

Need/Opportunity

Flex benefit plan re-enrollments present a number of challenges not found under traditional benefit plans: employees are able to select their benefits from a greater number of choices; benefit costs vary depending on the option selected and sometimes involve complex calculations; and plan rules such as benefit lock-ins and provincial regulations often apply, and must be administered.

NCR, a global technology company with 32,800 employees worldwide, provides its 1,600 Canadian employees with a Flex Benefit plan as part of their employee benefits program. When the NCR Flex Benefit plan was first introduced in 1996, NCR noted that 40%-60% of the re-enrollments were being filled out incorrectly, and that employees were extremely dissatisfied with the process. As a result, employees were not happy with the plan even though it met NCR's and employees' identified needs and provided a great degree of flexibility.

As NCR's insurer/administrator could not provide a cost-effective resolution for these re-enrollment errors, NCR asked K&A to develop an electronic solution – resulting in the Flex Calculator.

OBJECTIVES

The objectives of the NCR Flex Calculator were to:

- ❖ Provide a seamless re-enrollment tool that blends with NCR's Flex Benefit communications;
- ❖ Keep re-enrollment data entry errors to a minimum;
- ❖ Electronically upload confidential current employee enrollment data provided by NCR and the insurer;
- ❖ Electronically download the re-enrollment selections to the insurer;
- ❖ Provide associates with information to assist them in making appropriate coverage selections; and
- ❖ Offer a flexible tool that is intuitive to use.

Challenges

Integrating Employee Data: Successful re-enrollment required a flexible employee database that could easily be prepared and updated throughout the re-enrollment process. The biggest challenge was integrating the current enrollment data from the insurer's proprietary data system with additional data from NCR's payroll department. NCR's payroll department and their insurer's data systems did not provide the final enrollment data to K&A until days before the enrollment session began. Once we received the data, K&A had to dedicate numerous 12-hour shifts, to ensure that the data was accurate, consistent and delivered on time.

Limited Systems Support: The Flex Calculator had to be designed in such a way that it had a minimal effect on NCR's systems network. At the same time, the Flex Calculator had to provide enrollment data to employees Canada-wide. K&A met this challenge by providing NCR with a single data file that was stored on its network in a hidden, but public share. Employees then retrieved their enrollment data using a confidential PIN that was distributed on their Pre-Enrollment statements (which were also produced by K&A for this enrollment).

Flex Calculator

Submitted by Krieger & Associates for NCR Canada & Waterloo

Category: Software

Flexible Distribution: NCR employees work from a number of geographically diverse locations across Canada, some working in offices, others in plants and some working from field vehicles. As a result of these requirements, K&A had to develop a tool small enough to be distributed on diskette, transmitted via e-mail or downloaded from a Web page using an average modem.

For those employees, not comfortable with PCs or without access to computers (i.e. manufacturing employees), NCR set up kiosks. As well, HR and insurer representatives were available to assist employees with the re-enrollment process at these locations.

SUCCESS

Ease of Re-Enrollment: The NCR Flex Calculator successfully bridges the gap between the insurer and the employee. The Flex Calculator allows employees to download their current enrollment data, make any necessary changes and electronically submit their new choices (signed documents are also submitted where required by law).

Enhanced Enrollment: By downloading and exporting enrollment data, the inclusion of the K&A Life Insurance calculator, health questionnaire reminders, benefit cost calculations and a flexible, informative interface, the Flex Calculator allows employees to focus on their benefit decisions and not the enrollment process itself.

Integrates with Existing materials: Uses a bright, clear interface, consistent with NCR's other re-enrollment communications materials. The NCR Flex Calculator also includes an electronic version of the NCR Flex Benefits Booklet for employees' reference, as they enroll.