Benefits

Build a better benefits experience through intelligent tools that prioritize well-being

Offer competitive, desirable, and tailored employee benefits plans across your organization. Make it easy for employees to choose the best plans for their needs and preferences. Streamlined administration enables admins to simplify election management, and employer tools help to maximize the value of benefits investments while providing detailed analytics to better understand costs. Your organization's benefits package is more than a vehicle for attracting top talent, it's a commitment to your organization's greatest advantage: your workforce.

Improve efficiency

Reduce administrative burden by eliminating extra steps with a single application for benefits, payroll, and time

Help make smart choices

Provide support tools that help employees see the impact of all plans and choose the best option for their specific needs

Intelligently design plans

Simulate plan and adoption costs to make smarter plan design choices and provide valuable insights into the impact of benefits elections

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2020 Enrollment for USA

Introduction — Profile — Elections — Confirmation — Summary

2020 Annual Enrollment for USA
Due in 49 day(s) - 1/31/2020

Show more | Next

2020 Benefits Annual Enrollment

It's annual enrollment time again — your once a year opportunity to review the benefits available to you, decide which ones are right for you and your family, and enroll in benefits from November 7 through November 18, 2020.

- The choices you make during Annual Enrollment will apply for the entire Plan Year, January 1, 2020— December 31, 2020.
- Your next opportunity to make benefit choices will not be until the 2020 Annual Enrollment unless you have a life status event. Such events include birth, death, marriage divorce, adoption, ineligibility of a dependent, unpaid leave of absence by you or your spouse because of your spouse's employment. So please choose your benefits carefully.
- If you experience a life status event, you must make your changes to your coverage within 31 days of the date of the event.

Enrollment

A. Medical Plans
Medical Plans

B. Health Savings Account (HSA)
HSA

C. Dental & Vision Plans
Dental Plans
Vision Plans

D. Life Insurance
Company Provided Coverage
Optional Coverage

E. Retirement

Employee enrollment

Features

- Improve employee adoption and reduce administrative work by automatically limiting employee enrollment to options that match their eligibility

- Provide employees with a guided self-service experience that helps them easily choose their benefits and better manage life events at their convenience

- Empower employees to update their HR information when going through their enrollments to adjust their plan eligibility in real-time, helping to showcase only the plans that apply to them

- Provide employees more independence by explaining coverage options for each plan while providing side-by-side comparisons to help them stay informed, reduce their reliance on administrators, and choose the best options for their needs

- Get a summarized view of enrollment and plan details after submission. View details through self-service at any time on either web or mobile

Decision Support

Features

- Get embedded decision support throughout the enrollment process to help employees make more informed decisions about their coverage during enrollment

- Give employees an easy way to quickly identify the potential costs and benefits of available plans to help prioritize employee wellness, and boost your talent strategy

- Provide questions to help identify key metrics and anticipated medical needs and HSA/FSA options of employees and their families, enabling them to select the best fit health plan

- Validate employee eligibility in real time to minimize potential enrollment errors by ensuring employees have the opportunity to select all of the options available to them

- Empower your employees to be self-reliant and complete their enrollment without the need for administrator help

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Benefits administration

Features

- Manage coverage for employees, their dependents and beneficiaries, and plans they are eligible for, within a single screen, helping to reduce administrative burden

- Leverage informative enrollment data to get visibility into elections at the plan and option levels to better identify which plans are the most popular and which have the lowest adoption

- Take advantage of a robust library of qualifiers to define eligibility rules for plans, options, and rates, to facilitate more accurate and compliant enrollments

- Leverage real-time connections to payroll and HR to inform eligibility and immediately calculate employee deductions, without any extra work, eliminating duplicate data entry and rework

- Integrate with hundreds of pre-configured and supported benefits carriers for easy set-up and maintenance of coverage for employees
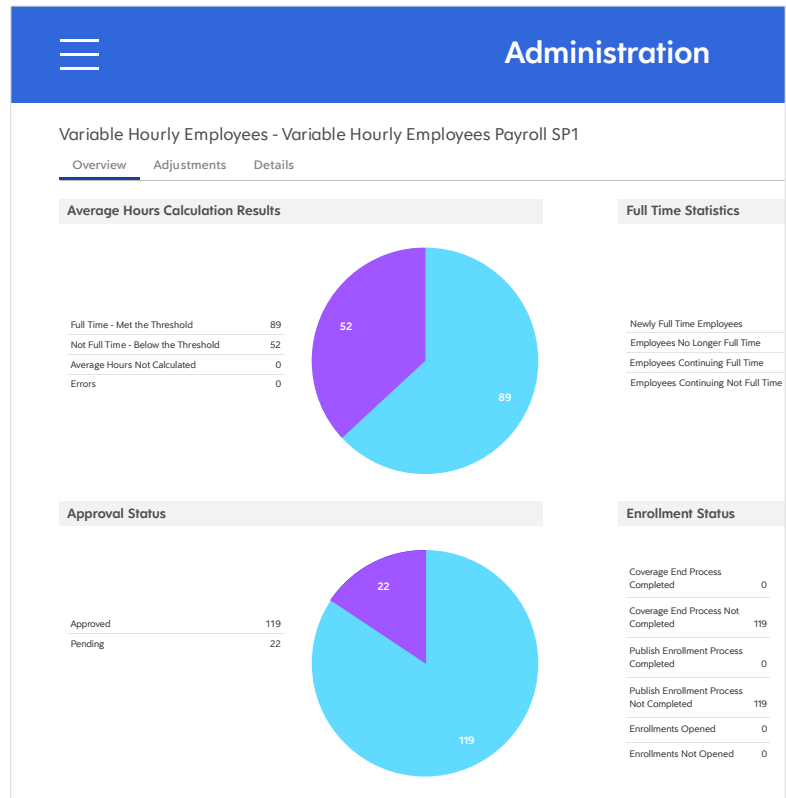
ACA management

Features

- Manage coverage intelligently by using unified payroll, benefits, and time data to inform your ACA processes

- Simplify calendar management by easily configuring calendar definitions. Define standard measurements and administrative and stability periods for both ongoing employees and new hires

- Automate the calculation of average hours according to ACA regulations to properly qualify and attribute full-time statuses to employees

- Get a unique ACA dashboard that enables admins to monitor employee eligibility status, offer enrollment to eligible employees, and end coverage for employees who are no longer eligible, all within a single screen

- Facilitate ACA reporting by easily identifying missing or invalid data. Collect and categorize hours to properly determine eligibility for each period

- Support notification requirements by informing employees of healthcare options available to them, while providing info on state healthcare exchanges available to those who waive coverage

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Benefits Administration

Election Summary | Manage Election | New Recalculation | Recalculation Results | COBRA

Election Status [in ▼] [Active ×]

Name	Employee	Plan Type	Estimated Monthly Cost/Cont Employee Cost	Emplo
▼ BlueCard PP01	28	Health	7341.56	
BlueCard PP01 Employee	14		2326.1	
BlueCard PP01 Employee + Child(ren)	4		1378.48	
BlueCard PP01 Employee + Spouse	9		3101.58	
BlueCard PP01 Family	1		535.4	
▼ BlueCard PP02	14	Health	1837.88	
BlueCard PP02 Employee	7		529.34	

Administration

Variable Hourly Employees - Variable Hourly Employees Payroll SP1

Overview | Adjustments | Details

Average Hours Calculation Results

Full Time - Met the Threshold	89
Not Full Time - Below the Threshold	52
Average Hours Not Calculated	0
Errors	0

Full Time Statistics

Newly Full Time Employees	
Employees No Longer Full Time	
Employees Continuing Full Time	
Employees Continuing Not Full Time	

Approval Status

Approved	119
Pending	22

Enrollment Status

Coverage End Process Completed	0
Coverage End Process Not Completed	119
Publish Enrollment Process Completed	0
Publish Enrollment Process Not Completed	119
Enrollments Opened	0
Enrollments Not Opened	0

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Benefits intelligence

Features

- Forecast enrollment trends and costs by intelligently simulating plan adoption to prepare your organization for the following year

- Measure the financial impact of plan adoption to help reduce employee out-of-pocket expenses by optimizing plan premiums based on forecasted consumption trends

- Measure the utilization and distribution of plans across your entire employee base through a best-fit plan analysis to help identify the strengths and gaps of your offered plans

- Leverage utilization information to adjust your plan designs and create more competitive plans that can better help employees meet their changing needs

- Model adjustments to your benefits plan designs through what-if analysis to identify valuable opportunities for adoption and cost improvements

- Analyze the costs associated with changes to plan design to balance employee expenses with company-paid premiums

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Benefits Intelligence

Overview Best-Fit Plan Analysis Forecasted Enrollment What-If Analysis

Key Insights
If all employees pick the best-fit plan, your expected company wide enrollment would shift to:

+5.1%	8.5%	80%	11.5%
Change in total Company-Paid Benefits	Enrollment in Anthem Standard PPO	Enrollment in Anthem Essential CDHP	Enrollment in Anthem Essential CDHP

Forecasted Financial Implications

	Current	Forcasted	% Change	Value Change	Amount/EE	Change/EE
Employee Paid Premiums	$5,093,519	$4,179,503	-17.9%	-$914,018	$2,433	-$532
Company Paid Premiums	$14,892,219	$15,195,544	+2.0%	+$303,325	+$8,846	+$177
Company Funded HSA Contributions	$474,500	$953,991	-101.1%	+$479,491	+$555	+$279
Total Company Benefits Expenses	$15,366,719	$16,149,719	+5.1%	+$782,817	+$9,400	+$456

Best-Fit Plan Analysis
Your organization's existing plan offerings are analyzed to identify the best-fit plans for employees. Using, primarily, tiers and employees'

Forecasted Fest-Fit Enrollment and Cost
Best-fit plan distribution data is combined with your current enrollment figures to determine how enrollment would shift if your employees all

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Benefits Intelligence

Overview **Best-Fit Plan Analysis** Forecasted Enrollment What-If Analysis

⚠ The Employee-Only Tier is dominated by one plan: Choice CDHP

⚠ The Employee and Spouse Tier is not competitive (Choice CDHP is recommended 93% of the time)

TIER 1 (Employee Only) - Best Plan By Percentile Of Use

TIER 2 (Employee and Spouse) - Best Plan By Percentile Of Use

■ Anthem Essential CDHP   ■ Anthem Standard PPO   ■ MCS Medical and Dental Plan

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