



## CASE STUDY

# Delivering Results for J. Crew

Founded in 1983, J.Crew is an American multi-brand, multi-channel, specialty retailer. Operating more than 450 retail stores throughout the United States. The company conducts its business through J.Crew retail, J.Crew factory, Madewell stores, catalogs, and online.

## Client's Needs

- Improve employee benefits related to financial wellness
- Reduce demands on a lean HR staff
- Increase communication and employee engagement strategy
- Educate employees on important new benefit changes

## Aon Approach

Service Model:

Enrollment Solutions

Platform:

myUnivers™

Enrollment Methodologies

Self-service, Call Center, Field

Voluntary Benefits:

Critical Illness, Hospital Indemnity, Identity Theft

- Custom pre-enrollment communications making employees better benefit customers.
- Utilized enrollment technology to provide a better enrollment experience and clean data integrated back to SAP system.
- Licensed benefits counselors on-location and in the enrollment center available to educate employees on all benefits.

## Best Practices:

- ✓ **Active Enrollment:** Accept or waive coverage for all benefits
- ✓ **Targeted Communications:** Multimedia, consumer-oriented employee education campaigns
- ✓ **Decision Support:** Multi-channel, intelligent decision support
- ✓ **Easy User Interface:** User-friendly and intuitive
- ✓ **Simplified Plan Design:** Simple voluntary benefit plan designs

To learn how Aon can empower your Health benefits journey, contact your Voluntary Benefits & Enrollment Solutions Consultant.

## Results

Employee Satisfaction:



Over 55% of employees enrolled in one of the newly introduced voluntary benefits protecting their out-of-pocket medical cost exposure



Increased participation in the consumer driven health plan from 4% to 13%



Positive feedback from J. Crew's senior management on the one-to-one counseling during open enrollment.

Financial Wellness Outcomes:

▶ 34%

Employees now protected with Critical Illness Coverage

▶ 11%

Employees now protected with Hospital Indemnity Coverage

▶ 10%

Employees now protected with Identity Theft