

3 ways enrollment providers can elevate your business

Could the average homeowner sell their own home?

Absolutely. Would they have the inside knowledge, connections and resources to do it effectively while maximizing their time and earnings? Probably not. That's why most owners enlist a specialist (e.g., real estate agent) to manage the process from start to finish.

Benefits enrollments for employer groups are strikingly similar. As a benefits broker, you can handle enrollments on your own—but when you delegate this function to a specialist, you can earn more revenue, provide more value to clients and their employees, and maximize your success.

At WN² Enrollment Solutions, we understand broker challenges. We know you might not have the time, expertise or tools to sell voluntary benefits, but that's where an enrollment partner can help elevate your business in three ways:

1 Extra resources and support

An enrollment expert is equipped to meet and educate employees on benefits, plus lighten the broker's workload, especially during high-volume periods. A partner can run enrollments consistently across multiple locations, then support other tasks such as communication campaigns and informational sessions. These initiatives combine to drive higher participation, greater awareness of the employer's benefit offerings, new opportunities and stronger employee engagement.



1 in 3 employers, especially those with fewer than 1,000 employees, prefer one-on-one meetings with professional enrollers.¹

2 Carrier and product expertise

As a broker, you don't have to be a benefits specialist. The right partner can locate carriers that offer the best combination of supplemental health and life products for groups and individuals, show benefit comparisons and present the most attractive pricing. Enrollment agents can meet one-on-one with employees to explain products and terms to support coverage selections, and ensure employees fully understand options to make an informed decision.



1 in 3 employees say their employer or benefits company provides no benefits education or advice.²

3 Efficient administration

An enrollment service provider can provide specialized technology beyond what you typically use or need. And with an efficient administration system, your employer clients can be enrolled in supplemental benefits only or total core benefits, with different carriers consolidated into one single platform. A system's features—like payroll deduction, group billing management, or claim filing and tracking—can be integrated with human resource information systems to eliminate data entry, reducing employee enrollment time to mere minutes.

A partner also helps clients develop and implement an integrated communications strategy across multiple channels and devices, plus ensures compliance among benefit regulations to mitigate risks and liability.



78% of employers say the main obstacle to offering voluntary benefits is the "administrative burden."³

When you're looking to boost your income, consider an enrollment partner that is flexible in pursuing a variety of groups—regardless of variables like size, location or working conditions.

In the end, you don't have to spend time and energy enrolling clients, yet you're still compensated. You can focus instead on what you do best: building client relationships and growing your business.



Who's the best enrollment partner *for you?*

In the same way you'd vet contractors to work on your home, you'll want to evaluate enrollment providers before selecting the best partner.

Here are some good questions to ask:



- » Do you specialize in enrolling groups in certain industries?
- » How do you enroll groups: face-to-face, online, group meetings, etc.?



- » How do you support clients with compliance, communication and reporting?
- » What benefits administration tools do you use?
- » Can you enroll products from multiple carriers for all lines of coverage?



- » How does your compensation share work?
- » What incentives (e.g., broker referrals) do you offer?

YOUR CUSTOMERS. *Our solutions.*

Do you need a partner to help manage your enrollments?

CONTACT US TODAY!

CALL: **(833) WN2Team** (833) 962-8326

EMAIL: **EnrollmentSolutions@WNEs.info**

VISIT: **WNEs.info**

¹Eastbridge Consulting Group, *A Closer Look at Employer Demographics in the Voluntary/Worksite Market, MarketVision™—The Employer Viewpoint*, May 2019.

²Employee Benefit Research Institute, *The State of Employee Benefits: Findings From the 2018 Health and Workplace Benefits Survey*, EBRI Issue Brief, no. 470, www.ebri.org/content/the-state-of-employee-benefits-findings-from-the-2018-health-and-workplace-benefits-survey, January 10, 2019.

³Willis Towers Watson, *2018 Willis Towers Watson Emerging Trends in Voluntary Benefits Survey*, 2018.

WN² Enrollment Solutions is a division of Washington National Insurance Company, home office: Carmel, Indiana. Policies and benefits are subject to state availability.

WNEs.info