

Case Study

Integrated Group and Supplemental Benefits

Challenges

- Communicate changes in existing health plan.
- Create a well-balanced benefits package with an emphasis on income protection for a highly active workforce.
- Create a flexible bilingual enrollment process to meet the needs of the employer.
- Create an appealing atmosphere that drove high employee participation in a stressful work environment.

Results

- Effectively helped the employer communicate benefits to a primarily Hispanic employee population.
- Increased participation in the employee medical and dental plan, while communicating the recent changes.
- Met with 94% of the workforce
- Achieved high participation in the supplemental benefit program:
 - 60% for life insurance
 - 67% for STD
 - 41% for Accidental

A manufacturing firm with a largely Hispanic workforce needed to communicate recent changes in their health plan and add a voluntary program to its existing benefits. They wanted to fill the holes in the current plan, while minimizing expenses. Catamount Corporation worked with the Broker to look at the dynamics of the group and find the best fit for voluntary products. We suggested meeting various employee needs with the implementation of a voluntary benefits program, which included short-term disability, accident, and life insurance.

Existing benefits plan

Medical, Dental

Proposed new plan design

1. Accident insurance

- The employee demographics (large number of families and high activity level) suggested that the workforce had a need for this coverage.

2. Life Insurance

- The lack of a meaningful Life Insurance program meant it was important to provide additional coverage to meet employee needs.

3. Disability Insurance

- Short Term Disability was an important addition to the overall enrollment because of the higher risk of the workforce.

New integrated plan design

Accident Insurance, Voluntary Group Life and Disability Insurance

- The broker was able to effectively communicate the new health care plan to the employees.
- The employer was able to provide a well-rounded benefits package to their employees.
- The employees demonstrated a high-level of participation in the supplemental benefits plan.

