

Benefit Education for Hard-to-Reach Employee Groups

CASE STUDY



Employer Background

A Texas-based Oil and Drilling company set out to efficiently meet the benefit communication & enrollment needs of a rapidly growing staff. The employer wanted to provide the most comprehensive benefits package options possible for their staff. They also wanted employees to fully understand their choices and the value of the package they were receiving.

Objectives

For their 2011 Annual Enrollment & Communications Project, we collaborated with the employer to determine specific objectives that would define success for their new benefits enrollment process:

- Create an informative and efficient enrollment experience for all parties
- Ensure employees fully understand their benefits
- Promote employer's investment in benefits
- Discuss impact of Health Care Reform for employees
- Promote the value of Voluntary STD and Life Insurance
- Promote new supplemental benefits through new carrier partner
- Capture enrollments electronically and actively engage all employees in the process



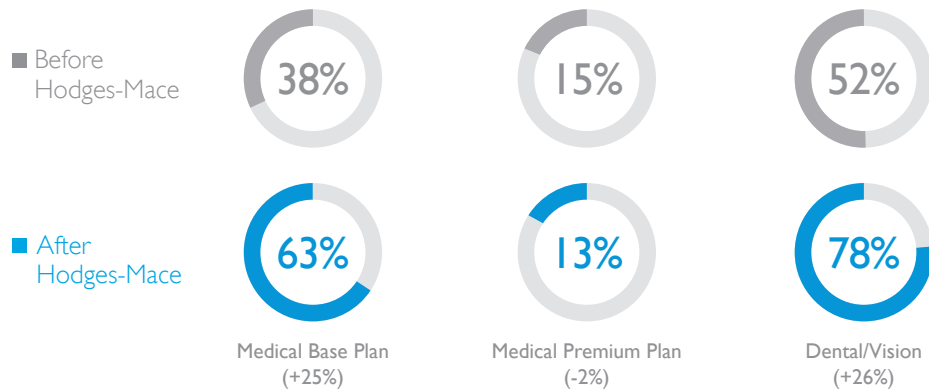
Initial Action

- **Custom Benefits Guide and Posters:** We worked with the client to create a client-branded, user-friendly benefit guide. The customized guide supported the program objectives while providing detailed descriptions of their options and many supplemental benefits. Guides were sent to employees prior to their one-to-one sessions so they had an opportunity to thoroughly review them with their families.
- **Two Day Benefit Counselor Training:** We kicked off the enrollment with a two-day comprehensive training program with the employer's Human Resources team and all of their insurance providers. This enabled all parties to get excited about the new options available to employees.
- **One-to-One Enrollment Strategy:** The employer's prior enrollment was passive. To increase participation and understanding, we created an active enrollment plan in which benefit counselors met, in person, on the job-site with every employee. This strategy was supported by scheduled and impromptu "tailgate" meetings with site crews, as well as call center back-up.
- **Unique Challenges:** Initially there were concerns as to the viability of the plan because it involved visiting numerous remote job sites—including drilling locations that cannot be found via GPS. We found the right benefit counselors, set them up with mobile offices, gave them extra sturdy sets of boots, and sent them across the country to meet with each and every employee.

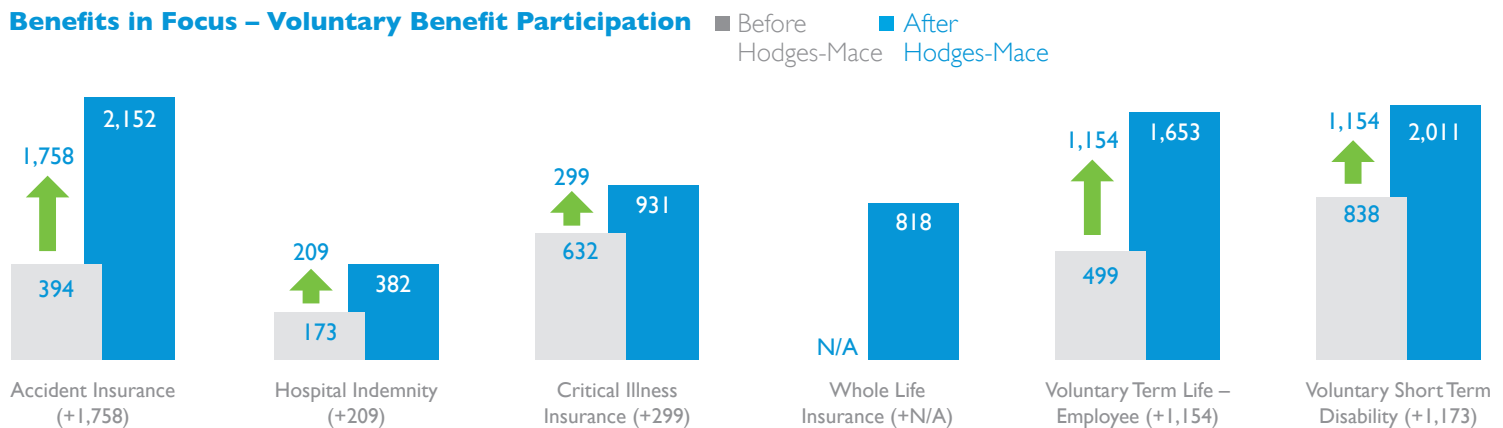
Ongoing Action & Results

Due to the overwhelming success of the initial enrollment—as seen in the grid below—the employer has contracted us to handle ongoing New Hire Services.

Benefits in Focus – Core Benefit Participation



Benefits in Focus – Voluntary Benefit Participation



Survey Results

Employees were surveyed after enrollment. 69% participated; here's what they had to say:

- **99%** agreed or strongly agreed that the one-to-one counseling sessions “helped me understand the benefit options that could be most valuable to me ...”
- **54%** said that prior to their one-to-one session, they were unaware their employer paid 75% of their medical and dental premiums, and 40% of their dependent medical and dental premiums.
- **97%** said they now “have a good understanding of the in-patient hospital claim filing process.”
- **93%** said [] “... now have a greater appreciation and understanding of my employee benefits.”

Project by the Numbers

3,500+

eligible employees

13

unique benefit packages

46,163

individual plans for review

“I’m excited about HM and I’m very happy that we’ve kept them on to do enrollment for new hires.

Our employees out in the field, in our regional offices—even our executive leadership—all say they now understand their benefits better than ever.

Hodges-Mace reached out, created a partnership and acted as an extension of our own team. They engaged and educated our employees.

If you truly value communication and your employee’s benefits, this is the company for you.”

~ Director of Human Resources
National Oil and Drilling Company