![BerniePortal]

The Digital Age of Open Enrollment

Why you should have your clients enroll online

The Digital Age of Open Enrollment

It's no secret that benefits administration and enrollment can be complex and confusing. The process involves mountains of paperwork and lots of back and forth, often making you the middle man tasked with organizing and communicating election information and policy changes to carriers, HR administrators, and business owners alike. These administrative burdens and operational inefficiencies mean what feels like *never-ending* help and support from your agency, which can be frustrating for both you and your clients.

It's time for a solution. It's time to dramatically simplify and streamline the process by having your clients enroll online.

In this e-book, we'll address why brokers should adopt a benefits administration system and move their clients to online open enrollment.

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Why you should have your clients enroll online

An online benefits administration platform just makes open enrollment easier.

1. Save Time

One of the greatest benefits of bringing open enrollment online is the all-around time savings. Employers with paper benefits elections forms are spending north of an hour - per enrollee - just manually finding and entering duplicate data and preparing benefits packets. And it's not just a burden for HR administrators! Employees also feel the strain of keeping up with multiple forms and entering the same information multiple times.

By bringing the process online, you have the power of an optimized digital platform to store, map, and send data at the click of a button. This means less time spent entering data, collecting and reviewing election forms, communicating eligibility and plan information, and of course disseminating benefits details to employees, employers, and carriers.

Employers with paper benefits administration spend ***at least 1 hour per enrollee*** *completing tasks such as duplicate data entry.*

2. Reduce Error

By having your clients enroll online, you can significantly reduce the risk of error inherent in manual open enrollment processes. From indiscernible handwriting and blank fields to lost forms and typos in data entry, there are hundreds of tiny mistakes that can add up to big dollars and hours of reconciliation with manual enrollment.

The Society for Human Resource Management suggests **an error rate of 3% occurs on total benefit premiums when administration is processed manually.** With an online benefits administration platform, the data collection process is automated and integrates with carriers so the opportunity for error is dramatically reduced. Give you and your clients peace of mind and know that you're staying compliant with a best-in-class HRIS.

12-15%
of all benefits carrier billing contains errors. In a company with 250 employees receiving benefits, that could amount to over $250,000 per year. [1]

3. Expand Benefit Offerings

With manual open enrollment, it is confusing and time consuming enough just offering the most basic plan types. Between the amount of duplicative data entry and differing plan details, it's a hard sell for your clients to expand insurance offerings and explore new funding strategies. Most employers don't feel like they would be able to keep up with additional plans and ancillary options, not to mention the increased confusion employees encounter when comparing numerous plan types in a benefits booklet.

Give employers the ability to offer more options without the additional paperwork. No matter the size of the group, you can easily expand the number and type of benefits being offered by utilizing an online system that helps organize, manage, and communicate plan details in an easily digestible format. Provide more strategic options and gain the role as your clients' trusted advisor.

4. Increase Satisfaction

Not only will online enrollment save you and your clients time and energy, but it will also help ensure that they have a more positive open enrollment experience and are more engaged in selecting their benefits. By bringing the election process online, employers, employees and brokers all have access to benefit information at any time. This allows employees to include others, like spouses and family members, in the decision-making process and provides them with real-time resources to answer their plan and benefits related questions.

Further, by bringing the entire process online, employees are more likely to understand and thus recognize the full value of their benefits. In offering more clarity around benefits and the convenience of one central simplified hub, there is an overall increase in satisfaction from all parties involved. The cherry on top? Employees also have access to their benefits elections on-the-go from the BerniePortal app.

The value of online enrollment with BerniePortal:

What is BerniePortal?

BerniePortal is an all-in-one HRIS that allows small and mid-sized businesses to optimize HR, improve employee experiences and spend more time building the businesses they love. BerniePortal is supported by benefits brokers in more than 40 states and has more than 120,000 users.
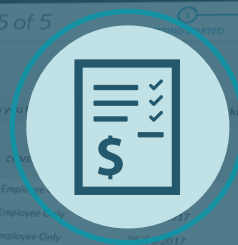
Let BerniePortal help you tackle the strategic challenges and transactional burdens of benefits enrollment and administration.

Benefits Cost Transparency

Targeted Communications

Simplified Selections and Billing

Leading Integrations

1. Benefits Cost Transparency

BerniePortal's easy to use shopping cart feature makes electing benefits simple. Employees can easily review options, as well as how much each plan and ancillary benefit will cost, and how much will be contributed by the employer and deducted from their paychecks.

BerniePortal has also negotiated with carriers to lower participation rates for ancillary options, meaning employers can offer competitive benefits packages, regardless of their size.

PER PAY PERIOD COST:

	Employee	Employer
Health	$120.00	$158.60
Dental	$0.00	$0.00
Vision	$0.00	$0.00
Voluntary Life	$0.00	$0.00
FSA	$0.00	$0.00
Total cost	**$120.00**	**$158.60**

2. Targeted Communications

BerniePortal tracks benefits eligibility for employees. Through the system, HR managers can send company-wide notices or follow-up directly with individuals who need to make elections once they are eligible.
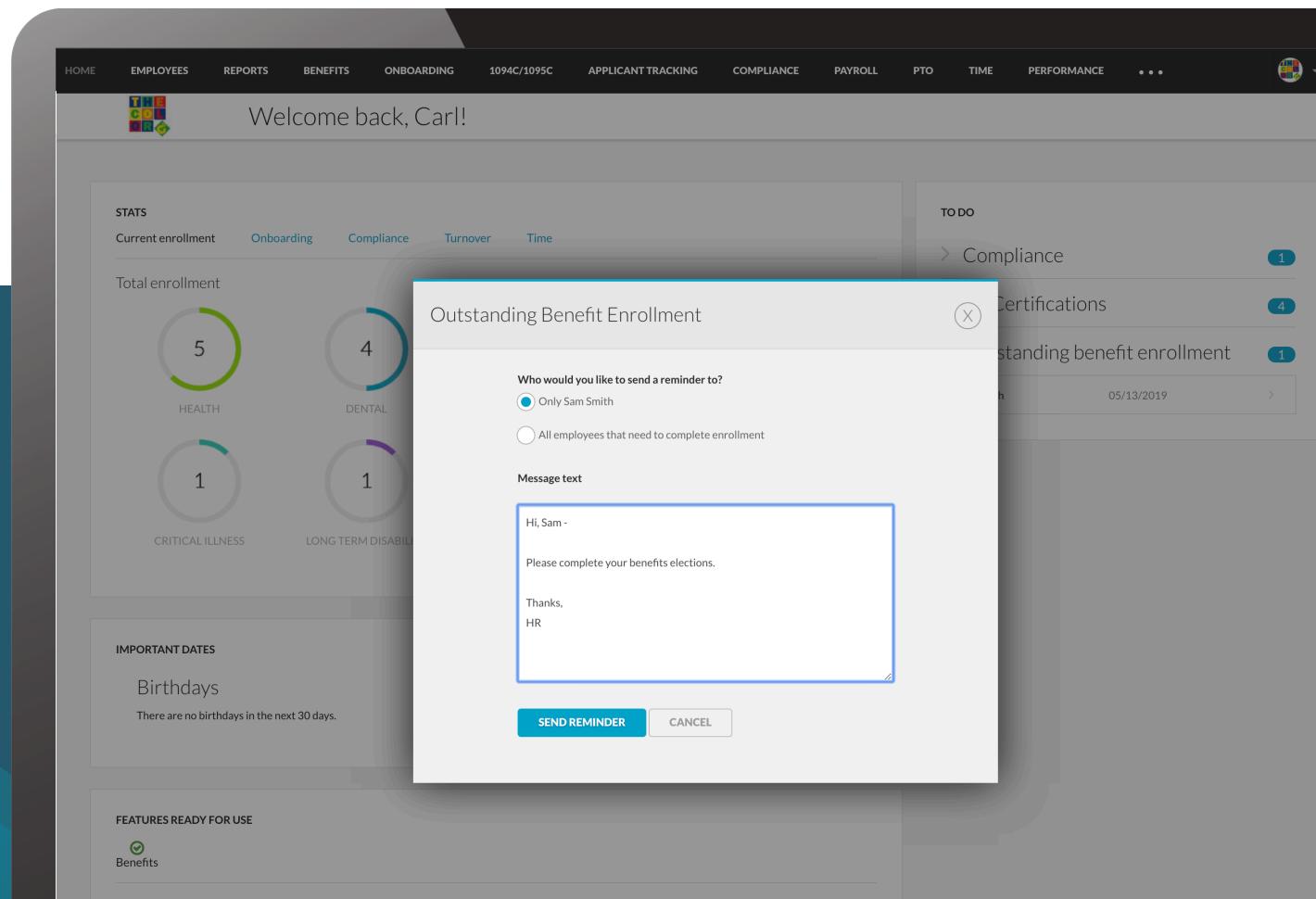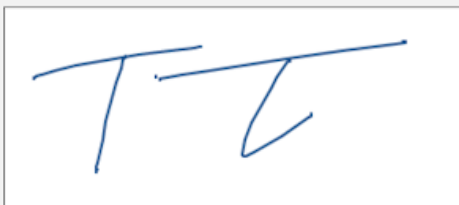
3. Simplified Selections and Billing

Once elections are finalized, they can be saved and locked-in by an e-signature and the click of a button.

BerniePortal is industry-leading in its integration capabilities, with several carriers who issue accurate, real-time bills directly in the system via BernieBill, based on benefits elections selected.

The following illustrates the benefits you have elected and the payroll deductions you have authorized. Please confirm by clicking "I agree" below.

BENEFIT TYPE	PLAN NAME	COVERAGE TIER	EFFECTIVE DATE	EMPLOYEE COST (PER PAY PERIOD)
Health	Color Company - United Copay Plan	Employee Only	06/19/2019	$120.00
Dental	N/A	Waive	N/A	$0.00
Vision	N/A	Waive	N/A	$0.00
Voluntary Life(myself)	N/A	Waive	N/A	$0.00
Voluntary Life(spouse)	N/A	Waive	N/A	$0.00
Voluntary Life(children)	N/A	Waive	N/A	$0.00
FSA	N/A	Waive	N/A	$0.00
			Total cost	$120.00

Sign (use your mouse): *

Reset

I AGREE   BACK TO PREVIOUS STEP

4. Leading Integrations

BerniePortal can also communicate via API and EDI integrations, depending on carrier availability. For carriers unable to accept electronic elections, BerniePortal can map to paper forms or provide change reports.

BerniePortal also integrates with leading payroll providers, like ADP and Paycor, making it simple and error-free for the payroll department to set correct deduction parameters.
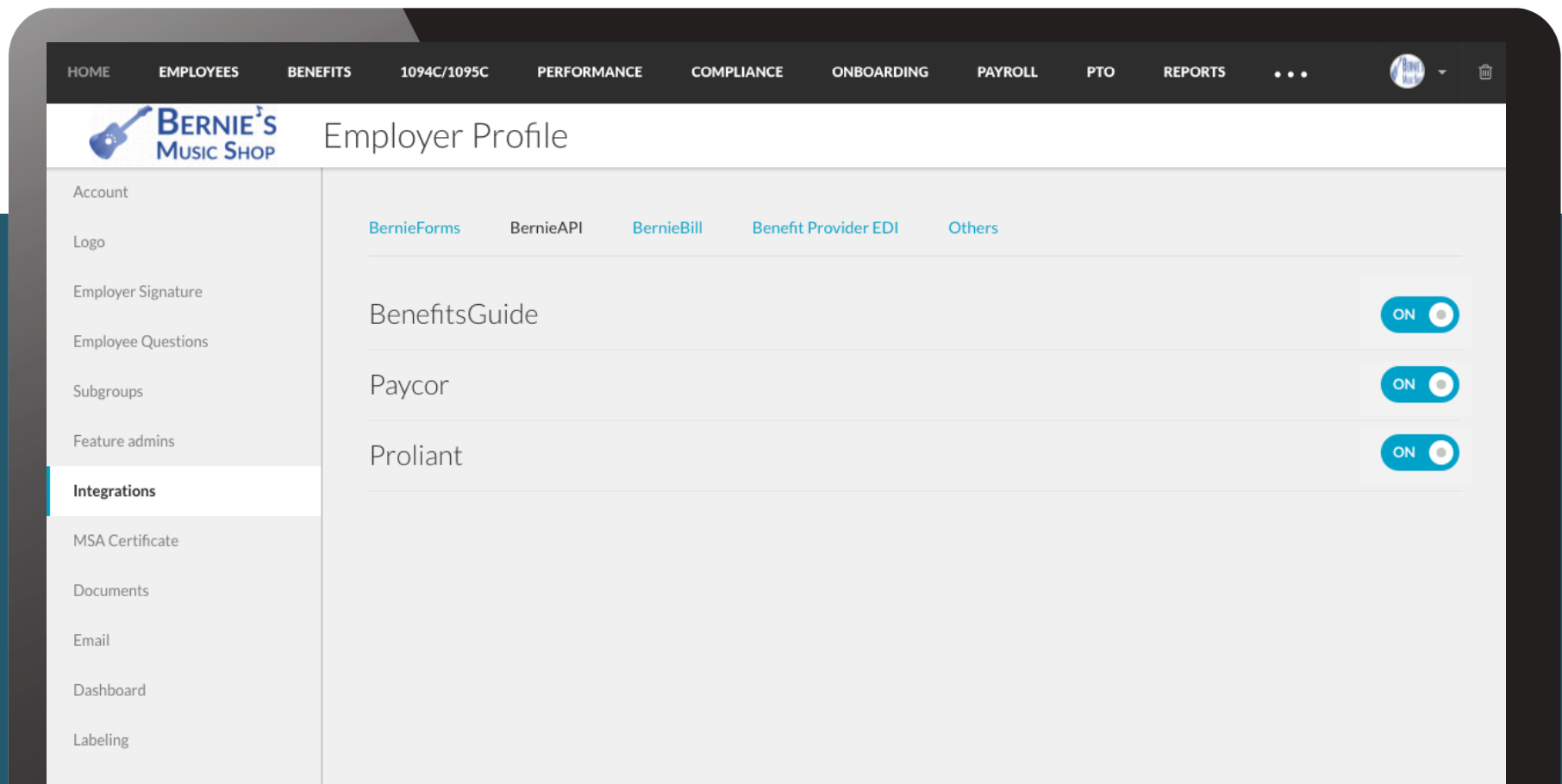
What BerniePortal Broker Partners are saying:

GOLSAN SCRUGGS

"

BerniePortal was a strategic play for us from the standpoint of trying to simplify our clients' lives. What we like about it most is its ability to simplify simple things, like benefits and benefit notices. How can we have all the data in one spot to really do a great job of answering the client's questions on the first phone call?

BRV benefits

"

I saw our competition agencies having proprietary enrollment systems...but that's not the best service model. We've got the local perspective and support and service, but we've got a national-level enrollment benefits portal that can compete with anybody.

What BerniePortal Employer Users are saying:

DCR

"

Before BerniePortal, we handled benefits enrollment the old fashioned way. Employees would sign up one by one on paper, and it was a long, tedious process. Trying to keep track of the paperwork was time consuming. Now, we've saved time and have peace of mind that everyone is signed up correctly and all the payroll items match up.

RN&M ENGINEERS
Reece, Noland & McElrath, Inc.

"

We are a small firm so you would think we would only offer a plan or maybe two at the most. But we are offering 15. Yes, 15. We could not do that without BerniePortal.

How to get started with BerniePortal

With a benefits administration platform, like BerniePortal, you're able to streamline and simplify open enrollment. Reduce errors, minimize the back and forth, and most importantly, give your clients an easy-to-use tool to self-manage their elections throughout the year.

BERNIEPORTAL

Ready to simplify open enrollment for you and your clients?

Request a demo to get a customized walk-through of the platform
and learn how BerniePortal can save you time and energy this
open enrollment season - and for years to come!

REQUEST DEMO

1 Aberdeen Group: The Invoice Reconciliation and Payment Benchmark Report
2 Report: "What Your Employees Think About Your Benefits Communication" - Harris Poll