# Making Benefit Admin a Breeze

### with CommPayHR & EverythingBenefits







### **Our Presenters**

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Founder and President, CommPayHR
30 Year Industry Veteran







## What is Benefits Admin?

**Benefit Administration** is the process of creating, managing and updating an organization's employee **benefits** program.

- Employee Eligibility Tracking
- Employee Education
- Employee Enrollment & Data Gathering
- Employee Updates and Rules Enforcement

**Benefits administration** typically falls under the responsibility of Human Resources and involves managing health insurance, retirement accounts, vacations, paid time off and parental leave.





# Impact of COVID-19/WFH/Remote Employees

• • March 2020 – Work from Home begins

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- New tools Zoom, Slack, Teams etc.
- New electronic processes to replace manual ones
- Looking for new tools and automation

### **Traditional Methods of BenAdmin**

Paper enrollment forms completed by employees and submitted to 'HR'



In person enrollment meetings with broker representative usually during work hours, and without domestic stakeholders



Employee enrollment data needs to be re-entered into carrier website(s)



New hires rarely get benefit of annual enrollment meeting

### **Upside of Electronic BenAdmin**

- Employee enrolls electronically using BenAdmin system
- All benefit messaging and decision-making tools delivered consistently and 'on demand'
- Data flows directly to carriers
- Process works for annual enrollment, new hires and other life-events
- Solutions for large companies and smaller employee groups





# Key Challenges of Manual Enrollment

- It's manual so you don't get the consistency and convenience of an enrollment platform
- Communicating benefits enrollment info to carriers manually is error-prone, time-consuming and disruptive to everyone.
- Most carriers only allow groups with 100 or more to enroll using automated EDI tech.
- Any issue resolution is time-consuming and difficult due to manual filing limitations.
- Additional data entry is required into payroll for employee deductions





CommPayHR's Benefit Admin & Enrollment Platform

# **Solved** People Cloud



Eligibility rules creation and enforcement



Tracking of Dependents & Beneficiaries



Benefit detail and decision-making tools



Tied to payroll deductions and calculated based on employee pay frequency

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<b>≜</b> - ⊙ - ∓	Daniel L Adams Pay Group: Bi-weekly Employee #. 1004 Hire Date: 2/24/2020	Hourly ####.## Work Location: Denver, CO	Location: 3 - Denver Department: 70 - Gaming	Team : A - Team A	Client: UMC Company: L
Search the menu	Benefit Enrollment				

#### EMPLOYEE MANAGEMENT EMPLOYEE ADMIN TOOLS

#### EMPLOYEE SELF-SERVICE

- Time >
- Employee Landing
- My Dashboard
- Employee Messages
- Contact Information
- Awards Updates

#### Benefit Enrollment

- Benefit Plan Details Benefit Express
- Benefits Summary
- Benefit Updates
- Certifications Updates
- Company Assets Updates
- Direct Deposit Updates
- Corrective Actions
- Education Updates
- Employee I-9
- Job Updates
- Name and Contact Information
- Pay History
- Federal Reporting Data >
- Prior Employment Updates
- Salary Updates
- Skills Updates
- Success Factors
- CLIENT MANAGEMENT
- SYSTEM MANAGEMENT

#### Show My Cost

Per Pay O Per Month \*\* O Per Year

Page	Current Cost	Elected Cost *
Welcome		
Beneficiaries and Dependents		
Cost Analysis		
Current Elections		
Medical PreTax	0.00	0.00
Dental PreTax		
Vision	***	
Benefit Confirmation		
Totals	\$0.00	\$0.00
*** Indicates a plan was not off	ered or details a	re not available for

current cost

\* Elected cost is an estimate only. Actual deduction amounts can vary in specific instances. For example, a 5% deferred compensation (i.e. 401k plan) election is projected using your base pay but the deduction is calculated using actual compensation and plan rules. Plans that require Evidence of Insurability (EOI) such as life insurance, reflect the cost of the requested amount but the deduction may be based on actual coverage until EOI is approved.

#### Next

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#### Welcome

#### Welcome to Open Enrollment 2021

Your enrollment is open from January 1, 2021 through February 28, 2021.

#### Welcome to Benefits Enrollment

The Enrollment Wizard will walk you through the following steps: - entering or updating information about your family - enrolling in benefits

After you are done with the wizard, this information will be sent to HR for approval.

IMPORTANT NOTE: At the end of the Enrollment Wizard you will be taken to the Confirmation page. You MUST click the "Submit my Benefits" button for the information to be sent to HR for approval

Summary

Current

Waived

History

### **Employee Benefit** Enrollment



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	\$7,800.00	\$150.00 PER PAY PERIOD*
	401(k)	\$150.00
	HSA ('Other' category)	\$0.00
	Vision Pre-Tax 125	Waived
projecte	Vision Pre-Tax 125 costs is an estimate only. Actual deduction amounts can vary in specific in during your base pay, but the deduction is calculated using actual company enfect the cost of the negaested amount but the deduction may be based	stances. For example, a 5% deferred compensation (i.e., 401k plan) electio aation and plan rules. Plans that require Evidence of Insurability (EOI) such

Enrollment Prog Days

## CommPay BenAdmin with Carrier Connectivity

- isolved manages eligibility rules and plan waiting periods
- Stores employer and employee costs for payroll based on coverages or cost bands
- Employee digitally presented with Benefit costs, details and decision tools
- Employee enrolls using online enrollment in isolved, approved by management
- EB Connection to Carrier

Carriers

isolved Benefit

isolved Benefits

- For employers >100 employees, EDI feeds/API's exist for each carrier
- For employers <100 employees, Smart forms used to submit digitally to carriers
- Receive employee benefit enrollment & dependent data
- Data Collection Process is easy, accurate, inexpensive and consistent





### Who is EverythingBenefits?

EverythingBenefits is CommPayHR's partner for Carrier Connectivity. EB is a full benefits administration technology platform providing a suite of products to help employers enroll, manage, and communicate benefits information across medical, voluntary, ancillary, and financial plans.  $\bigcirc$ 

Solution Lineup: Carrier Connectivity Financial Connectivity Benefits Reconciliation What is Carrier Connectivity using Smart Forms? Digitized Versions of Carrier's Enrollment Forms

Ideal for smaller groups <100 ee's who previously had no alternative

Quick Setup: 2-3 Weeks to Full Operation

Automated and Secure Delivery

Expansive Carrier Network

# Why CommpayHR's BenAdmin with Carrier Connectivity?

- Employee-Friendly and Efficient
- Completely eliminates the manual process of enrollment and sending data to your benefit Carriers
- Supports providers with virtually every type of benefit
- Works for any size groups or companies
- Proactively & continuously monitors data for changes
- Gets clients up and running in days or weeks versus months
- Reduces carrier response time by 80-90%
- Employer Cost-efficient





# Thank You & Questions?

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