

Empower Benefits Online Enrollment Solution

Online Enrollment Solution Feature Highlights:

~ Flexibility

- Employees update personal demographic and contact information.
- Supports all types of benefits – health and welfare, flexible spending accounts, life insurance, deferred compensation, etc.
- Date-sensitive benefit costing allows update of benefits for new plan year while continuing to process current year benefits with current rates
- Track benefit dependents/beneficiaries based on contact details
- Support benefit enrollment for Life Change Event, New Hire, or Annual Open Enrollment

~ Accuracy

- Employees review all benefit options on the Benefit Planning Worksheet prior to making selections.
- Employees can review current year benefit selections to help plan for the coming year.
- No re-keying of information from paper forms, which can lead to errors.

~ Compliance

- HR controls what benefits employee may sign up for based on eligibility.
- HR has final approval of employee and contact changes, as well as benefit selections.

Implementing the Empower Online Enrollment Solution for annual enrollment periods will reduce the effort required by the client HR department from an average of 30 minutes per enrollment via paper to 5 minutes per on-line enrollment in Empower. The employee updates their dependent, beneficiary, and benefit selections on-line, and they are routed to HR for on-line approval. Once the OE period is closed, the data from open enrollment automatically updates the contacts, beneficiaries, benefits, and deductions (once payrolls run for the period in which the benefit takes effect).

Benefit Coverage Planning Worksheet - Dental Plan POP

Coverage	Employee Cost (Per Pay Period)
<input type="radio"/> Employee Only	\$4.00
<input checked="" type="radio"/> Employee plus Child(ren)	\$19.54
<input type="radio"/> Employee plus Spouse	\$22.63
<input type="radio"/> Family	\$36.01

Dependent Planning Worksheet

Name	Relationship	Select Coverage	is Primary Coverage (COB)?
JORDAN S SMITH	DAUGHTER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
LOGAN D SMITH	SON	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Buttons: PREVIOUS, RESET, NEXT

Empower's Online Benefit Enrollment provides the same type of savings with separate New Hire enrollment and Life Event benefit change processes. In addition to the time savings, your organization will reap savings in the form of productivity, ease of delivery, receipts from employees, and filing, which averages \$120 per employee. There are no issues with lost paperwork, and the system can provide up-to-date feedback to HR regarding the number of individuals who have completed enrollment.

The Society for Human Resource Management (SHRM) suggests that there is typically an error rate of 3% on the total benefit premiums when enrollment is processed manually. By automating data collection and implementing carrier interfaces, the error rate will be drastically reduced and lead to a savings of roughly \$120 per employee.

The employees not only control what benefits and coverage they are selecting, but will also see a system-calculated cost for all of the benefits. This will help the employee in their budgeting process.



Solutions in Human Resource Information

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Product Features and Benefits

Employees can easily....



- View their current benefit coverage to plan for future benefit needs.

- Electronically enroll in a rules-based system that allows only eligible selections to be made, reducing costly errors & reducing administrative time.

- Access benefit information and make benefit selections from any computer using the web, allowing employees to confer with family members in the privacy of their home during enrollment.

- Update or add contact information to change dependents and beneficiaries on benefit plans, all within the open enrollment process.

- Enroll in benefits during the new hire process.

- Update benefits at any time when a life event has occurred (e.g. marriage, birth of child).

Enabling Managers & Administrators to....



- Reduce the burdensome costs of producing, distributing and collecting enrollment paperwork.

- Control what benefits the employee can select based on pre-determined eligibility requirements.

- Review and approve employee benefit enrollments and provide electronic feedback for correction of rejected enrollment requests.

- Save as much as \$120 per employee through error reduction and automated data collection.

- Reduce the administrative workload of updating employee information, benefit elections, plan beneficiaries and dependents.