

Case Study: Full Capabilities - Enrollment, Communications & Engagement, Consolidated Billing

Company: Large Municipality

We are the third-party administrator for a municipality that is one of the largest Designated Market Areas in the United States. It is served by over 13,000 full-time Uniform and Civilian employees at over 140 locations. This municipality faced a number of key benefit challenges including:

- It had been four years since they had conducted an active enrollment.
- Healthcare reform resulted in significant changes to their core benefits including higher deductibles on the major medical plans, higher deductibles on the prescription plans and the loss of the “low cost” plan.
- Ineligible dependents were present on the medical plans but could not be quantified.
- Gap filling/voluntary benefits were stagnant and limited in offering.
- The municipality had limited resources and budget to implement an educational, counselor driven campaign enrollment for 2015.

The Solution

Homeland HealthCare, LLC was selected as the Communications and Enrollment Partner in June 2014. While this municipality worked with a consultant, they were absent from the 2015 benefits planning. Homeland took the lead in planning an active enrollment for both core and voluntary benefits for 13,000 Uniform and Civilian employees. Homeland developed a campaign theme to capitalize on the municipality’s commitment and focus on their wellness program. Additionally, their employees were required to take action as enrollment consisted of mandatory, one-on-one personal meetings. Homeland facilitated:

- Planning of all enrollment details
- Comprehensive, multiple touch point communications plan
- Enrollment platform case build
- Consolidated billing
- Dependent eligibility audit
- New-hire enrollment support throughout the year

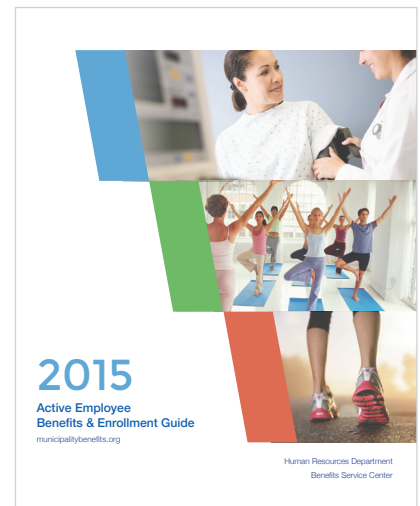
Homeland was able to accomplish all aspects in thirteen weeks as enrollment began in late September and at no cost to the municipality.

Enrollment

During the six week open enrollment period, fifty-nine (59) Homeland Benefit Advisors conducted on-site enrollment meetings with each employee at over 145 locations across the city. Employees were educated on their core and voluntary benefit options including changes to the medical plans. They were also given the opportunity to participate in an enhanced, robust voluntary benefits portfolio. Homeland Benefit Advisors facilitated enrollment for all benefits through a web-based enrollment platform. In addition, Homeland staffed 5 full-time Benefit Advisors at the municipality’s benefit center to assist with customer service throughout the year.

Dependent Audit

Homeland Benefit Advisors also performed a dependent audit during their personal meetings. Employees were notified and educated in advance that certain forms of dependent identification were required to complete enrollment. Homeland Benefit Advisors validated existing dependents under specific guidelines provided by the municipality.



Communications & Engagement

Collaborating with all stakeholders, Homeland's efforts included:

- Design and production of a 65 page Benefits Guide for both the active employees as well as the municipality's retiree population. Benefit Guides were mailed to all employees' homes and were produced in English and Spanish.
- Seven (7) videos in English and Spanish detailing plan changes, the wellness program, FSA and more.
- Postcards that highlighted critical elements including that face-to-face enrollment was required, details around the dependent audit and enrollment dates.
- Comprehensive website
- On-site collateral for enrollment locations
- Email campaign

All communications were branded to tie into the municipality's focus on wellness and improved health.



Mark Your Calendar!! 2015 Benefits Open Enrollment Begins Sept 29, 2014

Important Information You Need To Know
 About Open Enrollment:
For this year's Open Enrollment, all employees must meet with an Enrollment Advisor to make your selections for 2015. We are also conducting a dependent audit so you will need to **bring proof of dependents or they cannot be added to your benefits.**
 To prepare for your meeting with an Enrollment Advisor, below is an important checklist:

1. Confirm your **address** in Lesson.
2. Bring the following items to your personalized meeting with your Enrollment Advisor:
 - Bring your **Municipality Employee Identification Card**
 - Bring **proof of dependents** such as a birth certificate, social security card, adoption paperwork or marriage certificate.
 - 3. If you are enrolled in a medical plan, and do not meet with an Enrollment Advisor, you will automatically be enrolled in the **7050/\$3,000 deductible plan** with employee only coverage.

Look for more information coming closer to the September 29, 2014 Open Enrollment date.

This is an approved Municipality Communication from the Human Resources Department. If you have questions or comments, please contact the Benefits Service Center at 616-231-1114.

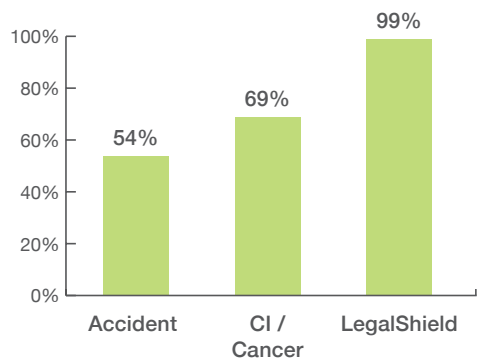
Municipality Benefits Service Center
 Street Address
 City, State, Zip

POSTED
 USE POSTAGE
 NO POSTAGE
 NEEDED
 IF MAILED
 IN THE
 UNITED STATES

The Result

- Ninety-five percent (95%) of all active employees met with or spoke to a Homeland Benefit Advisor.
- Voluntary benefits elections overall increased twenty-four percent (24%) versus prior year.
- Municipality's employees averaged 2.28 voluntary benefits per employee.

% Increase of Benefit Participation



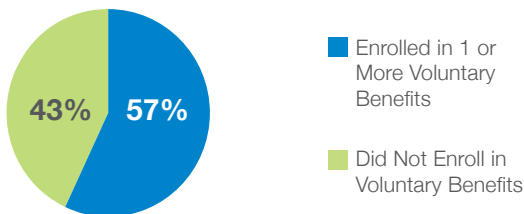
2015 Enrollment Results

 Hours Spent Educating & Enrolling Employees:
5,000

 New Elected Policies:
12,419

 Voluntary Benefits Premium Written:
\$4,251,297

Voluntary Benefits Participation



Data is based on analysis of enrollment data as of January 2015.