

software **WINNER**

## NCR Canada

**NCR CANADA COULD EASILY BE** described as a flexible benefits pioneer. The high-tech company, with offices in Toronto and a manufacturing plant in Waterloo, Ont., has offered flex benefits to its 1,800 employees for 10 years. It first introduced a flex calculator that enabled plan members to re-enrol in the plan five years ago.

"We got a lot of complaints from our engineers saying the pen and paper [method of re-enrolment] just didn't cut it," recalls Lisa Rutherford, compensation and benefits manager for NCR Waterloo.

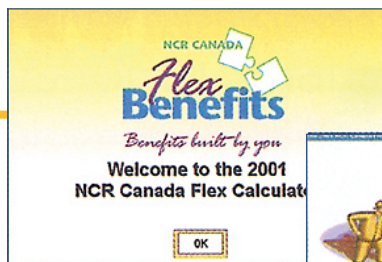
The challenge for this year's winner in the software category was to put a fresh spin on a tool that plan members were comfortable with already. It accomplished its goal by adding a history feature to its flex calculator so that plan members can view their flex benefits options from the previous year prior to re-enrolling in the plan.

"When employees at home or at work, or wherever they are, load the software, they go in with a password and see what their current enrolment options are. Before they couldn't do that because it used to be on paper," says Ken Stewart, manager, compensation and benefits, human resources, with NCR Canada in Mississauga, Ont.

Plan members are given a three-week period annually to re-enrol in the plan. If they don't re-enrol, their benefits choices from the previous year are simply carried over to the following year. The flex calculator, developed by Krieger & Associates, has cut the data error rate from 60% to less than 1%.

"Errors occur when employees fill it in on paper and when the insurer keys in the data manually," says MacLeod Nichols, systems team leader with Krieger & Associates in Toronto. "With the electronic upload, we provide an electronic data file to the insurer and it's loaded up to its computer system. This gets rid of errors at both ends."

Another challenge for NCR, says



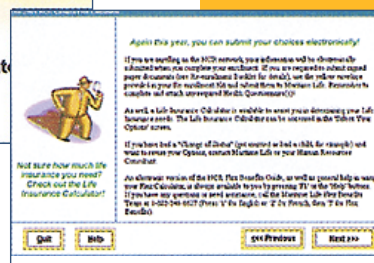
Rutherford, was that not all employees have easy access to computers or are comfortable using software. For example, the company's manufacturing facility in Waterloo employs 700 people.

"About one-third of our employees here are in manufacturing and they're not as comfortable using online software," she says. To combat the problem, NCR set up kiosks at its manufacturing plant and asked representatives from its insurance provider to come in and walk employees through the re-enrolment. "They still do it electronically but they have someone there helping them," adds Rutherford.

NCR's flex calculator is bolstered by a strong, clean look. In addition, the software includes a life insurance component that enables plan members to calculate how much life insurance they need. Stewart says this feature has cut down on plan member queries about life insurance.

"Employees come to us sometimes and say 'how much life insurance do I really need?' As a company, we're interested in that employee, but we're not necessarily interested in knowing everything they owe money on to cover their insurance," he says. "So we incorporated a tool in the software where they can enter their outstanding debts and it will suggest what the insurance level should be for that particular situation."

NCR will certainly have its communications work cut out for it in the years ahead. A technologically savvy workforce puts pressure on the company to stay ahead of the technology curve. "People expect that level of technology from us," says Rutherford. "[Plan members] don't say, 'Wow, what a great tool.' It's more like, 'well, of course.'" —Andrea Davis



### FINE POINTS

**IMPETUS:** To enable plan members to re-enrol in their flex benefits plan more quickly and accurately.

**CHALLENGE:** Breathing new life into an old tool.

**OUTCOME:** Error rate reduced to less than 1%.

**COST:** Less than \$40,000.

**JUDGE SAYS:** "Very easy to use and highly efficient. Provides information in a clear manner, enabling user to choose benefits options."