



eXPERT

**simplicity,
passionately supported**

What HR Wants and Deserves
in a Benefits Administration
Platform Today

It's Time for HR to Enjoy the Realities of Quality High-tech Meeting Authentic High-touch

No one can doubt that the tide of HR and employee benefits administration is turning away from on-site legacy technology and embracing the efficiencies, cost-savings, and consumer-like appeal of cloud-based, integrated HR technology. It's the only way HR can make a strategic difference in today's new reality — a reality in which talent management has eclipsed cost control as HR's primary driver of change. Of course everyone wants to control costs, but not at the expense of employees and satisfaction and engagement levels.

The changes in the landscape of benefits administration technology touches everyone involved with employee benefits. It's hitting home as much for brokers, benefits consultants, and other partners in the employee benefits value chain as it is for HR professionals, employers, and employees.

Yes, these groups have disparate interests and business needs. But as different as the goals of these groups may be, they all have one desire in common: a benefits administration platform that will help them and their organizations achieve their strategic goals — regardless of what those goals or their drivers are. They each want not just the technology, but the support to achieve what matters to them, or their clients, in areas including employee engagement, retention, wellness, benefits use, lowering health costs, and leave management.

Imagine if all of that were possible in a single platform that could offer:

- Superior technological quality with continuous improvement.
- Personalized account service and a superior call service center for employees.
- A user experience and support at all levels that matches the best online consumer experience — laptop, mobile, or tablet.
- Analytics and insights to transform your approach to human capital management.

That's what HR, brokers, consultants, partners, and employees really want: expert simplicity, passionately supported.

That's what this e-book is all about.

Why It's Time for a Change,
**Part 1: The New Roles of
HR Leaders and Brokers**

Why It's Time for a Change, Part 1: The New Roles of HR Leaders and Brokers

The days are long gone when benefits administration was the “personnel director” and insurance brokers were simply transactional partners with HR.

- HR leaders have become more strategic players in organizations of almost any size. HR has been responsible for compliance, employee engagement, and wellness for some time. What's new is that HR is increasingly viewed as a strong business partner with even more responsibility for helping to meet the company's strategic goals that can be directly impacted by these drivers.
- Brokers, meanwhile, need to play a consultative role today to remain competitive. They're being buffeted by changing revenue streams and margins. Brokers and agencies need to have HR technology as a weapon in their arsenal to continue retaining clients and growing their business.

For everyone, plan design has become more complex and the business models have changed, changing how the jobs of HR and brokers are defined. For example:

- The rise in voluntary benefits.
- The impact of affordable health care mandates on plans, reporting, and compliance.
- The growth of private exchanges.
- The increasing importance of integrating wellness programs into health care.

The evolving roles of HR professionals and brokers make it obvious it's time for a change in how benefits administration gets done — for everyone.

Benefits — how they're designed and how they're delivered — have, meanwhile, become an increasingly important competitive hiring advantage. Compliance has added increased complexity to HR's life and added to IT's job as well.

Why It's Time for a Change,
**Part 2: Changes in the
Workplace, How Work Gets
Done, and the Shifting
Workforce Demographics**

Why It's Time for a Change, Part 2: Changes in the Workplace, How Work Gets Done, and the Shifting Workforce Demographics

Just as life has changed for HR and brokers, we've seen huge changes in how people work and workforce demographics. All of which argue for a more flexible, easier-to-configure benefits platform with more personalized support.

- In 2015, 23 percent of employees reported doing some of their work remotely, up from 19 percent in 2003.¹
- Globally, there are more than 13,800 co-working spaces today, up from only 1,130 in 2011.²
- A significant 68 percent of job seekers who are millennials said in one survey that an option to work remotely would greatly increase their interest in specific employers.⁴
- At the same time, the number of older workers will grow as more baby boomers work past normal retirement age. And we're about to witness the first five-generation workforce.

Flexible work arrangements have also increased, as employers strive to give their people better work-life balance. According to the SHRM 2015 "Employee Job Satisfaction and Engagement Report," 55 percent of employee respondents said work-life balance flexibility was a "very important aspect of their job satisfaction."³

Increasingly diverse workforce demographics are part of what's driving those changes. Trends such as an aging workforce and more generations in the workforce have also forged changes in health care and other employee benefits.

- By the year 2020, the number of millennials in the workplace will exceed 85 million. Over a third of the workforce will consist of young adults.

Although they may have varying expectations and goals, the different generations also have one thing in common. They all expect their "business" experiences as employees to be more like their best experiences.

¹U.S. Department of Labor, Bureau of Labor Statistics. American Time Use Survey — 2016 Results. <https://www.bls.gov/news.release/pdf/atus.pdf>

²Social Workplaces. 2017 Global Co-working Survey. Available at <https://socialworkplaces.com/global-coworking-survey-2017-data/>

³SHRM. 2015 Employee Job Satisfaction and Engagement: Optimizing Organizational Culture for Success. April 28, 2015. <https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/pages/job-satisfaction-and-engagement-report-optimizing-organizational-culture-for-success.aspx>

⁴AfterCollege. 2015 AfterCollege Career Insight Survey. Accessed at <https://www.aftercollege.com/cf/2015-annual-survey>

Why It's Time for a Change,
**Part 3: HR Technology
and the Industry**

Why It's Time for a Change, Part 3: HR Technology and the Industry

Employee benefits software has become a \$78 billion industry that witnessed 8.1 percent annual growth between 2011 and 2016. The field is littered with more than 29,000 businesses worldwide.⁵ No wonder HR, brokers, consultants, and benefit partners are confused and overwhelmed by their options.

Not only has the market boomed, the technology has gotten more complex. It's become more difficult to understand and follow what everything means. Even some of the phrases bandied about today are not fully understood or easily described. Two of these phrases that come to mind are "cloud computing" and "private exchanges." These concepts are getting a lot of buzz. But what they mean to you, for your needs, may sound quite different depending on whom you're talking with.

Similarly, we hear a lot of talk from HR technology vendors about "integrated" software, applications, and solutions. But what does that really mean? How do you know if the pieces of your HR platform are truly integrated at their core — or have simply been adapted to fit together?

The issue of integration is closely related to another aspect of benefits administration technology that further muddies the waters for HR leaders and brokers: What defines a true benefits administration platform?

- Does "platform" include point solutions — software companies that started life in a market not really related to benefits administration, and grew by buying other niche solutions to build themselves into platforms?

- What about technology startups that targeted benefits administration for its growth potential, not because their founders had HR expertise?

Big data is another hot topic in HR today that's often more confusing and less helpful than it should be. You know today's technology can give HR and brokers access to mountains of employee data. But what good is it if it doesn't help you see the stories and connections among benefits use, employee engagement, wellness, costs, and employee behavior?

HR technology is an expanding and quickly evolving industry. You almost need a scorecard to keep up.

⁵ IBISWorld. **Benefit Administration Services: Market Research Report, October 2016.** Accessed at www.ibisworld.com/industry-trends/specialized-market-research-reports/advisory-financial-services/insurance/benefit-administration-services.html

**What If the Model
Were Different?**

What If the Model Were Different?

What if we changed things up? What if instead of starting with the technology, we changed the model to start with HR professionals and brokers who know there must be a better way to do their jobs, achieve their goals, and make a difference in the lives of the people they support?

What if the model were based on your experiences and those of your employees? What if the model not only started by asking those kinds of questions, but built the technology from the inside out to answer those challenges — instead of trying to bend and mold standard technology to work for HR processes and employee experiences?

In other words: What if the HR technology you purchased grew out of HR expertise and experience, not the other way around? What if it were built by people who intimately understand

the world of HR and employee benefits and have crafted technology to serve their needs, instead of HR technology vendors dictating what HR should want.

What would that look like? How would it work? How would employers, brokers, and employees benefit?



What If the Model Were
Different: **Superior
Technological Quality with
Continuous Improvement**

What If the Model Were Different: Superior Technological Quality with Continuous Improvement

For starters, imagine HR technology that results from data-driven quality based on Six Sigma™ methodology. What would that look like? What would you see? It would mean superior technology right out of the box for you, with continuous improvements going forward. With a cloud-based system, it would further mean every user would benefit from those improvements in real time.

Here's the nerdy definition: Six Sigma is a disciplined, data-driven approach and methodology to eliminating defects in any process by driving toward six standard deviations between the mean of a process and the nearest specification limit of the process.

- A Six Sigma defect is defined as anything that fails to adhere to the defined customer specifications.
- Six Sigma is a fact-based, data-driven philosophy of improvement that values defect prevention over defect detection. It drives customer satisfaction and bottom-line results by reducing variation and waste, thereby promoting a competitive advantage. It applies anywhere variation and waste exist, and every employee should be involved.⁶

Six Sigma is a highly disciplined methodology with training and certifications for what are called Six Sigma green belts and black belts.

- Green belts are employees in an organization who spend at least some of their time on process improvement teams. They analyze and solve quality problems, and they're involved with Six Sigma, Lean, or other quality improvement projects.
- Black belts are professionals who are well-versed in the Lean Six Sigma methodology, and who lead complex improvement projects, typically full time.

⁶ **The Certified Six Sigma Black Belt Handbook, Second Edition**, T.M. Kubiak and Donald W. Benbow, ASQ Quality Press, Milwaukee, Wisconsin, 2009.



What if your HR technology vendor applied statistically validated critical-to-quality (CTQ) processes that were constantly and closely monitored to ensure optimum system accuracy and efficiency — and could immediately make improvements and put them into practice for you and your employees?

Imagine an HR technology vendor using the Six Sigma™ methodology — including having Six Sigma black and green belts among its leadership — to ensure quality and drive continuous improvement *after starting from the perspective of what HR needs and wants*. You'd have a benefits administration platform designed with the potential to use statistical tools and methods to identify, measure, analyze, and control defects across its entire business system — to your benefit.

What If the Model Were
Different: **Service**

What If the Model Were Different: **Service**

Imagine HR technology with service driven at every level by a personal connection with, and a commitment to, you — regardless of whether you're an HR leader, broker, or benefits partner, or whether it's an employee using the system. What would that look like to you? How would it feel?

For starters, it would have a single point of contact for your account. One person, one name for you to reach out to. Also, that person would be a full-time, internal employee of the company that sold you the technology. There'd be no outsourced managers, no contractors.

More specifically, if HR technology service were the way you'd always hoped it would be, you'd have a dedicated account manager from the get-go — and after implementation. There'd be no bait and switch along the way, no call center, no talking to someone who's unfamiliar with your system or your unique needs.

In a perfect world, your HR vendor would have an employee service center focused on the employee, not on the vendor. It would be truly consumer focused, providing value-oriented support and guidance and giving employees direct contact to plan carriers. Why not?

HR technology service the way you want it would also constantly be listening to you, asking for your feedback and input, wouldn't it? It would have an integrated customer satisfaction program that included:

- A structured, layered approach with scheduled touch points.
- Day-to-day management and satisfaction response.
- An annual on-site 360 review with every customer.

Basically, in the world of benefits administration technology that HR and brokers want and deserve, you'd have incredibly personalized, passionately dedicated service from people who know your name.

What If the Model Were
Different: **User Experience**

What If the Model Were Different: User Experience

What good is quality technology and personalized customer service if the user experience falls short? Imagine if for HR administrators, brokers, and employees the user experience was equal to the best of their online consumer experiences? That's we want, right?

What would your benefits administration platform offer if it reached that level of user experience? Go ahead. Stretch your imagination. Think about a user experience that would:

- Offer complete access from any device — laptop, smartphone, iPad.
- Include a responsive human avatar that has image technology and artificial intelligence for employee support.

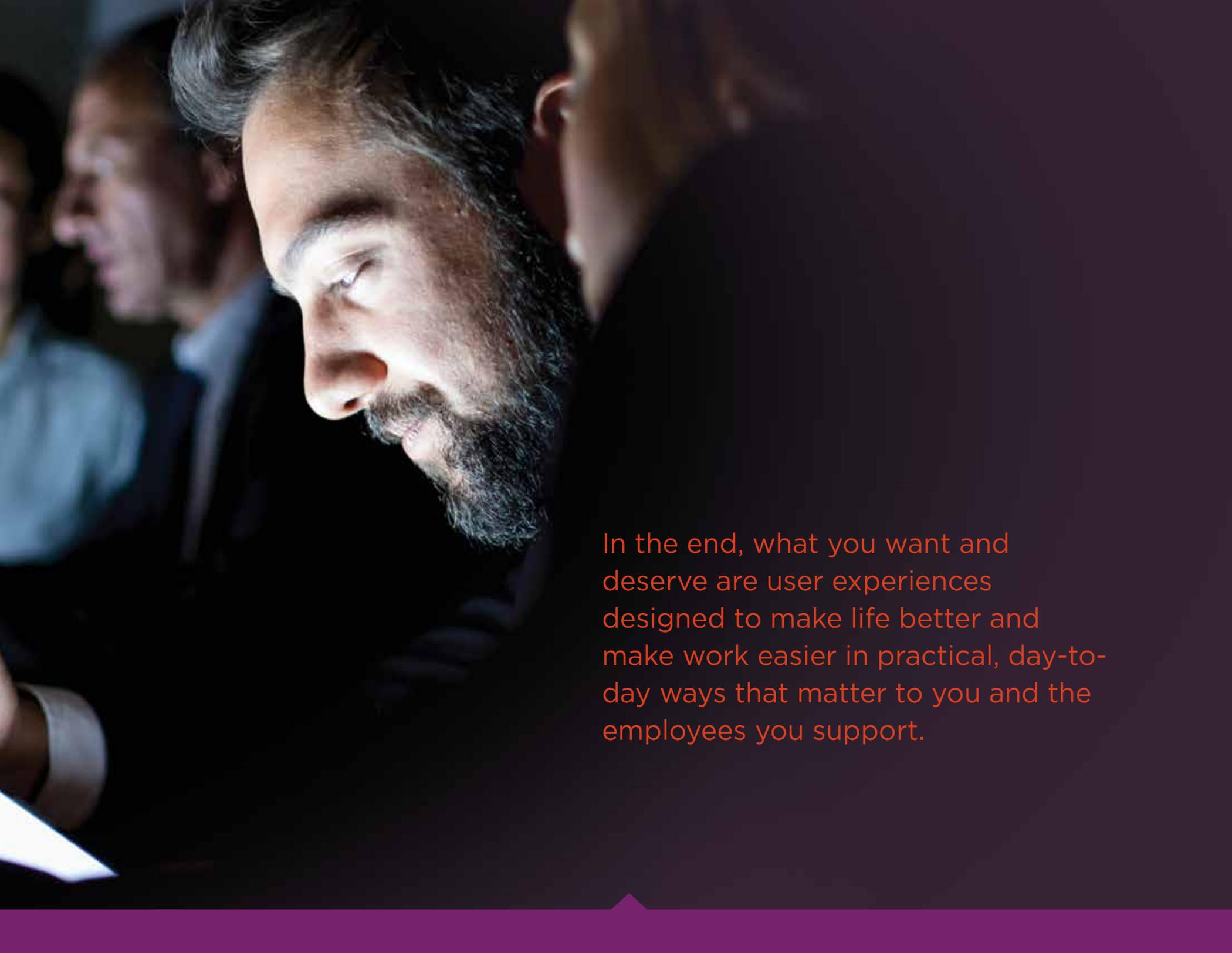
What about communication tools? You know — and research has confirmed — that communication is the key to getting improved user participation and greater employee engagement. If your HR technology truly lived up to the promise of what well-researched communication practices can deliver, it would include:

- A sophisticated but easy-to-use built-in communication center for administrators and employees.
- Capability for text, image, and video formats.
- Communication and engagement tools for benefits ... and beyond!
- Decision support that makes recommendations based on an individual's expected health care expenses.

What if your benefits administration platform provided reporting and analytics you would actually use, because it'd be driven by people who have walked in your shoes?

That kind of benefits administration platform would include an easy-to-use reporting center that would let you quickly pull from an extensive variety of standard and customizable reports, from employee enrollment to beneficiary designation to EOI activity.

In the end, what you want and deserve are user experiences designed to make life better and make work easier in practical, day-to-day ways that matter to you and the employees you support.



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What if the Model Were
Different: **Analytics and
Insights to Transform
Human Capital
Management**

What if the Model Were Different: Analytics and Insights to Transform Human Capital Management

Imagine this: a benefits administration platform that enables you to approach human capital management differently than you ever have before — that helps you manage total health risk rather than just try to control group health costs? What if you could positively and measurably impact the productivity and well-being of your employees to truly unleash their potential as a competitive advantage? What would a data analytics solution like that look like?

For starters, it would analyze data beyond benefits administration, beyond employee use of medical and prescription plans. It would leverage a predictive analytics and technology platform to give your company specific recommendations to transform healthcare costs, employee health, and productivity. And it would deliver demonstrable ROI. Components of that kind of game-changing analytic solution would include:

- An analytic data warehouse platform that benchmarks employee health care data.
- A system that analyzes the data from that platform and assigns a risk score, allowing providers to intervene and improve outcomes.
- A telephonic clinical prevention program to help high-risk populations and their families make better health care decisions.

But it's our HR experts who make the difference — making life easier for HR professionals and the employees they're dedicated to supporting.

Imagine the possibilities for identifying and minimizing risk and better managing employee populations if you could tap into other areas of employee data and then have that data integrated so you could see connections and trends. That kind of benefits administration platform would include an easy-to-use reporting center that would let you quickly pull from an extensive variety of standard and customizable reports, from employee enrollment to beneficiary designation to EOI activity.

You'd be able to use the data already in your systems — health programs, primary-care clinics, leaves and absences, short-term disability, workers' compensation, and more — to predict future health and wellness, to better manage your employee populations at a granular level.



Imagine if you had deep insights that would maximize your investment in human capital management to include:

- A benchmarking reference database of nearly 4 million people.
- Rigorous predictive analytics to assess rising health risks.
- Targeted segmentation to improve outcomes and health and benefit spends.
- Advanced analytics that assist in plan design modeling and service effectiveness.

Ultimately, we're talking about an integration strategy that more and more companies are seeking as a real solution for improving the productivity and well-being of their workforce.

Stop Imagining. It's All Here.

Stop Imagining. It's All Here.

Yes, benefits administration has gotten incredibly complex. Yes, it's an evolving and shifting landscape. But something tells you it shouldn't be that complicated or that difficult to keep up with. With eBenefits, it doesn't need to be. That's because eBenefits is designed from the vision and experience of people with deep roots in HR and a passion for all it can achieve. You no longer need to imagine superior quality supported by experienced, personalized, and passionate service, with user experiences that work the way the people using the system think they should work.

Yes, our software is built by incredible IT gurus. In fact, we ensure quality and continuous improvement by employing Six Sigma™ methodology, with certified green belts and black belts on our leadership team. Quality is engrained in the eBenefits culture and in the personal goals of each employee. It all guarantees quality for your system.

But it's our HR experts who make the difference — making life easier for HR professionals and the employees they're dedicated to supporting by providing:

- Solutions for modular benefits administration, private exchanges, and ACA compliance and reporting.
- Integrated, cloud-based technology.
- Benefits administration analytics and reporting.
- Employee engagement and communication tools.
- Integrated systems analytics to positively and measurably impact employee productivity and well being.

But what's more important than our labels is our belief that a winning solution should serve and support the people who use it, not work the other way around. At the nexus of high-tech and high-touch, eBenefits supports HR leaders at companies nationwide with our continually refined technology and comprehensive and personalized service. In short, we're as passionate about the "human" side of human resources technology as we are about the "technology" side. They thrive together. Because it all comes from eBenefits' combination of people who understand HR's challenges and the technology to overcome them.

In short, eBenefits delivers what HR wants and deserves in a benefits administration platform today. It's a new model that delivers:

- Superior technological quality with continuous improvement.
- Passionate service driven at every level by a personal connection.
- User experiences equal to the best of online consumer experiences.
- Data analytics and insights to transform human capital management.



It's a different approach to delivering HR solutions built from asking what would be possible if you could fuse smart technology, personalized service, and HR expertise. The answer is found in the unmatched service, superior technological quality, and enviable levels of user engagement eBenefits delivers to every user, every day. eBenefits: the complexities of your world expertly simplified, passionately supported.



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