

Insurance provider focuses on employee experience and delivering on their benefits strategy

A case study: Enabling a *Fortune* 100 insurance company's benefits administration strategy



At a Glance

Client: A *Fortune* 100 company that provides insurance products for individuals, families and businesses. They have been in business for more than 100 years, and employ more than 50,000 people.

Challenge: After years of bundling with the same provider, the organization wanted to understand how tools and technology had evolved in the market. Their goal was to provide a superior employee experience and better deliver on their benefits strategy, while considering a best-in-class model.

Approach: Leveraged the great experience the client had with our Individual Marketplace and our growing Health and Benefits consulting relationship to showcase our ability to provide strategy and delivery from “hire through retire.”

Result: Implementation of health and welfare administration services, outsourcing portal, and communication and change management services to provide an improved and intuitive employee experience.

For more than 100 years, this insurance provider has maintained their commitment to the belief that “progress happens when people feel secure.” Because they value the work and integrity of their employees, they are committed to providing benefits that support their employees' wellbeing. This means choosing a best-in-class benefits administration provider who is also committed to providing a superior employee experience.

The Challenge

The organization was having issues with their previous administration provider stemming from an outdated system that delivered a disjointed user experience. The limitations of the system prevented the client from moving forward with their desired benefits strategy and design, and they were looking for a new partner. Because they had long outsourced health and welfare, pension and defined contribution administration to the same provider, the organization was concerned that unbundling the services would further disrupt their employee experience.



They also needed to trust that a new provider could successfully transition years of complex plan knowledge and data to a new platform.

The Solution

Building on the long-term relationship established by our Health and Benefits team, we met with the organization to present a “state of the market” administration overview, where we gave them an objective, informative view of the outsourcing market and their administration options. On the heels of past strategic projects and a near-flawless implementation of our Individual Marketplace, we had a strong reputation with the client but had to prove we could deliver across services as one WTW.

The client was looking for high-quality delivery and a solution that would both provide a superior user experience and a reduced administrative burden for their internal staff. They recognized that unbundling their services would allow them to choose the partner who would provide the best value, and implemented our health and welfare administration services along with the outsourcing portal and communication and change management services to ensure a seamless experience for their employees. Our proven track record of successful conversions from their previous provider gave the client confidence we could deliver on our promises.

Our strong Health and Benefits relationship was critical to our success, allowing us to show the important connection between health and benefits strategy and administration – our technology should enable strategy, not hinder it. Because our strategy and delivery teams can work hand in hand, the client was confident their future strategy decisions could be easily handled in our system.

About WTW

At WTW (NASDAQ: WTW), we provide data-driven, insight-led solutions in the areas of people, risk and capital. Leveraging the global view and local expertise of our colleagues serving 140 countries and markets, we help you sharpen your strategy, enhance organizational resilience, motivate your workforce and maximize performance. Working shoulder to shoulder with you, we uncover opportunities for sustainable success – and provide perspective that moves you. Learn more at [wtwco.com](https://www.wtwco.com).



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The Results

Client staff and employees have both benefited from the implementation of our services. We significantly reduced the administrative burden for the client, and data cleanup work by our team improved compliance and risk mitigation, a key benefit that further highlights the importance of a partner with a strong consulting foundation.

Employees now access a refreshed self-service site with an intuitive enrollment experience, making it easier for them to understand and use their benefits. Their feedback indicates the participant experience was a significant improvement in look, feel and usability from what they had in the past. The result was fewer questions and escalations from confused employees seeking clarification. The retirement modeler feature is also a key tool for employees – it provides clarity around retirement plan eligibility and price for those considering retirement, making it easier for employees to use self-service, and resulting in fewer calls and cases internally and externally related to eligibility.

