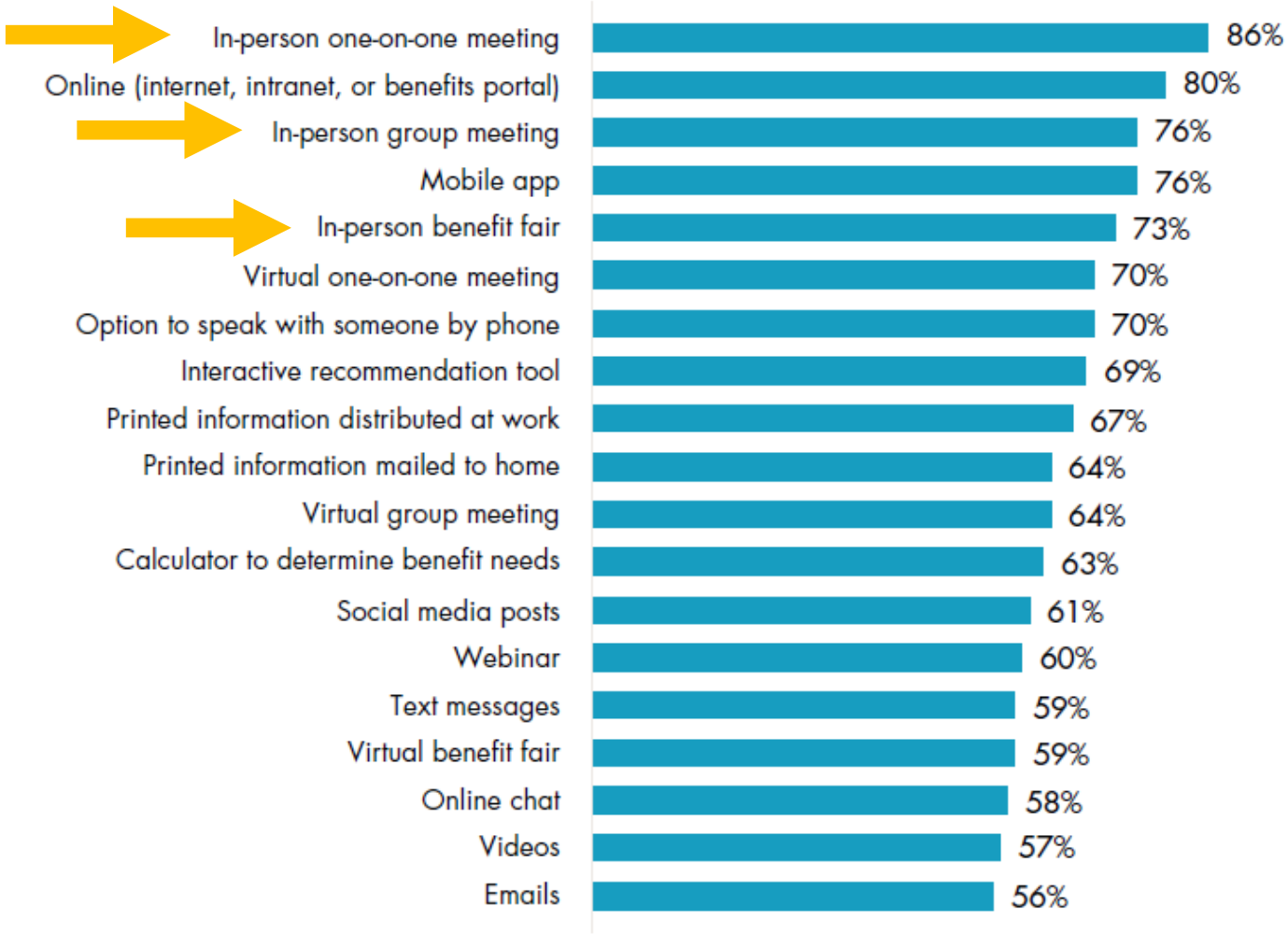
RESULTS:

HUMANS MATTER

Figure 12: Resources Considered Most Helpful



LIMRA's BEAT Study 2023

Represents the percent of employees who say the given resource was one of the most helpful they used. Based on employees who are offered insurance benefits and say they used the given resource to learn about their benefits during open enrollment. Multiple responses allowed.

Question 3

Which methods are Gen Z employees more inclined to use than older generations?

a) Home Mailings
b) Phone Calls
c) Printed Info distributed at work
d) Let's bring back this hair!

LIMRA's BEAT Study 2023

Which methods are Gen Z employees more inclined to use than older generations?

Home Mailings 0%

Phone Calls 0%

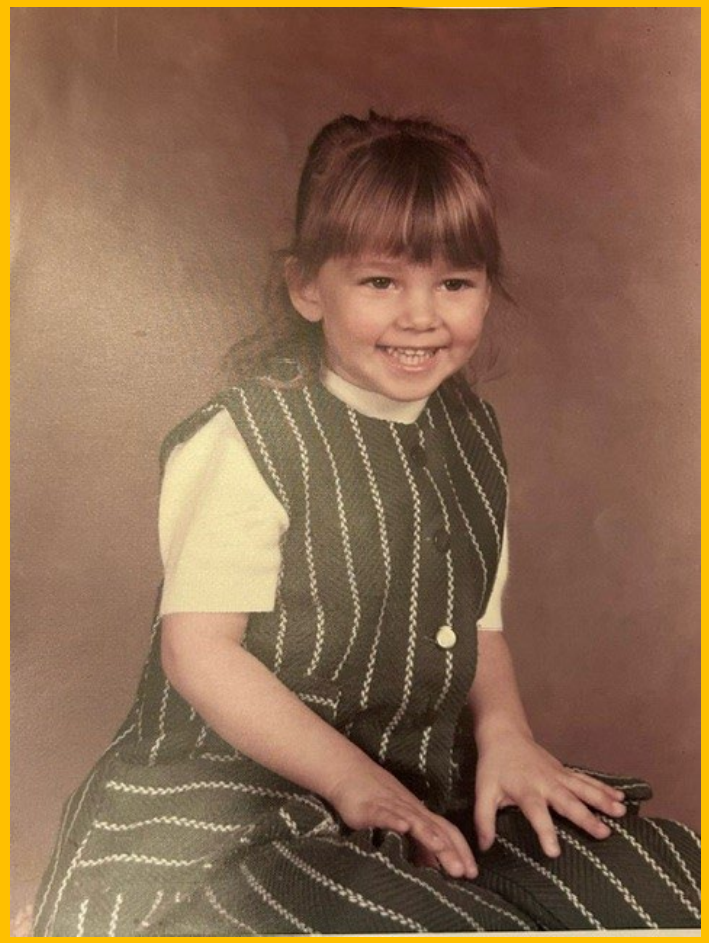
Printed Info distributed at work 0%

Let’s bring back this hair! 0%

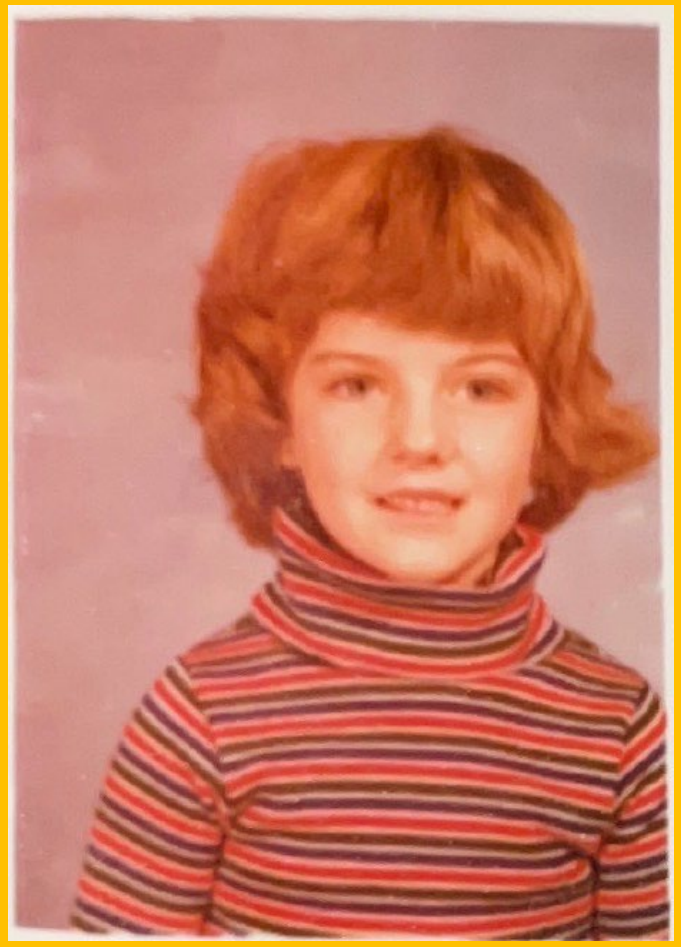
Start the presentation to see live content. For screen share software, share the entire screen. Get help at **pollev.com/app**

Introducing... Sarah Maxwell

Introducing……



Jennifer Devor
Director of Enrollment Strategy
Prudential Financial



Tammy Kaplan
Strategic Account Advisor, Product Consultant
Empyrean

Data Driven Plan Insights

Gain a deeper understanding of the unique needs of the workforce

- ✓ Use data to define top growth opportunities and develop good case characteristics
- ✓ Leverage insights from participation and demographics to identify coverage gaps and assess opportunities.
- ✓ Take a deep dive into the industry, employer workforce, environment, and culture
- ✓ Understand the employer's ecosystem and preferred communication channels
- ✓ Determine key priorities and dates

A Customer Story…

- ✓ Existing customer with Life and Disability, adding Accident, Critical Illness, Hospital
- ✓ Large market (~20,000 eligible lives)
- ✓ Healthcare industry
- ✓ Spread out workforce
- ✓ Active enrollment
- ✓ Enroll on Workday

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Omni-Channel Solutions

Personalized Experiences

- ✓ Consultative approach
- ✓ Optimize enrollment platform
- ✓ Design and activate the right mix of solutions
- ✓ Year-round engagement
- ✓ Capability enablement

A Customer Story…

- ✓ Content geared towards young professionals and women
- ✓ Change of carrier email
- ✓ Announcement post card
- ✓ Digital suite of product and services flyers
- ✓ Educational product videos
- ✓ Decision support capability enablement & CTA emails

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Outcomes & Learnings

Influencers

- ✓ Early engagement at onboarding
- ✓ Dedicated Enrollment Consultant
- ✓ An omni-channel approach
- ✓ Ideal enrollment conditions
- ✓ Reduced out of pocket spend risk.
- ✓ Higher Nayya engagement from the first 5,000 enrollees vs. the last 5,000 signaling a need to adjust the communication cadence.

A Customer Story…

Implemented year-round decision support

- ✓ Initial engagement was strong:
  - Usage: 20%
  - Completion: 79%
- ✓ Achieved participation results in-line with industry averages:
  - Critical Illness: 11%
  - Accident: 26%
  - Hospital: 19%

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PRECISION BENEFITS

PLAN REVIEW

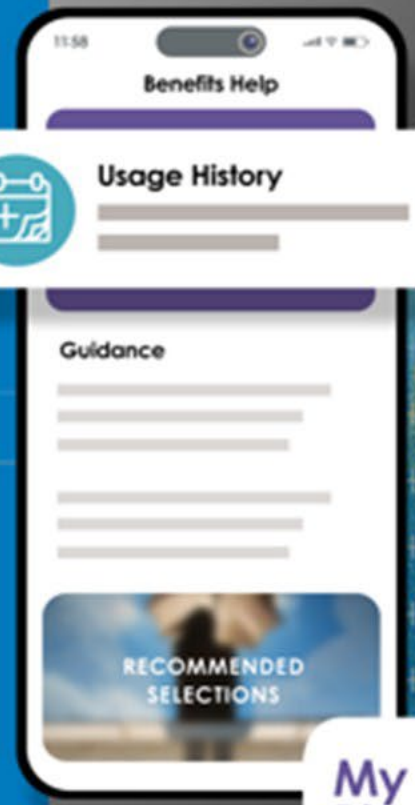
Empower your employees with valuable info about how their benefits performed last year.

You could have saved
$1,300.00

PLAN FOR CARE

Prepare your people for all healthcare scenarios, from the expected to unexpected.

What are you looking for?



Gold Plus PPO
★★★★☆

85% of people like you save in this plan

DECISION SUPPORT

Help your employees find the benefits that are right for them.

Your Doctors Are Covered
Bradley Smith, MD
Susan Thorpe, MD

Out of Pocket Expenses
$1,650

MANAGE EXPENSES

Enable employees to confidently manage and save on health bills.

Hip Repair Surgery
$3,52

Breakdown of bill details

Vanguard
$2,350

Dylan Brainard, MD
$2,350

Case Study

32k eligible group – highly tenured, “in the field” population

Challenges

- **HDHP vs PPO**
- **Standalone Decision Support**
- **Voluntary Benefit Education**

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Case Study

32k eligible group – highly tenured, “in the field” population

Solutions

- **Education at time of need**
- **AI-driven guidance**
- **Continuous engagement with benefits**

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Case Study

32k eligible group – highly tenured, “in the field” population

Outcomes

- **75% usage rate**
- **1/3 migrated to better fit medical**
- **+11% contributing to HSA**
- **2x HSA contribution rate**
- **+5% accident participation**
- **+10% critical illness participation**
- **Up Next: Year-round notifications**

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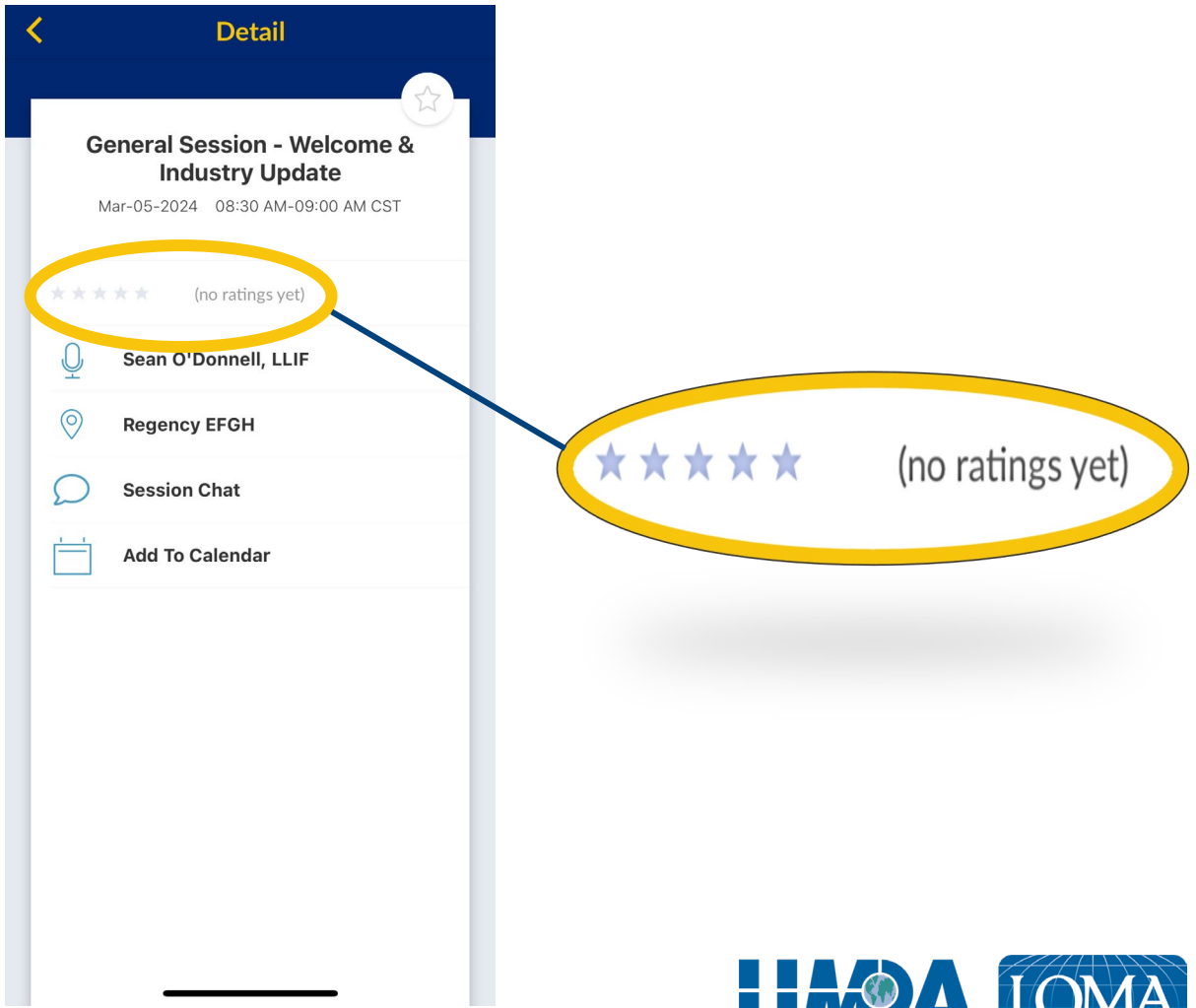
We Want to Hear From You. Leave a Rating & Review.

Module Option

Agenda Option



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Thank You