



## **Who is Worksite Benefit Alliance?**

Worksite Benefit Alliance, LLC is an independent firm specializing in the communication, enrollment, and administration of core and voluntary benefit plans. Our 20 years of experience in this service-oriented industry, has allowed us to develop corporate alliances that will ensure our ability to remain a leading provider of enrolment services nationwide.

The WBA system provides employers and brokers with a single resource for all of their employee benefit needs. Our team of preferred enrollment counselors has worked with over 500 employers groups with the goal of helping you find the correct combination of products, services, and communication solutions that best meet your needs. With this as our ultimate goal, your employees are provided a professional and relaxed enrollment experience that leads to a more informed decision on benefit choices.

Our successful system includes the following services...

- Working with Employee Benefit and Human Resource managers to develop benefit communication and enrollment strategies
- Utilize professional counselors to communicate and enroll voluntary and core benefits in a one-to-one setting using the most advanced tools available in the marketplace
- Provide turnkey administration and coordination of all benefit plans to ensure a smooth transition from existing providers
- Provide electronic transfers of all enrollment data to eliminate manual inputting and insure the accuracy of all employee and dependent information transmitted to selected carriers
- Provide complete Section 125 compliance assistance including Flexible Spending Account administration and consolidated billing services

These strategies coupled with our ability to tailor our services to the specific needs of our diverse client base, have allowed us to work with employer groups from 300 to 6,000 representing a variety of industries.

# Description of Services

Worksite Benefit Alliance provides a variety of services to enhance your enrollment process. All of the services are provided with the common goal of giving you and your employees a professional and seamless enrollment experience.

## Enrollment

- Pre-Enrollment communications (Poster, Stuffers, Flyers, etc.)
- Core and voluntary benefit communication and enrollment
- On-site individual enrollment sessions with professional benefit counselors
- Nationwide and call center enrollments allow us to provide your remote employees the same enrollment experience
- Complete Multi-lingual enrollments
- Customized laptop and online enrollment options
- Ongoing assistance and enrollment with new hires

## Administrative

- Assistance with the design and implementation of your Benefits package
- Professional Account Management team specific to your account
- Electronic transfer of all pre and post enrollment data and summary reports
- Section 125 administration complete with document preparation and electronic flexible spending account services
- Consolidate billing services for all products
- Ongoing assistance with enrollment and communication to new hires
- Electronic transfer of enrollment data to carriers eliminates most errors
- Assistance with IRS Form 5500 completion

# The Ultimate Benefits

## Employer Wins

- Effective communication of all benefits
- Reduced time required of Benefit/Human Resource Personnel
- Improved Company Morale and Employee Retention
- Reduction of paperwork
- Update of all employee census data
- Long term strategy of benefit administration
- Develop a relationship with a professional organization to assist you with you long term strategy for benefit administration

## Employees Win

- Clearer understanding of the total benefits package increases appreciation of employer
- Increased knowledge of benefits allows for better evaluation of individual needs and the selection of desired coverages
- Ability to discuss benefit options during and individual enrollment session
- Online access to benefits allows employees to take a more active role in their administration

# What makes the **WBA** system successful?

## **One-to-one meeting with all employees and the electronic transfer of data**

Each employee is required to attend an individual enrollment session to review benefits and verify their employee census data. These meetings are always mandatory. Each employee's desire to participate in a benefit offering is always voluntary.

The WBA system requires that payroll data and enrollment information is communicated to all parties in an electronic format. This reduces the chance for errors and decreases the amount of time that is spent on manually inputting data.

These requirements allow WBA to ensure that all benefit options are effectively communicated to your employees and provides us with an accurate database for the employer and selected carriers upon completion of the enrollment.

## **Technical Requirements**

WBA enrollment is designed to download employee data from your Human Resource Information System for use in the enrollment process. After enrollment completion, you will receive the data, modified to reflect the employee choices made during the open enrollment.

The following outline will help ensure an easy and timely transfer of data to and from the enrollment system.

### **Format**

Employer will provide an Access Database, Excel Spreadsheet, or an ASCII file, either comma-delimited or fixed-width type, with the following information:

- a. Social security number, first name, middle name, last name, address, city, state, zip home phone, date of birth, gender
- b. Salary (hourly rate) and related code, hours per week, weeks per year, payroll frequency, federal tax status and number of withholdings
- c. Date of hire, department/division code, job category/description
- d. Spouse social security number, first name, middle name, last name, date of birth, gender
- e. Dependent child(ren) social security number, first name, middle name, last name, date of birth, gender
- f. Enrollment Benefit status ( medical/dental/Life/disability/etc.)

## **File Layout**

- A file layout is required identifying the layout of the data file and a descriptive key for field containing cryptic data.
- Each employee should have a single unique record. Multiple files that require data merging will delay the process.
- Benefit codes should be used whenever possible. These codes need to identify benefit name, plan option, and coverage level (i.e. medical, BC/BS, family) Do not use payroll deduction amounts as several deductions might have the same premiums. Lump sum deduction amounts that combine the same premiums for several benefits cannot be used.
- All data fields must be complete and use 4 digit years for Y2K compliance. Null fields or fields containing invalid date will most likely be defaulted to incorrect dates.
- A test file must be provided 4 weeks prior to the start of the enrollment. The final data must be received complete and ready to use no less than 2 weeks prior to enrollment. The only differences in the two files should be content. No layout changes should be made after acceptance of the test file.
- If a spreadsheet or ASCII file is used, the first row must contain a header record.

## **Upload of Data after Enrollment**

WBA will provide a file and /or report showing the results of the enrollment. These items will be returned to Sample employer 10 business days from the final enrollment date. The final enrollment date may be different from the scheduled completion date.

The entire file may be provided as a Microsoft Access.MDB file, or an ASCVII file. This file will normally be in the same layout as the final data file received unless other arrangements have been agreed upon.

The report will show no less than the employee's social security number, last name, benefit elections, and payroll deductions. It is the customer's responsibility to process the report for payroll deduction changes.

# **Responsibilities for Timeline**

The following is a list of tasks that must be completed in order for all phase of implementation to be successful. One of the first tasks is to compile a timeline detailing each parties responsibilities and the date they need to be completed.

## **Sample Company Responsibilities**

- Provide a detailed report by location with the contact person information and the # of eligible employees
- Provide electronic employee payroll file detailed in attached document
- Provide data return requirements for post enrollment upload
- Review of benefits being implemented
- Appoint Implementation Team and Leader
- Schedule meeting with management and location supervisors to review enrollment procedures
- Provide any special rules or requirements for each locations enrollment
- Review communication materials prior to disbursement
- Provide update payroll file to include as needed

## **Worksite Benefit Alliance Responsibilities**

- Determine enrollment method for each location
- Provide communication material and announcement letters for company review
- Create an Implementation timeline outlining all deadlines for enrollment
- Provide announcement letters for Company review
- Develop communication materials for enrollment
- Get approval of all communication materials
- Conduct training sessions with all enrollers to review product, rules for enrollment, and overall expectations
- Provide downloads to company as needed
- Provide enrollment progress and summary reports as needed

## Sample Timeline

| Date of Completion | Task  | Responsible Party |
|--------------------|---|-------------------|
| January 23, 2003   | Provide a detailed report by location with the contact person information and the # of eligible employees | Company           |
| January            | Determine enrollment method for various locations<br>One-on-one or Call Center                            | WBA               |
| January            | Provide electronic employee payroll file detailed in attached document                                    | Company           |
| January            | Create an Implementation timeline outlining all deadlines for enrollment                                  | WBA               |
| January            | Provide data return requirements for post enrollment upload   | Company           |
| January            | Review of benefits being implemented  | Company           |
| January            | Develop communication materials for enrollment  | WBA               |
| January            | Schedule meeting with management and location supervisors to review enrollment procedures                 | Company           |
| January            | Develop enrollment schedule   | Both              |
| January            | Conduct training sessions for all enrollers to include products, computers, and overall expectations      | WBA               |