

ease

Why Enroll Online?



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WHAT IS ONLINE ENROLLMENT?

Every business changes over time. They grow, they shrink, and they adjust to industry trends. With these changes, operational tasks like benefits enrollment, that used to be “minor,” become increasingly time-consuming, erroneous, and frustrating.

Online enrollment is a technology solution that brings benefits online for an entire business, streamlining and simplifying the benefits election process for business owners, HR administrators, and employees. It’s gaining traction too. Nearly 50% of businesses use benefits administration software, and 74% of employees reference their benefits administration portal for choosing insurance options.¹



¹. <https://www.benefitmall.com/BenefitMall/Business-Blog/2015/March/Benefits-administration-Systems-Whats-In-It-For-Me>

WHY ONLINE ENROLLMENT ?

As a leading provider of HR and benefits software, Ease understands that the thought of changing your benefits enrollment process can be overwhelming. But if working with more than 1,000 insurance agencies and 40,000 businesses has taught us anything, it's that switching to online enrollment is worth it.



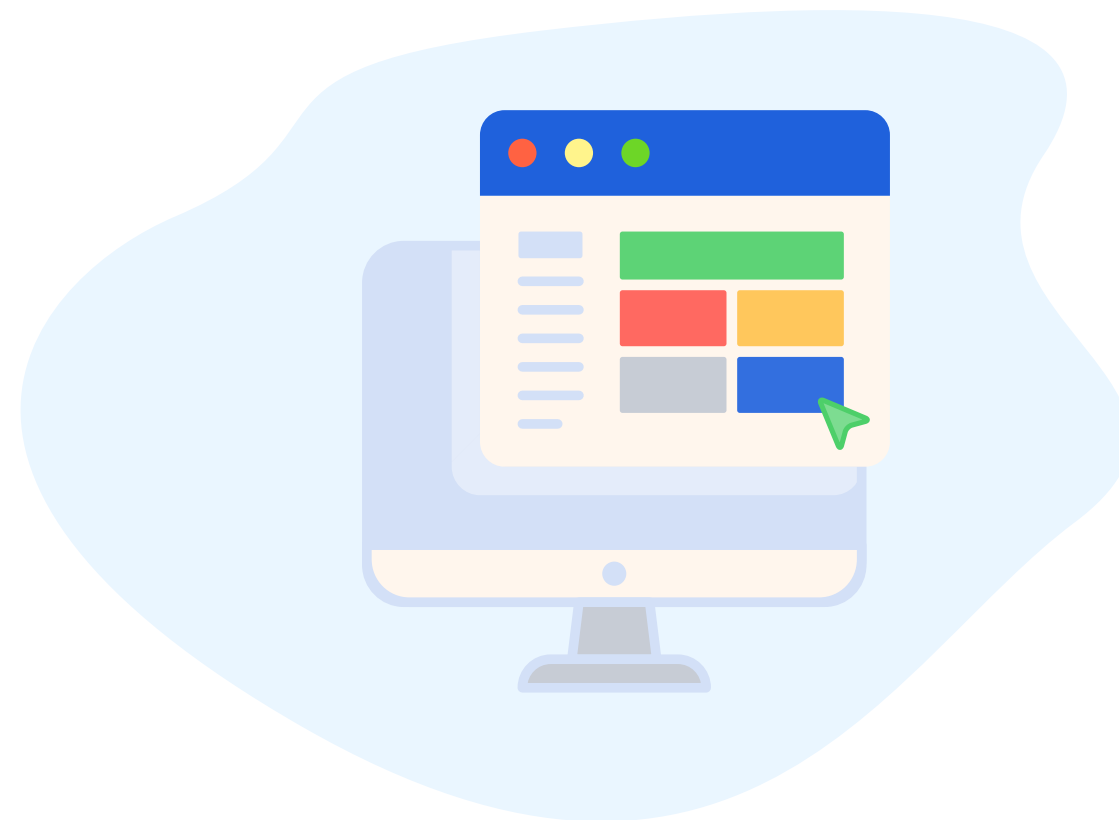
Simplified Benefits

Online enrollment helps you save time during benefits enrollment and ongoing management by eliminating paper forms, reducing errors, and creating digital files. The value here lies in the fact that less time is spent collecting and reviewing forms, determining eligibility, and communicating benefit details. For employees, they can easily compare their benefit options and select the ones best suited to their specific needs.²

². <https://www.corpsyn.com/link-between-benefits-technology-cost-control/>

Increases Employee Engagement and Happiness

Online enrollment deepens your relationships with your employees by giving them and their dependents 24/7 access to plan details and educational resources regarding their benefits. Research shows that the more educated employees are about their benefits, the greater their loyalty to their business.³



Gain Visibility

Online enrollment enables you and your HR department to strategically and efficiently manage benefits. You can see real-time open enrollment progress and use pre-built reports to track new hires' onboarding and benefits elections.

³. <https://benefitsbridge.unitedconcordia.com/benefits-administration-software-perks-challenges-hr-practitioners/>



HOW ONLINE ENROLLMENT WORKS

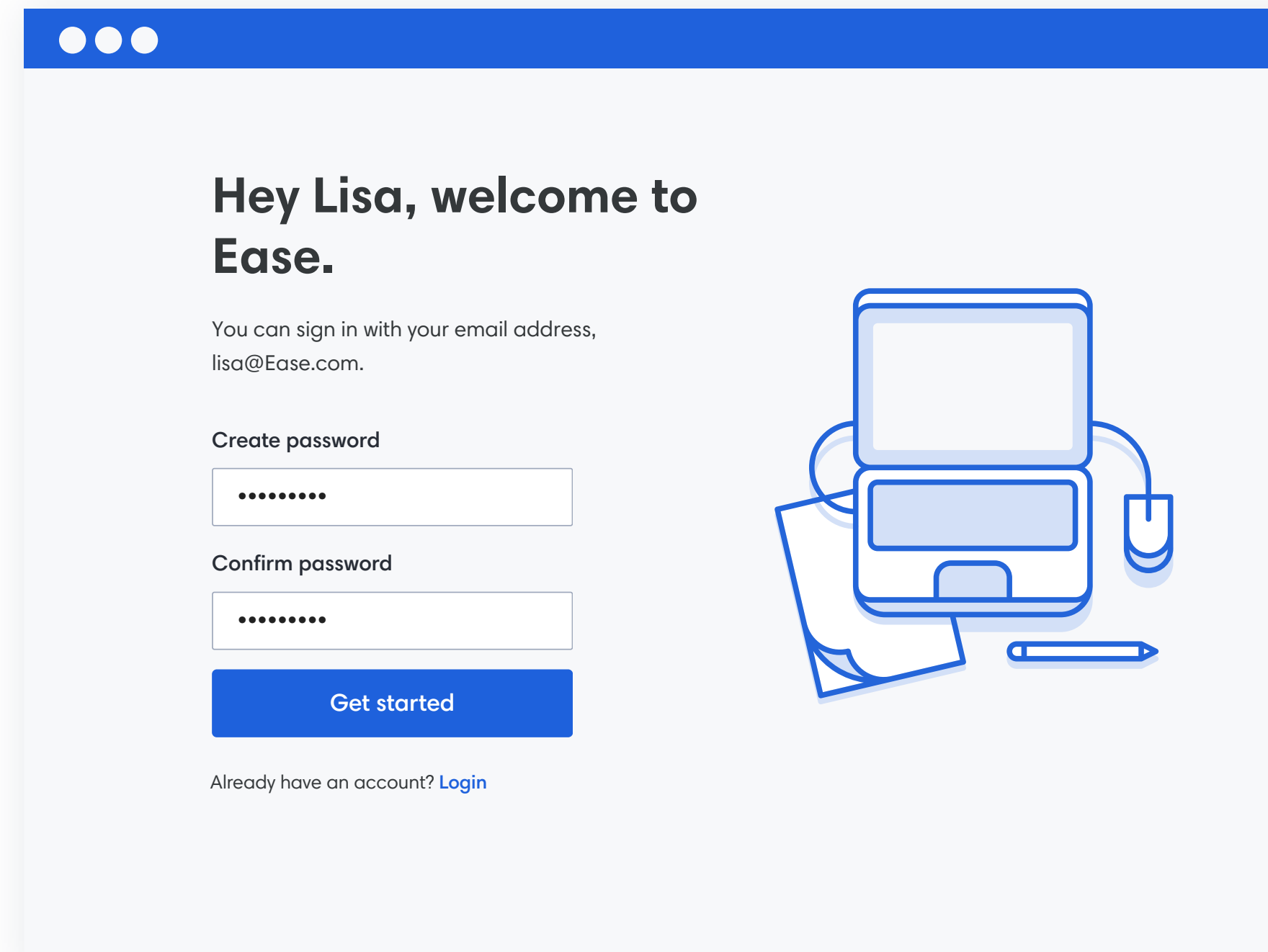
Now that you've learned about the value of online enrollment, let's review how online enrollment works.

For the purpose of understanding online enrollment, we'll review the process of benefits enrollment for a new employee.

An employee is hired.

Once an individual signs an offer, they're officially a new employee. This means that it's time to collect all of their demographic information needed for legal purposes and benefits eligibility. Without online enrollment, an employee would have to provide their information on multiple forms, which your HR department would review, scan, and file.

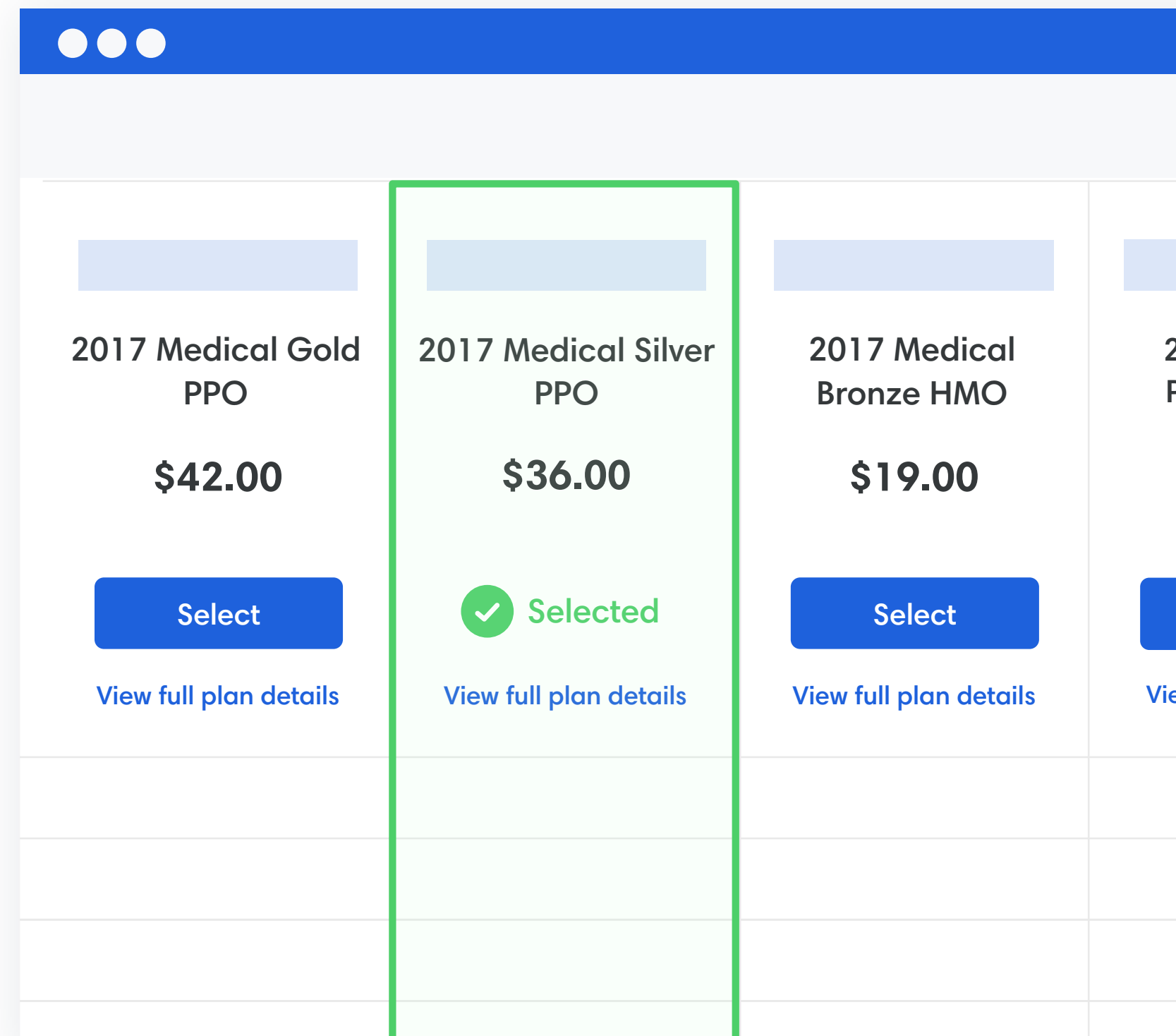
With online enrollment, HR departments can digitally enter the information necessary for benefits enrollment like employee type, location, and compensation. This task can be completed anywhere with internet access.



An employee is presented with their benefit options.

Online enrollment provides a digital, streamlined process for employees to learn about the benefits they're eligible for. After an employee provides their basic demographic information they can learn about the benefits plans they are eligible for.

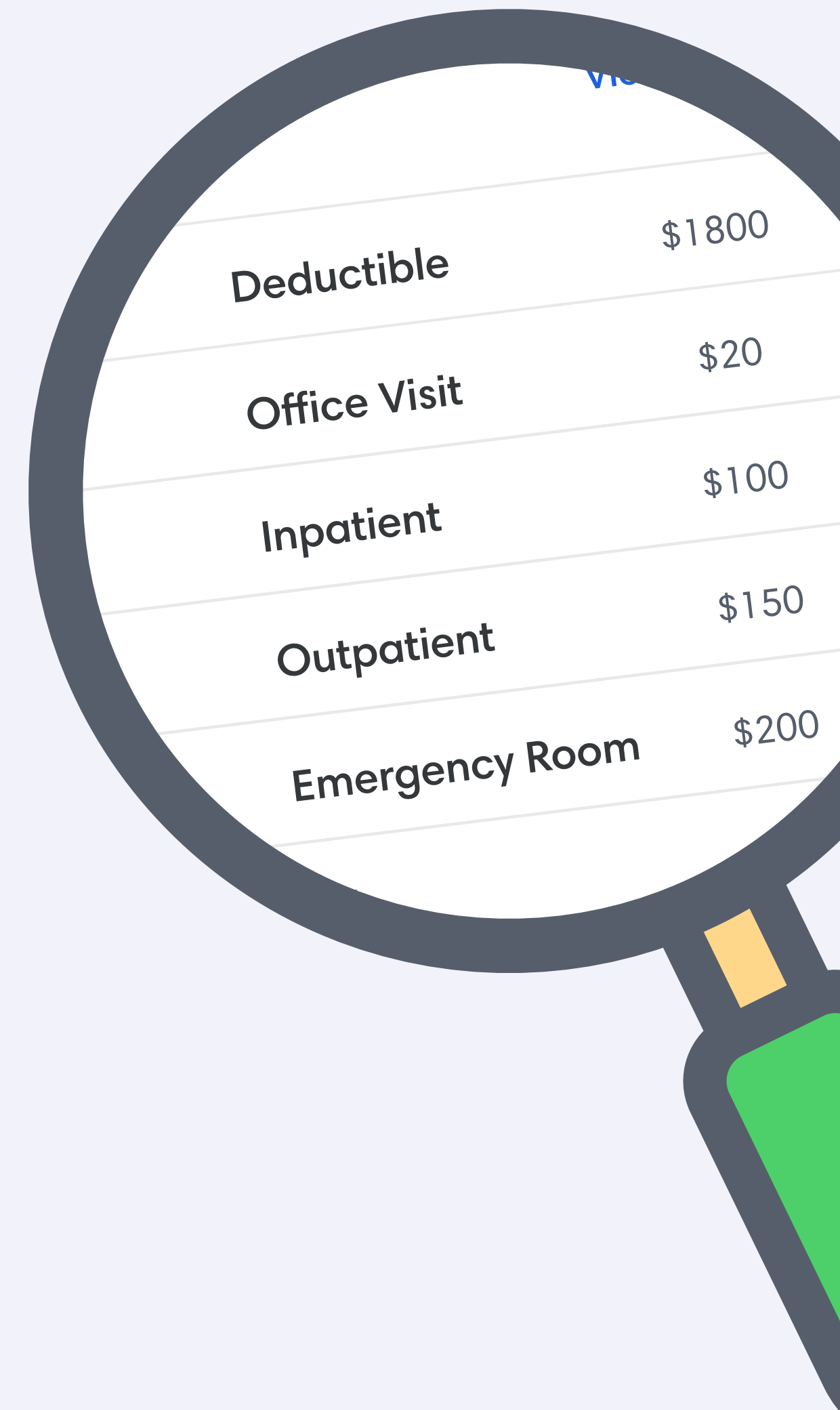
Benefit options, plan details, and sometimes costs are displayed online for convenient access. Additionally, some systems use employee demographic information to determine employee plan eligibility. This means that HR departments don't have to manually determine which employee is eligible for what plan, or keep paper summaries for every single plan. Employees can also access their benefit options online in one place, instead of sifting through stacks of paperwork.



With Ease

Presenting an employee with a complete picture of their benefit options is a core component of Ease. The system provides plenty of information to help employees make educated benefit elections.

1. First, employees are presented with only the benefit plans they are eligible for.
2. Employees can enroll in all benefit types, including short-term and long-term disability, HSAs, and telemedicine.
3. Each benefit plan includes in-depth summaries that provide deductible amounts and co-pays. If carriers have educational content like videos, employees can view those inside Ease too.
4. Employees can view side-by-side plan comparisons with the cost per pay period to help them determine which plan brings them and their family the most value.
5. Ease also provides the accurate cost to the employee of each benefit plan they're eligible for, and takes into account factors like dependents. Because this process is completed entirely online, employees can share these details with their dependents at home if they choose to.



Deductible	\$1800
Office Visit	\$20
Inpatient	\$100
Outpatient	\$150
Emergency Room	\$200

Benefits are elected.

Once an employee has been presented with their benefit options, it's time to make a decision, usually within a few weeks. Traditionally, they may have to complete a few forms, sign those forms, and submit them to HR, who then has to submit them to their health insurance broker.

With online enrollment, the benefits election submission process is completed online for the employee and HR department. After deciding which benefit plan they want to elect, the employee can electronically complete and submit the required information. Online enrollment software then typically generates an excel file with benefits enrollment data, which is eventually submitted to carriers if they can accept it. If not, a broker may have to manually fill out enrollment forms.

The screenshot displays a user interface for reviewing benefit selections. It features a blue header bar with three white circles on the left. The main content area is titled "Your Benefits Summary" and lists four benefit options, each with a green checkmark icon, a name, a cost, and a "Select Plan" button. The total cost is summarized at the bottom.

Benefit	Cost
Medical Plan	\$33.00
Long Term Disability	\$7.00
Life	\$11.00
Vision	\$9.00
Your total cost per pay period	\$60.00

With Ease

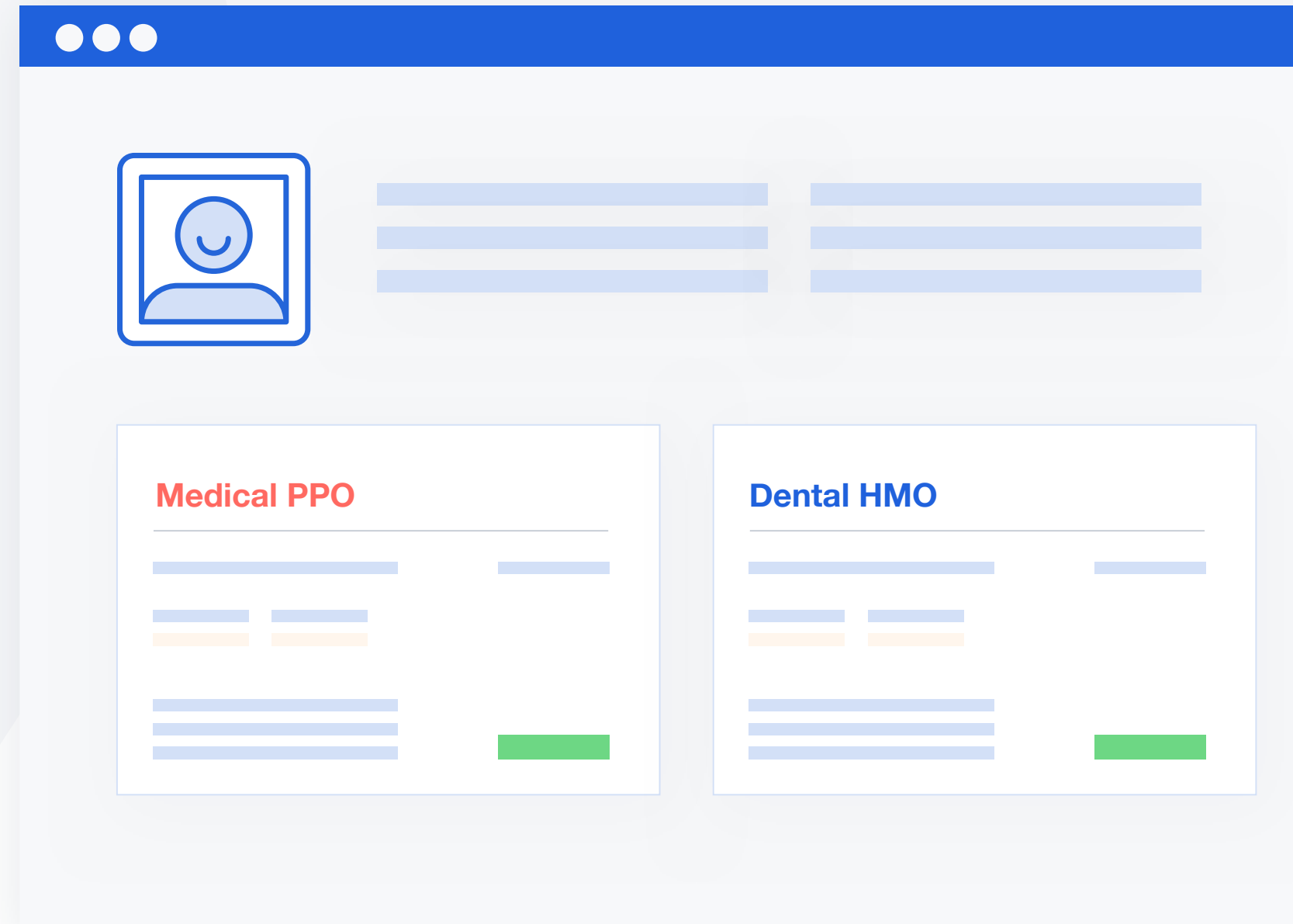
1. Ease maps information collected during enrollment directly to carrier forms and is rules-based, which validates data entered to avoid incorrect and missing information. This means that when an employee completes an insurance form, plenty of their information is auto populated and fields cannot be left incomplete.
2. If a signature is required, the employee can e-sign forms in Ease using their mouse or finger. Your health insurance broker will then download and submit all of the forms to the appropriate carrier, or in some cases send the enrollment data directly to the carrier via Ease.

- Ease's Employee Communication tool automatically recognizes where employees are in the
3. enrollment process, and allows your HR department to email them directly from the system at any time during the enrollment period. You can use the tool to remind employees about issues that impact open enrollment like an upcoming deadline or new benefit options. This tool helps to meet deadlines and ensure that all employees have properly enrolled or waived their health benefits.

Ability to access benefits throughout the year.

Benefits access isn't just important to have during enrollment, but throughout the year. And since paper insurance cards can easily be misplaced or lost, access to plan information via online enrollment is important.

While not all systems have this capability, some online enrollment systems enable your employees to have access to their benefits information on multiple devices. They can view their plan information at any time, and even work with HR to manage changes, like adding a dependent.



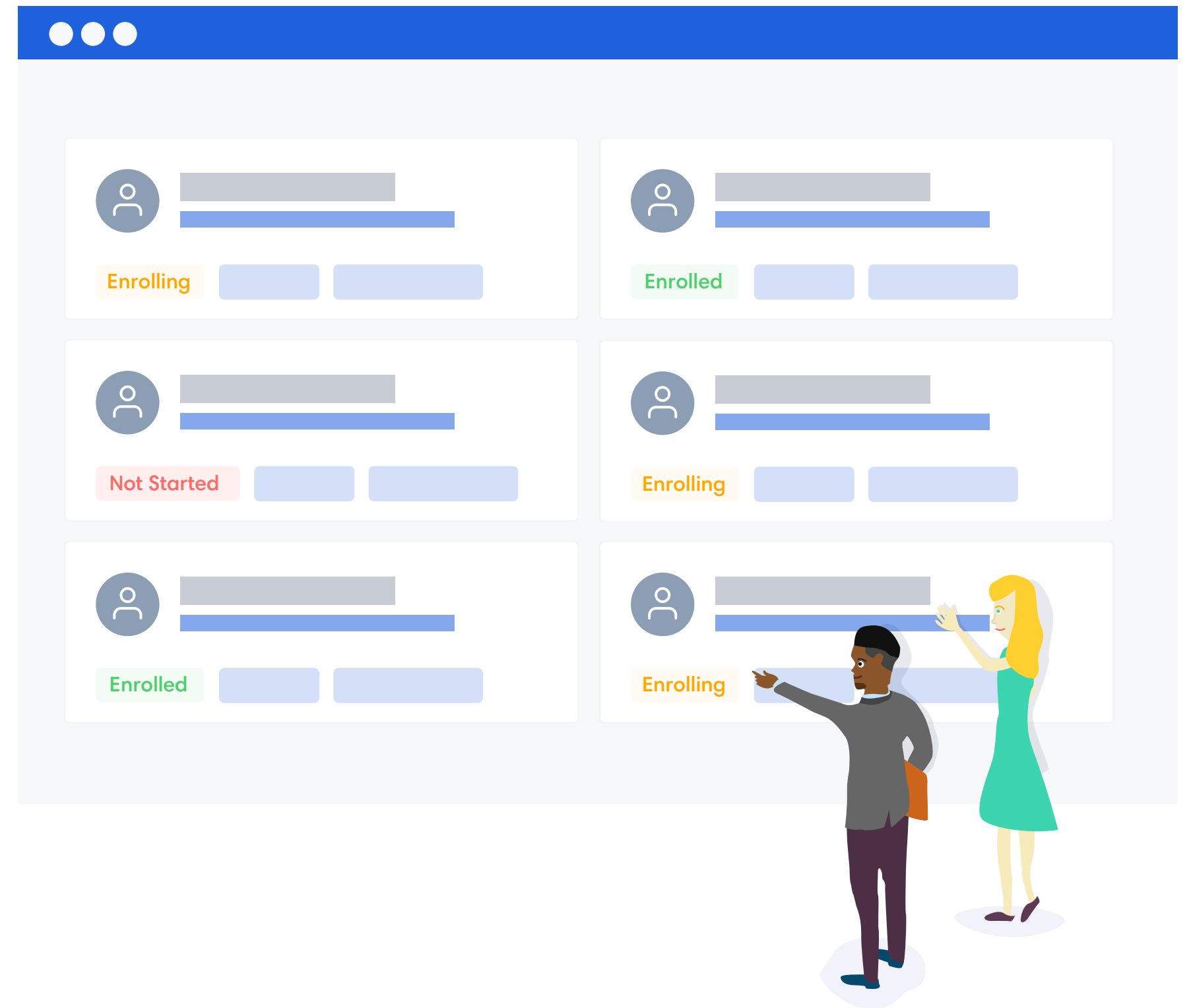
With Ease

1. With Ease, employees can log in and view their plan information, plan summaries, and policy number at any time, from any device. There is also an Ease iOS mobile app for employees that always has current benefits information.
2. Your HR department and employees can log in and update information in a digital employee file, such as location, dependents, or compensation.



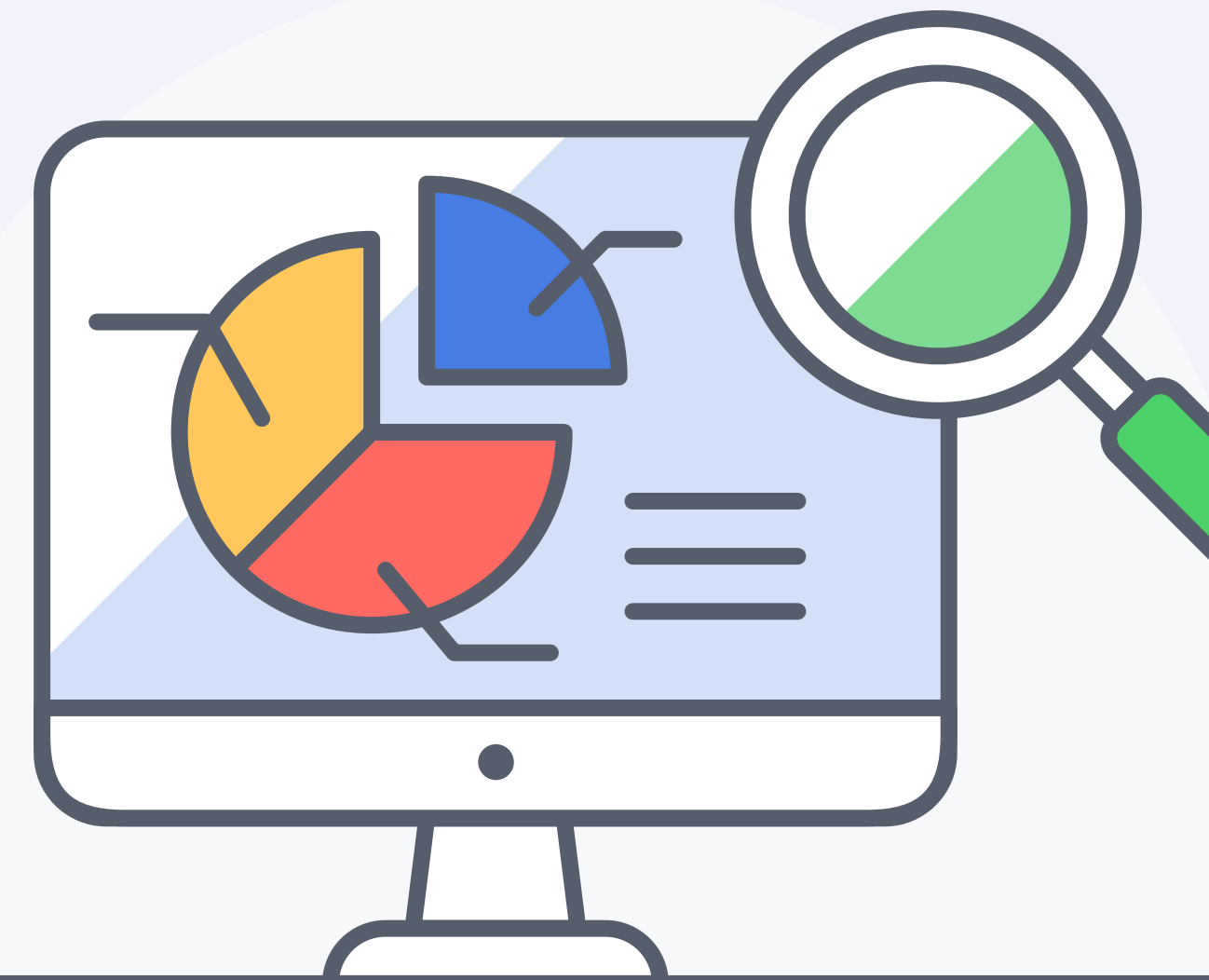
Year-Round Metrics and Reporting

There are certain times throughout the year where your business may want insights into benefits information, like what plans employees are enrolling in or how many dependents each employee has. You may also need to pull reports of enrollment summaries, beneficiaries, and work census reports. Online enrollment enables you to automatically generate and view reports.



With Ease

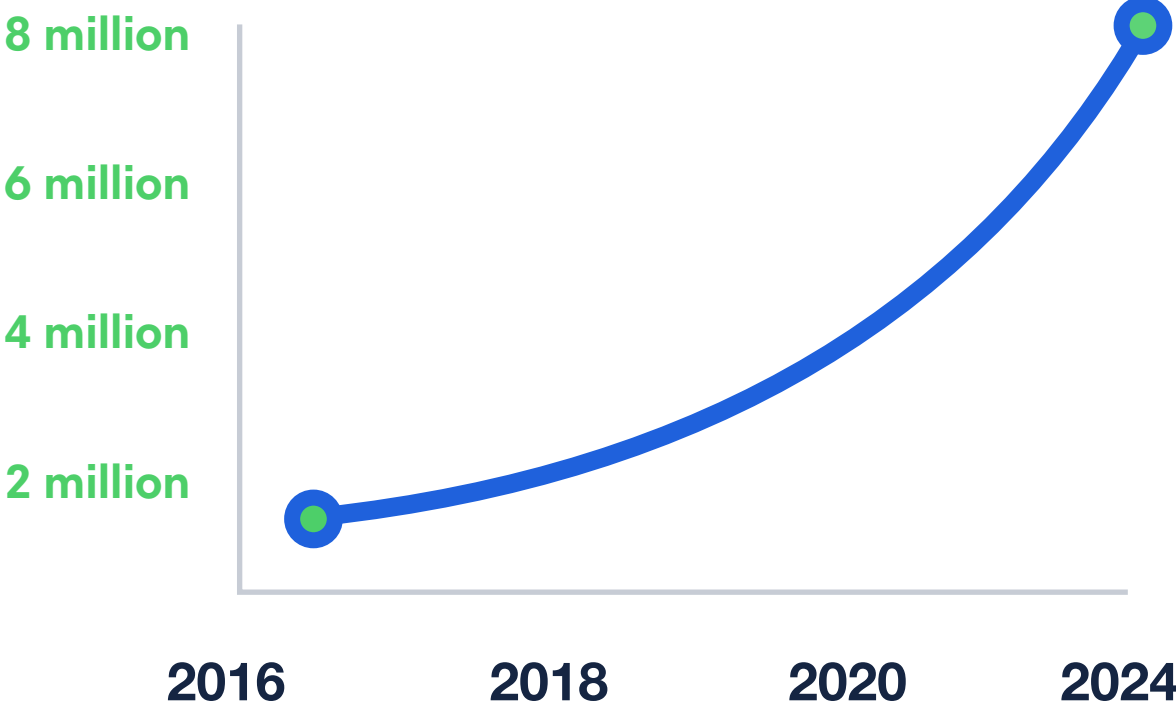
1. Ease has an enrollment progress tool which helps you keep track of open enrollment status for all of your employees. You can view which employees have finished enrollment, are in the process, or yet to begin with one easy-to-read dashboard or an exported excel file.
2. You and your HR department can create custom and standard reports by plan(s) in Ease, such as demographic reports, work census reports, enrollment summaries, beneficiaries, and more.



ONLINE ENROLLMENT TECHNOLOGY

The benefits of online enrollment continue to make waves for businesses across the nation. Research shows that nearly **8 million businesses** will be moving their **benefits and HR processes online** by 2024.

Employers moving benefits & HR online



We suggest looking for the following traits when choosing online enrollment software:

1



You and your employees should be able to access benefits information 24/7.

2



A broker-powered solution. When your online enrollment solution partners with an insurance broker you get:

- a. Help setting up and rolling out the new software.
- b. Faster ID cards for your employees.
- c. Better service from your broker, they save time too!
- d. Easily add tailored benefits, like telemedicine, HSAs, and HRAs.
- e. There is a lot to worry about when running a business, why risk fines when an insurance broker has the answers?

3



Software that's accessible via web and mobile. With an increasing number of millennials entering the workforce, you'll want to provide a solution that makes enrollment easier and accessible on all devices.

4



Access to powerful dashboards and custom reporting to stay up to date on enrollment progress and make payroll processing easier.

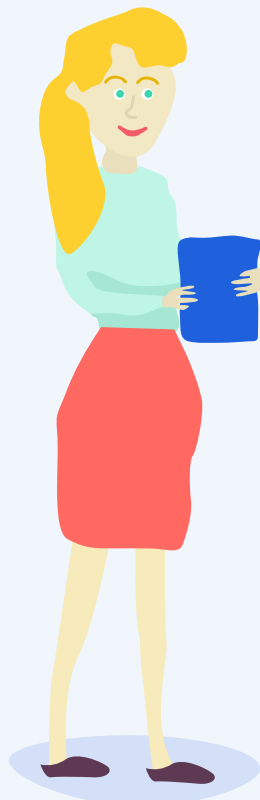
5



A platform that keeps your data secure and employees safe. Look for solutions that are HIPAA compliant, use two-factor authentication at login, require complex passwords, and encrypt data.

ONLINE ENROLLMENT WITH Ease

Here is what online enrollment with Ease can bring to your business.



HR Department

- Digital Files for Employees
- Dashboards and tracking tools to help you stay up-to-date on enrollment progress.
- A messaging tool to remind employees of upcoming enrollment deadlines.
- Custom Reporting for billing reconciliation, payroll deductions, and plan comprehension.
- Free training and access to a support team.

Employees

- Only see plan options they are eligible for.
- Compare plans side-by-side and view the cost per pay-period.
- View benefit summaries at any time with the Ease iOS mobile app.





HOW TO GET STARTED

Businesses across the country are increasingly adopting online enrollment software. We hope this guide helped you understand what exactly online enrollment is, why it is important, and how it can benefit you and your staff.

Ease is powered by health insurance brokers. Please contact your health insurance broker to get started. If you'd like us to reach out to your broker, or if you are looking for a health insurance broker who offers Ease, please complete the form at the bottom of this page.

What Ease Users Have to Say:



Enrollment was far too easy to do. Thank you for putting everything in terms that can be understood by anyone, including myself that is signing up for benefits for the first time in my life.

-Ease Employee User



Ease is user friendly and makes the process of gathering employee information & benefit elections much easier during open enrollment and throughout the year. I really like the system.

-Ease HR Admin User

Ease in Numbers:



Thank you!



www.ease.com

ease

Call: 1-800-446-ease

Email: requestinfo@Ease.com