



Benefits Breakthrough: Unleashing the Power of Voluntary Products with a Seamless Enrollment of all Benefits and Enhanced Employee Engagement!

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Speakers



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Session Description:

Elevate your benefits strategy with a session that unlocks the true potential of voluntary benefits!

Discover how to revolutionize open enrollment, new-hire onboarding, and boost employee engagement by empowering informed healthcare and plan selections. Dive deep into the crucial role of broker consultants and the game-changing impact of strategic investments in resources. Learn how this translates to seamless benefit communication, robust support, and expert counseling through Enrollment Assistance. Uncover the unique revenue flow through brokers that empowers employers with essential tools for effective communication during critical periods. Gain insights into educating employees about their benefit choices, enhancing the open enrollment experience, and driving meaningful employee engagement.

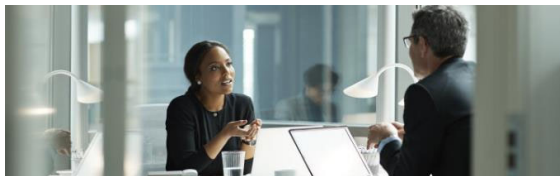
Don't miss this opportunity to supercharge your benefits program and take it to new heights! Join us for an enlightening session that will transform the way you approach benefits strategy.

Voluntary Benefits Learning Objectives

- ✓ Understand how voluntary benefits can enhance open enrollment, new-hire onboarding, and overall employee engagement.
- ✓ Recognize the pivotal role of broker consultants in optimizing benefits communication and support.
- ✓ Grasp the importance of strategic investments in resources for a seamless open enrollment and new-hire onboarding process.
- ✓ Explore the benefits of Enrollment Assistance in revolutionizing benefits strategy.
- ✓ Understanding the impact of revenue flow through brokers by empowering employers with essential benefit communication tools.
- ✓ Gaining insights into educating employees about their benefit choices, improving the open enrollment experience, and driving meaningful employee engagement.
- ✓ The value of Voluntary Benefits and the impact to absence management

Helping Employers and Employees Make Better Benefit Decisions

Solutions to meet client's needs



Enhanced Education

Elevate employee's benefit knowledge and maximize return on benefit investment

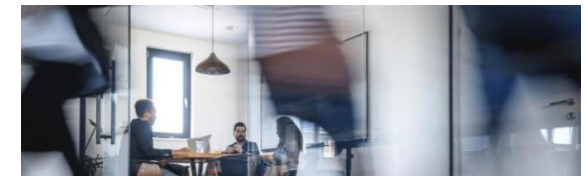
- Personalized multi-channel benefit education, easy to understand materials, and interactive experiences
- Elevate employee understanding and appreciation of their benefits
- Increase employee awareness of your benefit investment



Efficient Enrollment

Enhance the enrollment experience through benefit counselor support

- Properly sequenced enrollment flow, easy transactions, and seamless data
- Flexible enrollment options: enrollment center, virtual, onsite and self-service enrollments
- Easy integration with your existing technology



Better Benefits

Positively impact employee's financial wellbeing through benefits tailored to drive value for employees

- Strategic partnerships with all leading insurers
- Pricing and plan designs are tailored to drive the most value for your employees
- Detailed product analysis assures coordination with core benefit offerings
- Streamlined, efficient and effective broking process

Enhanced Education

Build Your Effective Open Enrollment Strategy

Inspire

How do you want your employees to **FEEL?**

- Tailor a solution to meet your needs: comprehensive communications campaign or solutions to augment your existing communications strategy.
- Targeted content and creative campaign designs to inspire your workforce.
- Recognizable benefits brand and materials designed to elevate employee understanding and appreciation of their benefits.

Inform

What do you want your employees to **KNOW?**

- Help employees understand their benefit options and prepare them for open enrollment.
- Deliver your key messages through tailored multi-channel benefit education: print and digital.
- Use easy-to-understand materials to inform and motivate your people.

Engage

What do you want your employees to **DO?**

- Offer multi-channel options to engage employees based on your diverse workforce demographics and benefit objectives.
- Interactive experiences:
 - On-Demand Webinars
 - Sneak Peek Videos
 - Virtual Live Group Meetings
 - Counselor Enrollment Support
 - Virtual New Hire Onboarding

Proven Engagement Effectiveness

97%

of employees said the communications materials provided by Aon were effective in helping them make benefit decisions.

93%

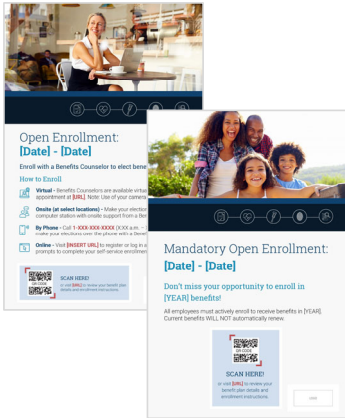
of employees said they have a greater understanding and appreciation of their benefits after speaking with an Aon benefits counselor.

92%

of employees said it was helpful to have several enrollment options available to them to complete their enrollment.

Personalized Employee Benefits Education

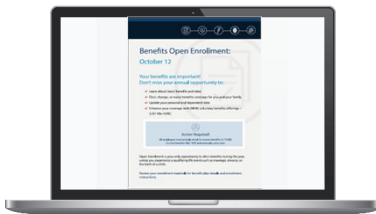
Sample Communications Campaign



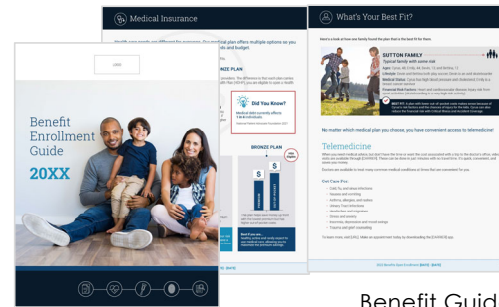
Posters



OE Sneak Peek Video



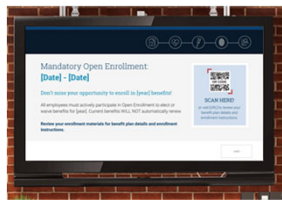
Email Campaign



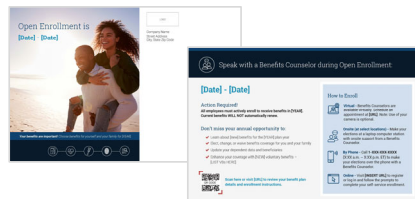
Benefit Guide



Benefit Microsite



Digital Signage



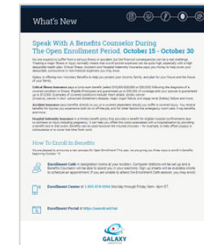
Postcards



On-Demand Webinar



Educational Videos



Enrollment Instructions

Efficient Enrollment

Meet Employees Where They Are

Provide the right enrollment methods to the right audience—regardless of your technology platform.



Onsite

Meet with a benefit counselor **one-to-one** or in **a group café setting**.



Virtual

Speak with a counselor from work or home **via web conference**.



Enrollment Center

One-to-one counseling session over the phone from work or home.



Online

Enroll online using **your platform**.



Enrollment support for:

✓ Annual Enrollment

✓ New Hires

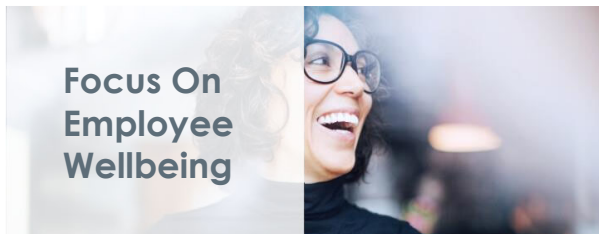
✓ Acquisitions

Better Benefits

Protect Your Employees' Wellbeing

Our Better Benefits Strategy

- Procure the most valuable products that best fit with your overall benefits strategy.
- Effectively communicate why these products make financial sense.
- Protect employees from financial challenges that distract from work and home.
- Efficiently enroll the products in as few clicks as possible.



Focus On
Employee
Wellbeing

Describe financial wellbeing as "the ability to confidently manage financial life today, while preparing for the future and anything unexpected along the way."



Covering Life's Unexpected Risks

Benefits include but are not limited to:



Health & Care

Accident
Critical Illness
Hospital Indemnity
Caregiver Assistance
Pet Insurance



Financial Wellbeing

Permanent Life with Long-Term Care
Individual Short-term Disability
Student Loan Assistance
Purchasing Program
Discount Programs

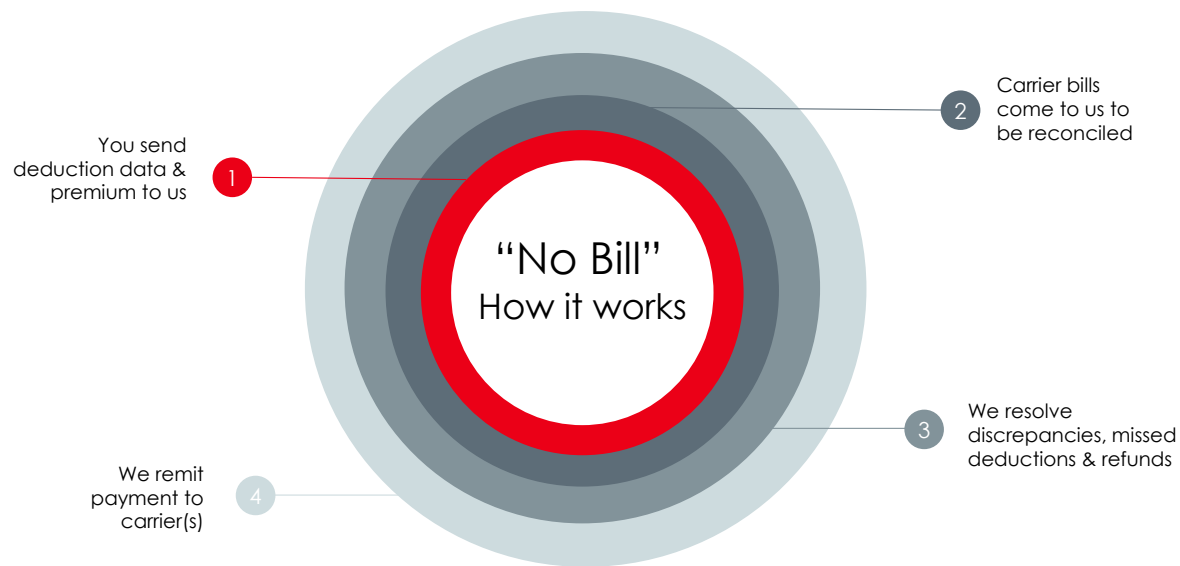


Personal Protection

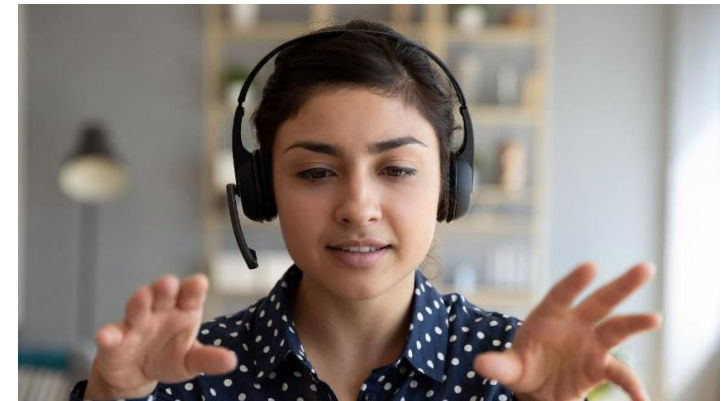
Identity Theft
Legal
Auto/Home

Voluntary Benefits Premium Administration

Make Voluntary Benefits Easy by Using a “No-bill and One-call” Solution



Implement and administer voluntary programs with minimal impact on Human Resources and payroll staff.



“One-Call” Employee Support

We are the primary point of contact for employee questions, inquiries, and issues.

- Benefit Education
- Participant Questions
- Policy Changes
- Missed Deductions
- Porting Coverage
- Refunds

Enhancing Your Benefit Strategy

Why?

- Protect employees from financial challenges that distract from work and home
- Offer more choice and flexible products that protect employees' unique needs
- Reduce healthcare cost pressure for the business and employees
- Attract and retain top talent



Employees' Expanding Expectations

75%

of employees want more choice and control over how benefit dollars are spent

64%

of employees delay or avoid care due to unexpected cost




52%

of employees would change jobs for better benefits



Sources:
MetLife Employee Benefits Trends Survey
Prudential Financial Employee Survey
Aon Global Wellbeing Survey

Align Benefits with Clients Goals

Making Benefits Meaningful			
	 Create Value Build a competitive benefits package with personalized choices to attract and retain key talent	 Advance DE&I Deliver inclusive and equitable value to all members of your diverse workforce	 Support Wellbeing Support physical, emotional, financial & mental wellbeing
Accident	●	◐	●
Critical Illness	●	◐	●
Hospital Indemnity	●	◐	●
Disability	◐	◐	●
Permanent Life with LTC	◐	●	●
Caregiver Assistance	●	●	●
Identity Theft	◐	◐	◐
Legal	◐	●	◐
Student Loan Assistance	●	◐	◐
Pet	◐	◐	◐
Auto/Home	◐	◐	◐
Discount Program	◐	●	◐
Purchasing Power	◐	◐	◐

Integration Points Between Absence and Voluntary Benefits



- There is a direct correlation between absence and critical illness, hospital indemnity, permanent life with long term care, and caregiver assistance
- Voluntary benefits can be used to manage and mitigate the impact of employee absences
- Addressing absence management is crucial as it can lead to distracted employees and budget pressure
- Voluntary benefits can help manage these issues by providing financial support during periods of absence
- Voluntary benefits can support physical, emotional, financial, and mental wellbeing, which can in turn reduce absences
- An employee with a critical illness policy may be able to take time off for treatment without worrying about the financial impact

Integration Points Between Absence and Voluntary Benefits



- Absence and Voluntary Benefits
- Direct correlation between absence and critical illness, hospital indemnity, permanent life with long term care, and caregiver assistance.
- Leave of Absence - Perfect time to Market
- Why Address Absence Management? Distracted Employees and Budget Pressure
- Absence a Real Issue - 5.3% of Workforce

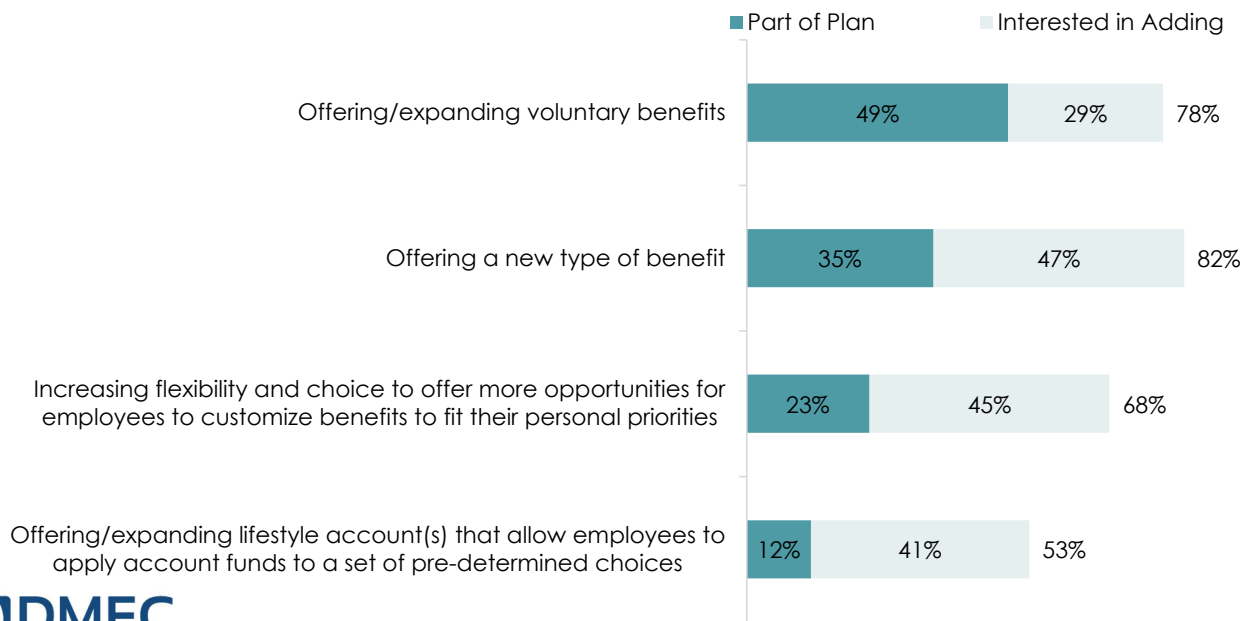
Integration Points Between Absence and Voluntary Benefits



- Leave of Absence: A leave of absence can be a perfect time to market voluntary benefits. For example, an employee taking a leave of absence due to a pregnancy might be more receptive to information about a hospital indemnity policy.
- Employee Needs: The number one reason employers offer voluntary benefits is to meet employees' needs with expanded options for coverage. This can be particularly relevant during a period of absence, when an employee's needs may change.
- Flexibility and Choice: Offering voluntary benefits is the most common way employers add flexibility and choice. This can be marketed as a way for employees to have more control over their benefits, particularly during a period of absence when their needs may be different.
- Other Examples: An employee taking time off to care for a loved one might be interested in a caregiver assistance policy that can provide financial support during this time.

Employees will have more benefits choices and added flexibility

For each of the following please indicate their role in your approach to offering benefits flexibility and choice to your employees.

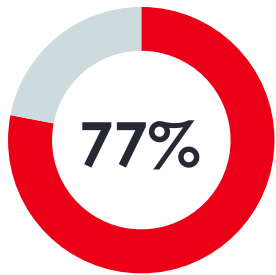


Offering voluntary benefits

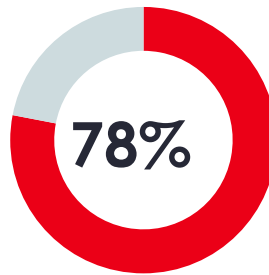
is the most common way employers add flexibility and choice. Future flexibility will take several forms, from offering a new type of benefit to fill gaps to adding lifestyle or wellbeing accounts to enable more personal control over how benefits dollars are spent

Voluntary Benefits

Aligned With Client Goals



of organizations indicate that offering voluntary benefits is the best way to address affordability of healthcare



of organizations indicate that offering voluntary benefits expand benefit flexibility and choice

#1

The number one reason employers offer voluntary benefits is to meet employees needs with expanded options for coverage

Voluntary benefits offer employers a solution to the challenging task of creating an employee benefits package that meets the needs of the increasingly diverse workforce.

Voluntary Benefits Are Key to Hiring, Retaining and Engaging Talent

HR's View on Voluntary Benefits

83%

Believe offering voluntary benefits will **help retain employees**

72%

Believe offering voluntary benefits will **engage employees**

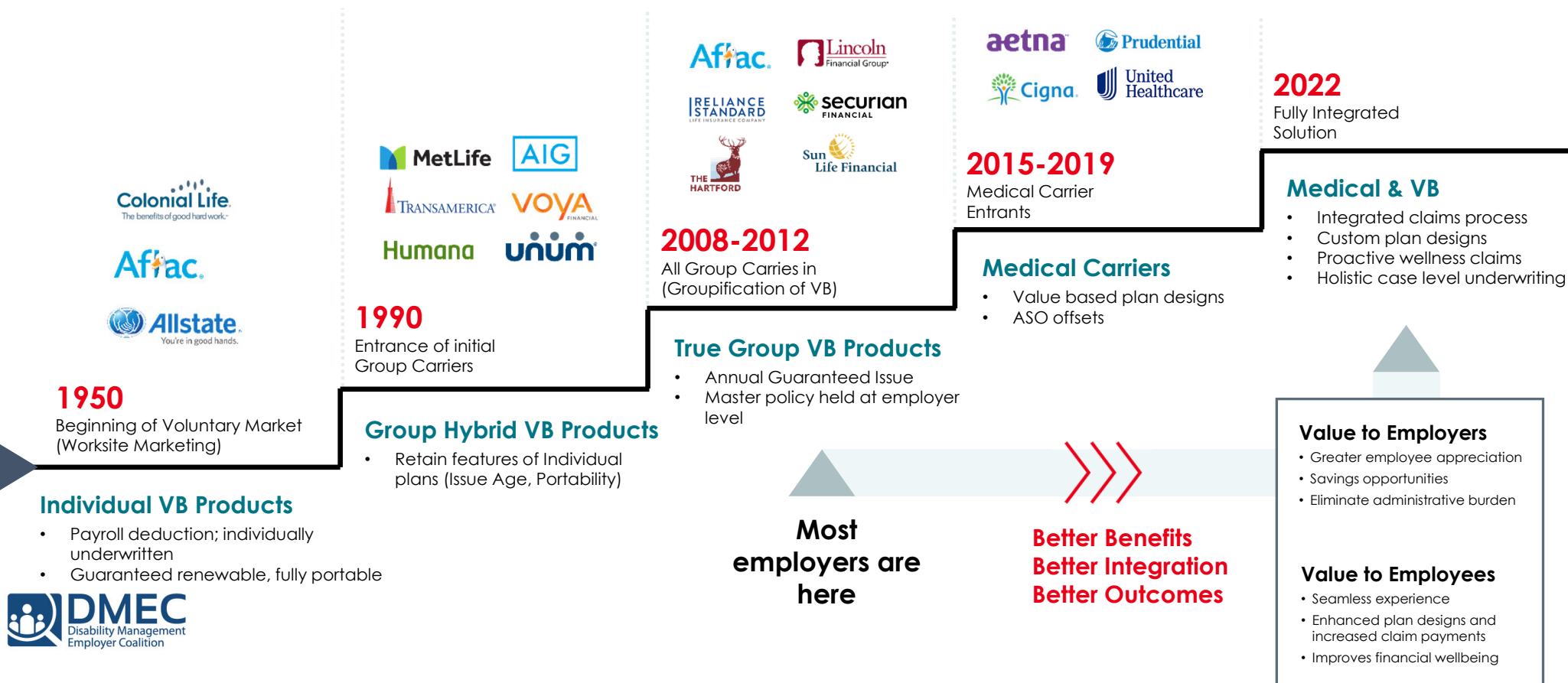
63%

Believe offering voluntary benefits will **attract new talent**



Sources:
BenefitsPro: Employers respond to increased demand for voluntary benefits increases
Aon Global Wellbeing Survey

Evolution of Voluntary Benefits Market



Generational Insights

Traditionalists Before 1946	Baby Boomers 1946-1964	Generation X 1965-1980	Millennials 1981-1996	Generation Z After 1997
Key Characteristics				
<ul style="list-style-type: none"> • Dependable • Straightforward • Tactful • Loyal 	<ul style="list-style-type: none"> • Optimistic • Competitive • Workaholic • Team-oriented 	<ul style="list-style-type: none"> • Flexible • Informal • Skeptical • Independent 	<ul style="list-style-type: none"> • Competitive • Civic-minded • Open-minded • Achievement-oriented 	<ul style="list-style-type: none"> • Global • Entrepreneurial • Progressive • Less Focused
Motivated by				
<ul style="list-style-type: none"> • Respect • Recognition • Home ownership • Fiscal responsibility 	<ul style="list-style-type: none"> • Career advancement • Professional accomplishments • Job security • Teamwork • Savings • Retirement 	<ul style="list-style-type: none"> • Work-life balance • Personal-professional interests • Structure • Career advancement • Job security • Managing debt • Savings 	<ul style="list-style-type: none"> • Freedom and flexibility • Unique work experiences • Individuality • Choice • Personal relationships • Work-life balance 	<ul style="list-style-type: none"> • Security and stability • Diversity • Personalization • Collective good • Well-being • Flexibility • Freedom • Lifestyle
Voluntary Benefit Solutions				
<ul style="list-style-type: none"> • Critical Illness • Hospital Indemnity • Short-term Disability • Permanent Life • Identity Theft • Legal • Auto/Home • Purchasing Program • Discount Programs • Long-term Care 	<ul style="list-style-type: none"> • Accident • Critical Illness • Hospital Indemnity • Short-term Disability • Permanent Life • Identity Theft • Legal • Auto/Home • Discount Programs • Long-term Care 	<ul style="list-style-type: none"> • Accident • Critical Illness • Hospital Indemnity • Short-term Disability • Permanent Life • Identity Theft • Legal • Auto/Home • Pet • Student Loan Assistance • Purchasing Program • Discount Programs • Long-term Care 	<ul style="list-style-type: none"> • Accident • Hospital Indemnity • Identity Theft • Legal • Auto/Home • Pet • Student Loan Assistance • Purchasing Program • Discount Programs 	<ul style="list-style-type: none"> • Accident • Hospital Indemnity • Identity Theft • Pet • Student Loan Assistance • Purchasing Program • Discount Programs



Appendix

Case Study

About

Industry: Public Sector
Employees: 7,800
Headquarters: Florida
Technology: U2X

Client Challenges

- Education
- Decision support
- Enrollment support
- Financial wellbeing



Our Approach

Education & Engagement

Digital:

- Benefit Guides

Print:

- Posters
- Postcards
- Rate Sheets

Engagement:

- On-Demand Webinar
- Virtual Group Meeting
- Online Scheduling for Virtual Enrollment

Enrollment Options

- Enrollment Center (969 Enrollments)
- Onsite (1,358 Enrollments)
- Self-Service (4,879 Enrollments)

Voluntary benefits

- VB broking through Structured Portfolio Solutions process
- Critical Illness
- Hospital Indemnity
- Four New Medical Plans
 - Dental
 - Vision
 - Life
 - Disability

The Results

Open Enrollment Participation

93%



Resulting in a more educated workforce



Benefit Appreciation

96%



Better understanding and appreciation of benefits as a result of the enrollment process



Voluntary Benefit Participation:



Protecting employees out-of-pocket cost exposure

Case Study

About

Industry: School District
Employees: 5,723
Headquarters: Florida
Technology: PeopleSoft

Client Challenges

- Introduce new medical plan
- Increase life and disability enrollment
- Improve benefit education and enrollment



Our Approach

Education & Engagement

Digital:

- Email Campaign
- 24-page Guide
- Enrollment Instructions
- Enrollment Toolkit
- Rate Sheet

Print:

- General Posters
- Café/Onsite Posters (Spanish/English)
- Postcards

Enrollment Options

- Enrollment Center Q&A Only
- Virtual Enrollment
- Onsite Café
- Self-Service

Voluntary benefits

- VB broking through Structured Portfolio Solutions process
- Remarketed the existing plans
 - Accident
 - Critical Illness
 - Hospital Indemnity
 - Legal

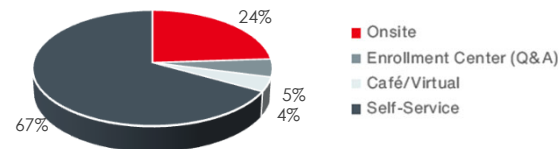
The Results

Open Enrollment Participation

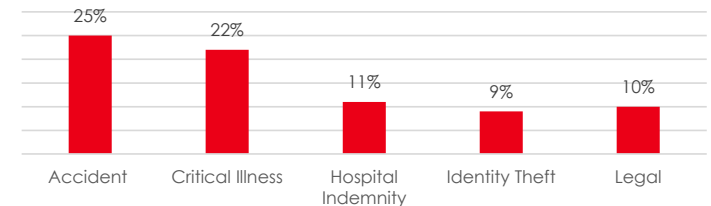
95%



Resulting in a more educated workforce



Voluntary Benefit Participation:



Protecting employees out-of-pocket cost exposure

Case Study

About

Industry: Manufacturing/
Distribution/
Retail

Employees: 20,000 full and
part-time

Headquarters: Cleveland

Technology: Alight/TBA

Client Challenges

- Harmonization
- Education
- Decision support
- Financial wellbeing



Our Approach

Education & Engagement

Digital:

- Flyers
- Toolkits

Print:

- Booklets
- Postcards
- Café Posters
- Welcome Posters
- Envelopes

Enrollment Options

- Enrollment Center
- Onsite Café (80 Locations)
- Self-Service

Voluntary benefits

- VB broking through Structured Portfolio Solutions process
 - Accident
 - Critical Illness
 - Hospital Indemnity
 -

The Results

Plan Migration

68%



Employees participation in a medical plan enrolled in HDHP

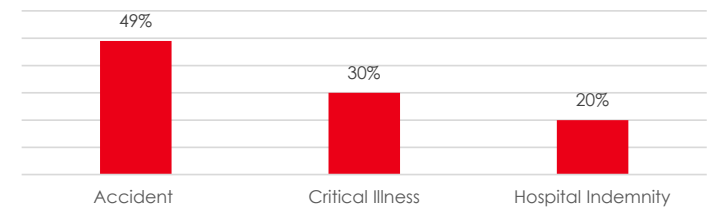
Enrollment Participation

80%



Resulting in a more educated workforce

Voluntary Benefit Participation:



Protecting employees out-of-pocket cost exposure

Case Study

About

- Industry:** Security/Business Services
- Employees:** 43,000 employees
10,500 on medical
- Headquarters:** Florida
- Technology:** Alight CBA

Client Challenges

- Harmonization
- Education
- Decision support
- Financial wellbeing



Our Approach

Education & Engagement

- Digital:**
- Benefits Guides
 - Email Blasts
- Print:**
- Postcards
 - Flyers

Enrollment Options

- Enrollment Center
 - 7,481 calls received within an average enrollment time of 23 minutes
- Self-Service

Voluntary benefits

- VB broking through Structured Portfolio Solutions process
- Sequenced properly with core medical plans in CBA platform to provide employees a seamless enrollment experience
 - Critical Illness
 - Accident
 - STD
 - Life

The Results

YoY Enrollment Double 50%

from 7,122 to 14,147 due to the high engagement model; enrollment in MEC plan nearly doubled

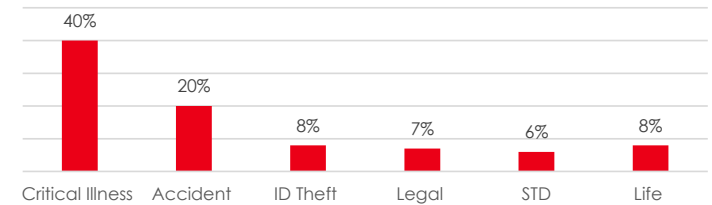
Enrollment Participation 93%



Resulting in a more educated workforce

Over \$2M in savings from plan cleansing and migration

Voluntary Benefit Participation:



Protecting employees out-of-pocket cost exposure

Case Study: Integration Leads to Better Employee Engagement

Client Situation	Our Approach	Client Value and Impact
<p>Aon supported one of the largest healthcare clients in New York and Connecticut who recently merged with multiple other hospitals and was specifically seeking assistance to consolidate & harmonize medical and voluntary benefit plans, assist in change management and ultimately enhance the employee enrollment experience via offering multiple modalities of employee communications and education.</p> <p>Aon's core & voluntary benefit optimization strategy ensured the proper balance of voluntary supplemental health benefits paired with the client's medical provider was best-in-class while also creating an integrated employee claims experience. In addition; Aon's voluntary benefits team created healthcare vertical specific voluntary plans that resulted in increased claims for employees who leveraged the hospital systems domestic network, resources & facilities.</p>	<p>Communications</p> <ul style="list-style-type: none">Created multiple communication medias giving employees the opportunity to learn in the format they are most comfortable - Print, Digital, Virtual, Counselor Conversations <p>Enrollment</p> <ul style="list-style-type: none">Customized individual attention and support from certified Aon benefits counselors during enrollment helping employees become more engaged and educated benefit consumersEnrollment Optionality:<ul style="list-style-type: none">Enrollment CenterOnsite EnrollmentVirtual Enrollment <p>Voluntary Benefits</p> <ul style="list-style-type: none">Re-marketing and consolidation of all voluntary benefits while outsourcing all voluntary premium administrationVB broking through the nations leading voluntary benefit panel: Structured Portfolio Solutions	<ul style="list-style-type: none">Improved Benefit Education and Support for open enrollment, ongoing acquisitions and perpetual new hire onboarding95% employees actively enrolled in their benefits - resulting in a more educated & appreciative workforceOptimized Voluntary Benefit plans with the client's core benefit strategy119% - Average engagement in Voluntary Benefit participation year over year



Thank You!