

Software promotes intuitive shopping at enrollment

By: Bruce Shutan

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Ultimate Software recently unveiled a tool that makes it easier for employees to view benefit options and better understand their choices as part of an intuitive shopping experience. It also aims to help simplify benefits administration.

UltiPro Benefits Prime allows them to set filtering preferences, compare plans side by side, edit beneficiary and dependent information, and obtain a holistic view of their options. In addition, the new package offers educational videos and a document library with information on benefits options, providing personalized plan recommendations aligned with individual preferences.

Clearly, there's a need for better understanding of employee benefits. A Commonwealth Fund study, for example, found that only 19% of employees have a good understanding of their benefits. In addition, just 34% of employees responding to a Society for Human Resource Management survey pay attention to all the materials they receive about their benefits.

"It can be very challenging for an enrollee to know what the right benefit opportunity or is for them so that they're not on one side under-covered or over-covered," says Patrick Pickren, senior director of product strategy at Ultimate Software.

The key to success is delivering a suite of human capital management solutions that feature clear content and decision support for enrollees, as well as robust administrative capabilities for employers, he adds. Ultimate Software works with the broker community so that producers are educated about the types of technology and service solutions they can help get into the hands of their employer customers, Pickren says.



UltiPro Benefits Prime can be configured to support diverse programs, automate processes, ensure compliance and engage employees. Advanced capabilities enable flexible plan design and benefits calculations that simplify communication with employees throughout the benefits enrollment process.

Much like Amazon, enrollees are able to load a virtual shopping cart and check out at a later date, while personalized recommendations are made based on an individual's specified preferences.

Beta testing of UltiPro Benefits Prime was done at Sheppard Mullin, a law firm that used the product for its latest benefits enrollment to replace a 100% paper-based approach. A mobile app was well-received among multiple generations of the lawyers and support staffers who were among roughly 1,600 covered lives in 16 locations.

"Our goal was to make it easy and simple so that everyone could do it without a lot of hassle," says Thomas Adrian, HR manager at Sheppard Mullin. "This was a huge change for us."

Quipping about how lawyers sometimes can be stubborn, Adrian braced himself for the first online open enrollment. A few partners resisted the change by having their assistants enroll on their behalf. But the overall results exceeded his expectations.

"We actually ended up only having one attorney on a paper form," he reports. It turns out that sole legal eagle holdout had a somewhat good excuse. He was in Thailand for a month where logging in was a bit of a challenge.

Benefit elections at Sheppard Mullin were confined only to choices that are applicable to individuals and their group so that there was no need to wade through irrelevant information. There also was a reduction in administrative work without any need to key data or re-enter information for payroll if a separate benefits provider or portal was used.

"This does it for you," Adrian explains. "Everything circles 360 without having to validate over and over again. The system is automatically working in tandem."

His two HR staffers didn't need to work nearly the same amount of overtime and spent much less time auditing the enrollment data. Also, many enrollment inquiries were eliminated, while new hires were electronically on-boarded through the system.

Adrian is particularly appreciative of quick responses from Ultimate Software's support team. When the IRS lowered maximum contributions to health savings accounts by \$50, he prepared for the worst that next day. But an e-mail was already in his inbox identifying who was affected and what steps were needed following an analysis of the law firm's employee population.

His reaction: "I told them, I don't know where the heck you guys came from, but where have you been all my life?!"