



DON'T JUST SURVIVE ANNUAL ENROLLMENT

Thrive and Learn for the Next Time



Take a Deep Breath, Look Around You: There Is Life After Annual Enrollment

It's annual enrollment time (or getting awfully close to it, or maybe it's just ended for you). Regardless, emotions run high during benefits enrollment, and that's true for everyone involved, from HR to IT to each employee in your organization — and even their dependents.

But when the dust settles, when the last revised enrollment form has been filed and no more changes are allowed, what do you truly want to have happened?

If you're like most HR leaders in the U.S., what you want is simple: You want everyone to be happy.

This e-book will not only help you find the smooth currents amid the turmoil and anxiety that surround annual benefits enrollment. It will also help you see ways to find calmer waters in the months ahead.



First, Know Yourself

It's not just a myth or an unfounded stereotype. HR leaders are different from other strategic-level executives. For one thing, they're more compassionate. They're also more empathetic.

No wonder you want everyone to be happy with their personal experience and outcomes from the annual enrollment process.

You want the employees, the folks up the ladder, and even your benefits enrollment solution provider – whether that's your in-house IT team or an outside partner like Businessolver – to be pleased with the process and the outcome.

Now is your time to shine, to make sure your employees and their dependents are taken care of.



YOU ARE, IN A NUTSHELL, KINDER AND GENTLER. AND THAT'S OK!

Human Resource Executive[®] magazine in 2008 asked several leading assessment firms to compare personality traits among HR executives and leaders of other business functions, such as sales, marketing, finance, and operations. Based on data from thousands of personality tests given to executives — mostly vice presidents and above — over several years, the research came to **three key conclusions.**

NO. 1: “HR executives score much higher in traits such as empathy and consideration for others. ... They tend to be more intuitive, and have a deeper understanding of how others see the world. They favor teamwork over a star environment, and are better at building trust and relationships, and in finding common ground.

NO. 2: “... human resource leaders as a group are less competitive than the other executives; they're also less likely to exhibit some of the more unfriendly traits, such as intimidation, manipulation, and passive-aggressiveness.

NO. 3: “And they're less inclined to be the types of people who will sacrifice the needs of the organization for their own needs.”



It's an important distinction to appreciate about yourself,

especially when it comes to forging partnerships with companies that want to sell you benefits enrollment technology service. What kind of understanding of your persona do they have?

Savvy HR leaders also know that because they see the world differently than their IT counterparts do, they look for different features and benefits — and results — from technology partners. With a better understanding of your persona and character, you can make better buying decisions the next time around.



Second, Accept the Reality of Imperfection

Try as you might — try as any of us might — the road to and through open benefits enrollment will not go perfectly. It never does. You're pleading with the C-suite to approve the new rates you've negotiated, while your vendor keeps reminding you of the potential risks ahead.

Just like life, annual enrollment will have its ups and downs, its bumps and detours, its unexpected twists and turns. From the earliest planning stages with your partner to the uploading of the last data file, the annual enrollment journey will have some potholes.

You might say that the whole annual enrollment process for HR is an example of the quintessential Japanese aesthetic of *wabi sabi*, the beauty of things **imperfect, impermanent, and incomplete**.*

Can you honestly say that when your annual enrollment is over this year:

- ▶ Every detail of the process will have gone exactly as planned or promised?
- ▶ Every technological aspect of your system will have been in place as scheduled and have functioned flawlessly?
- ▶ Your technology had every functionality or “nice-to-have” feature that you had wished for?

Honestly, would you ever set your expectations that high?

* Want to learn more about *wabi sabi*? We suggest *Wabi Sabi: The Japanese Art of Impermanence* by Andrew Juniper, available from Amazon.com.



But also just as in life, the problems and the (hopefully temporary) pain that come with those challenges as part of the benefits enrollment process matter less than:

- ▶ **How you respond to them**
- ▶ **What you learn from them**
- ▶ **How you use that knowledge going forward**

Equally, if not even more important because of its effect on you, is the way your benefits technology and services partner responds to those same trials and tribulations during planning, implementation, and enrollment.

- ▶ **Some glitches are manageable: A benefit rate is incorrect, or a plan name is misspelled.**
- ▶ **Other are unmanageable: Data for your employees and their dependents is unprotected.**



Just Like Life, the Business of HR Is All About Relationships

When you boil all of that down — the compassion and empathy of HR, combined with the reality that benefits enrollment is a long, detailed process that doesn't go perfectly — the questions become:

- ▶ How can a benefits enrollment partner respond to — and help HR respond to — the inevitable glitches?
- ▶ How can you eliminate the seemingly inevitable vendor conversations in which you're reminded you provided your rates later than agreed, your employees didn't use the system the right way, and on and on?



One answer is to have a relationship with a benefits enrollment partner that's built on agreed goals and outcomes.

That way, when the wheel gets a little loose on the axle, HR knows it will be fixed, and knows the response and end result will far outweigh the hiccup along the way.

Research has increasingly shown that customers are highly willing to forgive a company for a mistake or bad customer experience if the

company's response to the problem is prompt, effective, and offered without argument.

At Businessolver, for example, our mission is to grow our business and delight our clients. To do that — and be sure we're there for every client every step of the way — we frame every partnership three ways: **Develop, Depend, and Delight.**



Develop

Businessolver is constantly expanding our market-changing technology platform, and we're adding new functionality every week.

Our innovative process includes collaboration with clients, consultants, and our own employees using Agile software-development methods.



Depend

Your employees trust you to manage their private information. That relationship is central to the success of any HR and benefits team. Businessolver understands that relationship at its very heart and in our very core.

You can depend on Businessolver to accurately manage and exchange data and to take the necessary precautions to protect it. That's why we invest so much in physical security, technical security audits, financial audits, and in-house security, legal, and compliance expertise.



Delight

Delight is at the heart of every interaction, innovation, process, and decision at Businessolver. This includes everyone from our internal clients who work hard every day to improve and implement our platform to the clients we serve with our benefits solution.

We encourage our clients to log in anytime and report their feelings about our product and service. And each week, we take stock of delight by measuring not only our clients' evaluation of our partnership, but each employee's as well.



Another answer is to give HR a huge degree of transparency into the enrollment process, so HR can really see what's going on – and to support HR, so it can respond most optimally to what it learns.

To put it as clearly and succinctly as possible:
Businessolver believes in transparency.

- ▶ **Transparent technology** — Data feeds to and from carriers are completely transparent for administrators to view.
- ▶ **Transparent service** — Every interaction with an employee (call, chat, email, etc.) is attached to the member record and available 24/7 for administrator review.
- ▶ **Measuring success** — Customer service metrics and status are shared openly with each client.

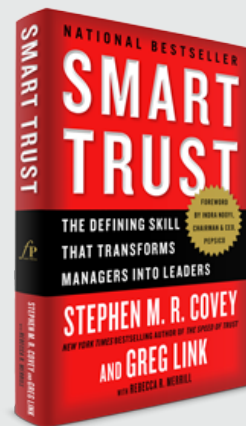


With the new power of transparency, you'll learn things you never knew about how employees use their benefits, their concerns and challenges in using their benefits, and more.

Are you ready to leverage the muscle that comes with full benefits transparency?

It's all about **Smart Trust**.

You, your employees, and the Businessolver team all want to do the right thing. When something happens that's contrary to that commitment, we trust each other to learn from it, improve upon it, and move forward, smartly.



Businessolver would love for you to have a copy of *Smart Trust* by Stephen M.R. Covey and Greg Link. In it, they share the enlightening principles and anecdotes of people and organizations that are not only achieving unprecedented prosperity from high-trust relationships and cultures, but also attaining elevated levels of energy and joy.

► [Click here](#) to request a copy in e-book or printed format from Businessolver.



HR Can Profit From a Benefits Technology and Services Partner That Gets HR

It's time to see benefits differently, with people who see the world the way HR does. It's a model that combines benefits technology with obsessively responsive service to delight HR and their employees.

Founded by HR professionals, Businessolver delivers market-changing online benefits administration technology that's supported by an intrinsic and unwavering responsiveness to your needs — today and down the road.

We know and respond to what HR needs and wants.

In a rapidly changing and often uncertain market, you need a benefits technology partner you can trust. Founded by HR professionals who know what's really important to you, Businessolver delivers market-changing technology supported by an intrinsic and unwavering responsiveness to your needs today and down the road. You can trust us to take care of you and your employees with a configurable and secure SaaS platform and a culture of service, all aimed at total and measurable success and your complete delight. We'll help you maximize the investment in your benefits program, minimize your exposure to risk, engage your employees with our easy-to-use solution and full suite of communication vehicles, and empower them to use their benefits wisely and control their costs and yours.

Businessolver is headquartered in
Des Moines, Iowa. We're on the web at
businessolver.com.

