

Farmington Company Serves Up a Menu of Voluntary Benefits To National Restaurant Supply Chain

Background

- A national restaurant supply retailer offered its employees a voluntary benefits program consisting of several products underwritten, enrolled and serviced by a single carrier.
- Human Resources experienced service and administrative issues related to the voluntary program, including:
 - Representatives of the former enrollment company used an “aggressive” sales approach and did not adequately educate employees
 - The deduction and premium reconciliation process proved challenging, so Human Resources removed the plans from payroll deduction and, instead, allowed employees to maintain their coverage through direct-bill.
- Human Resources sought to replace the existing programs with comparable plans, re-educate/enroll employees and put the programs back onto payroll deduction – this time, without the administrative headaches.



Our Solution

- The client’s broker called The Farmington Company to:
 - Create a menu of new voluntary programs.
 - Educate and enroll the client’s employees.
 - Administer the new programs, including the deduction and premium reconciliation.
- Working closely with Human Resources and the broker, we:
 - Developed a plan that communicated, enrolled and administered new, but comparable, Accident, Life, Cancer, Critical Illness and Disability plans underwritten by new carriers. Those employees wishing to maintain their existing policies were permitted to do so via direct bill.
 - Designed a schedule to enroll the client’s employees located in approximately 50 facilities nationwide through a combination of on-site visits and inbound/outbound call center.
 - Created a follow-up schedule to service existing participants and enroll newly eligible employees.

The Results

- The client’s HR team has been extremely satisfied with our enrollments and service, including billing reconciliation, benefits communication and toll-free Client Service Center for policyholder questions, changes and updates.
- Persistency is approximately **71%**.

