



City of Dallas

## Our Client

City of Dallas

### Employees:

13,500 active employees

6,900 retirees

## Challenge

The City faced a number of immediate challenges. Budget cuts were forcing a reduction in their workforce. They were paying an existing enrollment company more than half a million dollars to deliver a costly, inefficient call center and an online self-enrollment platform for their benefits program. Escalating medical claim costs were straining their self-funded medical program. And, there was general dissatisfaction among employees with their overall benefits communication program.

The City also needed help educating their employees about upcoming changes in their health coverage program, in addition to assistance with collecting accurate dependent data under the City-sponsored insurance programs. They were also looking for a customized electronic data return file to automatically feed their HR administration system and core vendors.

## Solutions

Colonial Life and the City's HR team partnered together to plan and deliver an extensive communication and enrollment plan that ensured a consistent message was being delivered to all City employees during enrollment.

### The plan included:

- Customized benefit booklets that saved the City more than \$30,000 in direct costs.
- An extensive email campaign.
- Custom employee fliers.
- Group meetings where feasible.
- A successful transition from an inefficient and costly call center and online self-enrollment platform to a highly successful individual benefits counseling consultative approach.
- Daily enrollment results reported to the City that kept them abreast of the enrollment's progress.
- Individual benefit counseling sessions with employees using Colonial Life's Web-based Harmony® enrollment system, which captured the needed data for vendors and communicated consistent messaging throughout the enrollment process.
- Call center support for those employees who were unable to meet with a benefits counselor during enrollment.
- The required dependent verification documentation that was confirmed by the benefit counselors and delivered to the City's HR department.
- A customized electronic data return file consisting of the benefit choices elected by each employee that fed directly into the City's HR administration system.
- A custom core return file that allowed direct transmission of the enrollment elections to the core vendors through the City's HR administration system feed.

All of the above enrollment services were provided at no cost to the City in exchange for their support and assistance with ensuring that all benefit eligible employees were able to meet with a Colonial Life benefits counselor during enrollment. In addition, Colonial Life was able to present new voluntary benefit options to the City's employees and dramatically increase the participation in the City's voluntary benefit plans.

## Results

- Met with 93% of all benefit eligible employees.
- 94% of employees seen felt that the overall performance of the benefit counselors was fair to excellent.
- Saved the City more than half a million dollars in enrollment fees and communication costs.
- Based on the City's actuarial consultants, the City experienced a projected \$1.1 million dollars in medical claim savings as a direct result of the dependent verification process.
- The individual benefit counseling sessions resulted in an increase in the consumer driven health care option by 30%, which positively impacted the revenue increase in their self-funded medical plan.
- Colonial Life wrote a total of 6,535 policies.

Voluntary Product	Pre-Enrollment Participation Level	Post-Enrollment Participation Level
Short-Term Disability	0.93%	17%
Long Term Care	0.53%	2%
Permanent Life	8%	16%

### Colonial Life

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