

**WORKPLACE**  
*Solutions*



*communicating benefits  
through technology*

**WorkPlace Solutions provides simplicity, reliability,** and cost-effectiveness to the benefits communication and enrollment process, where issues are complex and solid experience is needed. We combine our technology and our communications expertise to solve the most complex issues.

Our team focuses on understanding the challenges you face. We set goals and develop strategies to ensure every program meets each client's individual needs.

Our clients see us as their **dedicated partner**. We are **plan design consultants**, we are **educators**, and we are **Benefit Specialists**. We excel by combining technology with the highest quality benefits. This is the reason for our continued success and long-standing respect in the benefits communication industry.

**We are WorkPlace Solutions.**

***WorkPlace Solutions*** is a national benefits communication and enrollment company. We have been serving clients throughout the United States since 1996. Since our inception, our focus has been on selecting optimum benefit packages and matching benefit services on an individual client basis. Our strength is our foundation of trust and teamwork. We work in harmony and partnership with our clients to make benefit selection and enrollment an easy and affordable process.

Our ***philosophy*** is to provide the best service through our knowledge and ***experience***. Benefit selection and enrollment can be a complicated process. Our experience in plan design and our state-of-the-art benefit enrollment capability make this process easy and efficient from start to finish. The systems we have in place, our technological expertise, and our highly trained Benefit Specialists work together to meet each client's individual needs.

Our ***mission*** is to educate and assist employees in high-quality benefit programs through easy-to-understand benefit communications and a streamlined benefit enrollment process. The result is employee awareness, appreciation, and participation in the benefit programs provided by their employers.

## OUR SOLUTION

### **Enrollment Process**

When we focus on our purpose and apply our method, we accomplish our objective—a successful enrollment. We continually monitor the process to ensure success.

### **Team Approach**

Working as a team offers the most efficient and successful way to reach our clients' goals.

### **Technology**

Our goal of *Communicating Benefits Through Technology* requires a variety of educational approaches.

### **Benefit Education and Communication**

Employees who understand their benefits are more satisfied and effective in the workplace.

### **Supplemental Benefits**

Supplemental Benefits fill the gaps in core coverage and have a positive effect on employee retention and recruitment.

# BENEFIT EDUCATION AND COMMUNICATION



Employee education and benefit communication are integral contributors to employee happiness. Employees who understand their benefits and are satisfied with their benefit plans are typically more satisfied with their jobs. Understanding benefits leads to increased loyalty and more highly qualified employees.

## Role of Benefits Communication



WorkPlace Solutions has worked with clients throughout the United States to educate employees through various communication methods. We know that each client is unique and requires a customized benefit communication approach. During each implementation, WorkPlace Solutions discusses the communication options available and assists the client in choosing the best options for their employees. Frequently, a combination of options is required to ensure a successful enrollment.

We strive to improve the *quality and effectiveness* of benefit enrollment by *communicating benefits through technology.*



## BENEFIT EDUCATION AND COMMUNICATION



Information can be learned in several different ways – *by hearing, through visual means, or by a hands-on approach.*

Our technology, in conjunction with a variety of media options, provides each of these learning opportunities for maximum communication effectiveness. Employees can enroll by calling our *Customer Care Center* or by using the *self-enroll* option, or by attending a *one-on-one meeting*.

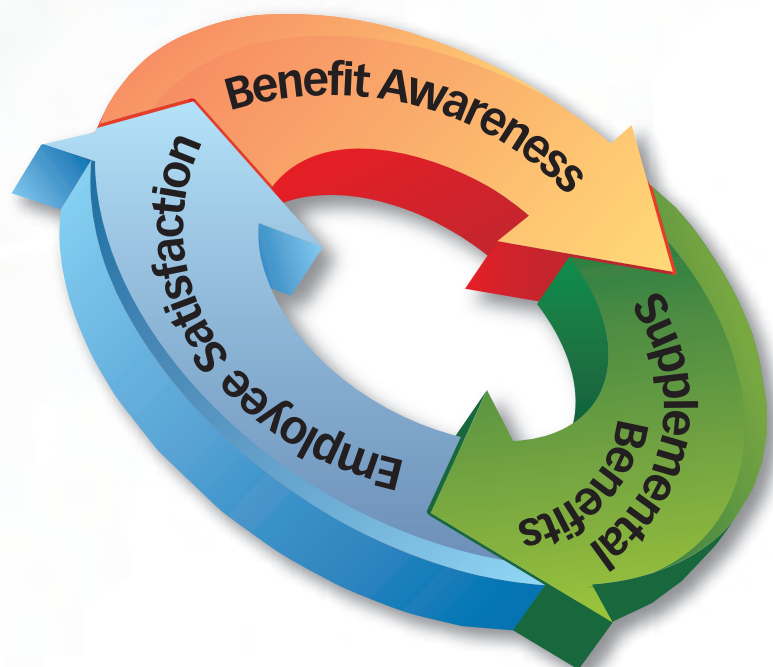
**We educate and communicate benefits using a variety of methods and materials for our clients.**

Written materials include *Total Compensation Statements* that show employees the total investment their employer provides and raises employee awareness about the actual cost of their benefits. *Benefit Booklets* contain all the information employees need to prepare for enrollment. And, *Confirmation Statements* show employees their benefit elections, coverage levels, and contributions following enrollment.

*e-communications* quickly broadcast important information about benefits and enrollment information. *Videos* and *Informational Screens* are effective learning tools when used in conjunction with other media materials.

### *Group Benefit Meetings*

provide excellent forums to share important benefit information and allow employees to have their questions answered.



# THE IMPORTANCE OF SUPPLEMENTAL BENEFITS



Offering supplemental benefits in the workplace is an important step toward employee satisfaction. Supplemental benefits have a positive impact on both employees and employers.

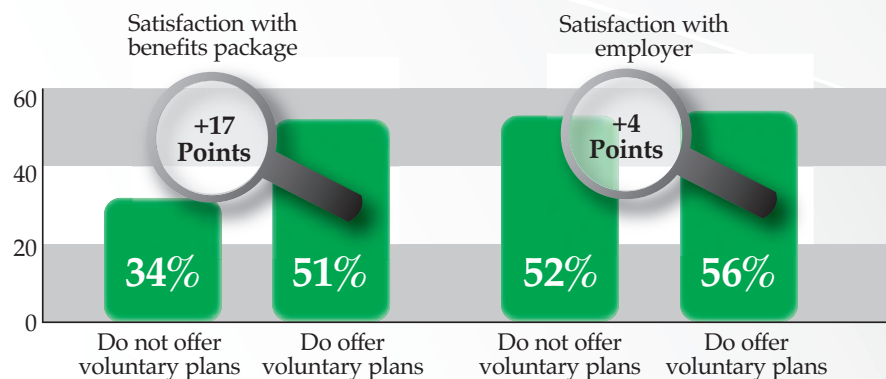
Supplemental benefits *fill the gaps in core coverage* by giving employees the **flexibility** to choose the coverage they need for their particular circumstances. Plus, supplemental benefits are typically **portable**, and **premiums remain constant** when an employee retires or changes employment.

Employers enjoy higher *employee retention* when supplemental benefits are made a part of an employer's benefit package. Supplemental benefits are often the deciding factor in employment decisions. There is a positive effect on **employee recruitment** when employers make supplemental benefits a part of their overall benefit package.

## Supplemental Benefits Provide a Range of Coverage

- **Life** products provide security for those left behind after the loss of a loved one either during active years or post-retirement.
  - **Income Protection** products help replace lost income when a health related event occurs and an employee can no longer perform his or her job.
  - **Supplemental Health** products help pay the deductibles, co-insurance and indirect costs that are associated with critical illness, sickness or accident.
  - **Specialty programs** and additional payroll deducted programs provide employees expanded coverage in addition to their insurance needs.
  - **Discount Programs** offer employees the opportunity to save money on many items through a discount website.
- To reduce health costs, many supplemental benefits encourage healthy lifestyles through wellness initiatives by offering employees monetary incentives to participate in health screenings.

**Voluntary plans can increase satisfaction with the benefits package and employer**



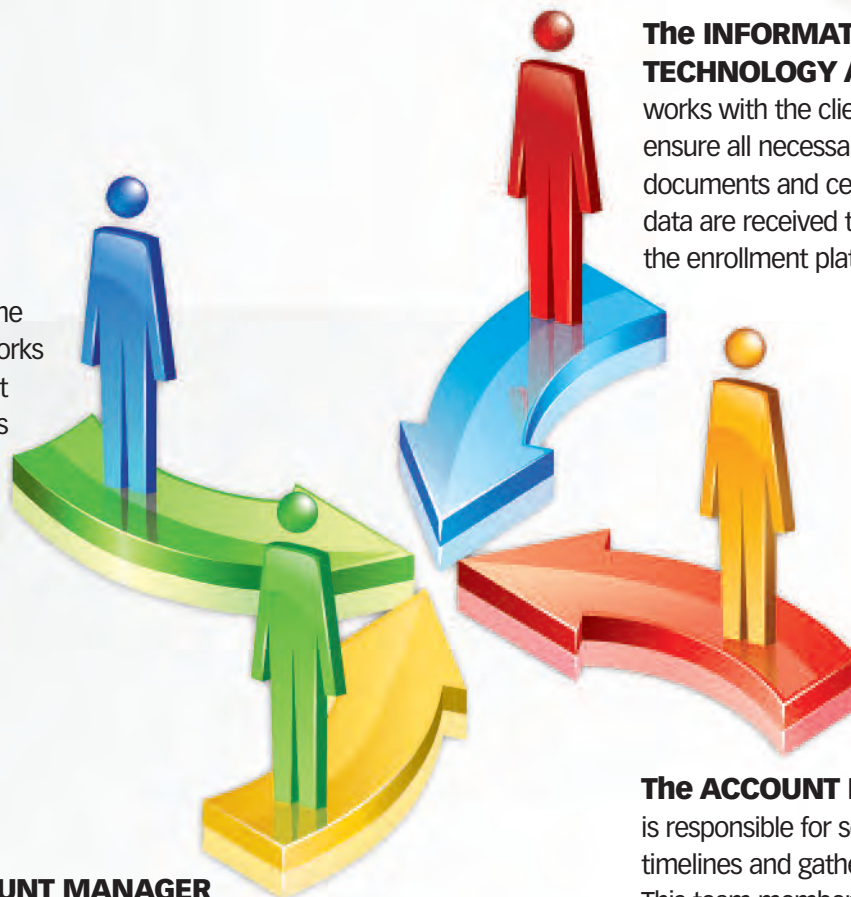
## OUR APPROACH



At WorkPlace Solutions, we believe the team approach offers the most complete and efficient way to work with our clients. During implementation, a personalized client service team is assigned to ensure all aspects of service are fully examined and delivered. We understand that each client has very different, yet important needs. The client works with the same team from the initial planning stage throughout implementation and the enrollment process. Our experience has shown that the team approach produces continuity and effective results.

### OUR TEAM:

**The PROJECT LEADER** oversees the entire process and works directly with the client to manage the client's expectations.



**The ACCOUNT MANAGER** is responsible for the onsite enrollment process and works with the client to ensure a successful enrollment.

#### **The INFORMATION TECHNOLOGY ANALYST**

works with the client to ensure all necessary documents and census data are received to build the enrollment platform.

#### **The ACCOUNT EXECUTIVE**

is responsible for setting up timelines and gathering information. This team member works with the client on all day-to-day issues throughout the process.

The **Team Approach** brings **positive results**. All phases of the process from initial plan design through final enrollment are identified and assigned to appropriate team members. We understand that responsibility and accountability are essential to making this process work within the established timeline.

# OUR ENROLLMENT PROCESS



Once we assign our team, establish our education goals, develop our benefit education materials, and finalize the technology we can begin our **ENROLLMENT PROCESS**. Within this phase we focus on three areas: purpose, objective, and method.

***Our purpose*** is to communicate the employer's benefit plans to employees in a concise, understandable, and efficient way. Employees who understand their benefits will make better decisions and are more likely to take full advantage of their benefit opportunities.

***Our objective*** is to ensure that employees are educated about their benefit options. Through our technology and our people, all questions related to the benefits being offered are answered. We assist employees in their selections and do so in a way to minimize workflow disruption.

***Our method*** includes three enrollment options:

## ■ **Self-Serve Enrollment**

Self-Serve Enrollment allows employees to access their individual records using a secure login and password. They can view their current benefits, make changes to their personal information, and enroll in their benefits. Informational screens help employees understand their benefit options.

## ■ **One-on-One Enrollment**

One-on-One Enrollment allows employees to have personal meetings with Benefit Specialists who assist employees in understanding their benefit offerings. The process begins with careful scheduling to ensure that all eligible employees have convenient access to Benefit Specialists at their work locations.

## ■ **Telephonic Enrollment**

Telephonic Enrollment is available to employees by calling our Customer Care Center and speaking with a Benefit Specialist. Enrollment is completed by using a secure PIN code to finalize selections. Employees receive a Benefit Confirmation Statement following enrollment. Our Customer Care Center is also available year-round for perpetual enrollment, life event changes, and customer service assistance.





## OUR TECHNOLOGY



The decision to retain Benefits Administration in-house or to utilize outside technology is based on many factors such as cost, available resources, core competencies, and overall resources. We believe that our Benefits Administration services are the **BEST CHOICE** for employers who want to reduce the day-to-day burden of administering benefit plans. And, here are some reasons why.

We provide the *flexibility* employers need to enroll benefit plans that can incorporate each employer's unique specifications. We achieve solutions utilizing different software systems to reflect the preference and internal data requirements of the employer.

Benefit selection is made *easy*. Our systems can incorporate multiple providers and can be delivered on one easy-to-use platform.

We *simplify* the entire Benefits Administration process by maintaining all enrollment and benefit activity in one system.

Employers see a definitive *reduction in costs* when they place Benefits Administration with WorkPlace Solutions. Human Resource hours devoted to Benefits Administration and customer assistance are reduced.

With all information maintained in one location, *accessibility* is enhanced for both employees and employers. Information retrieval is available 24/7.

Employees and employers appreciate the convenience and support available through our *Customer Care Center* for benefit assistance and technology support.

Our technologies integrate with current payroll systems and support both annual and perpetual enrollments. The user-friendly interfaces are easy to navigate and can be accessed through any Internet browser.

We accommodate complex eligibility requirements and plan designs for both core and voluntary enrollments. We minimize the complexity of Benefits Administration and provide efficient benefits management using a streamlined enrollment process.

**“Communicating Benefits Through Technology”**  
is clearly the **BEST SOLUTION** for employers and employees alike.

As a benefit communication and enrollment **partner**, our *approach, experience, and technical expertise* matter.

## **We Customize**

Our technology integrates benefit plan information and client employee data into a customized case build to provide enrollment efficiency and benefit administration accuracy.

## **We Communicate**

Through a range of communication methods, we increase employee awareness about the scope and value of their benefits.

## **We Enroll**

We provide individual attention to each employee to ensure full understanding and accurate information during enrollment.

## **We Manage**

Our enrollment process is conducted with maximum efficiency and execution.

## **We Serve**

We provide customized reporting and on-going benefit administration to employees and employers through our Customer Care Center and state-of-the-art technology.

