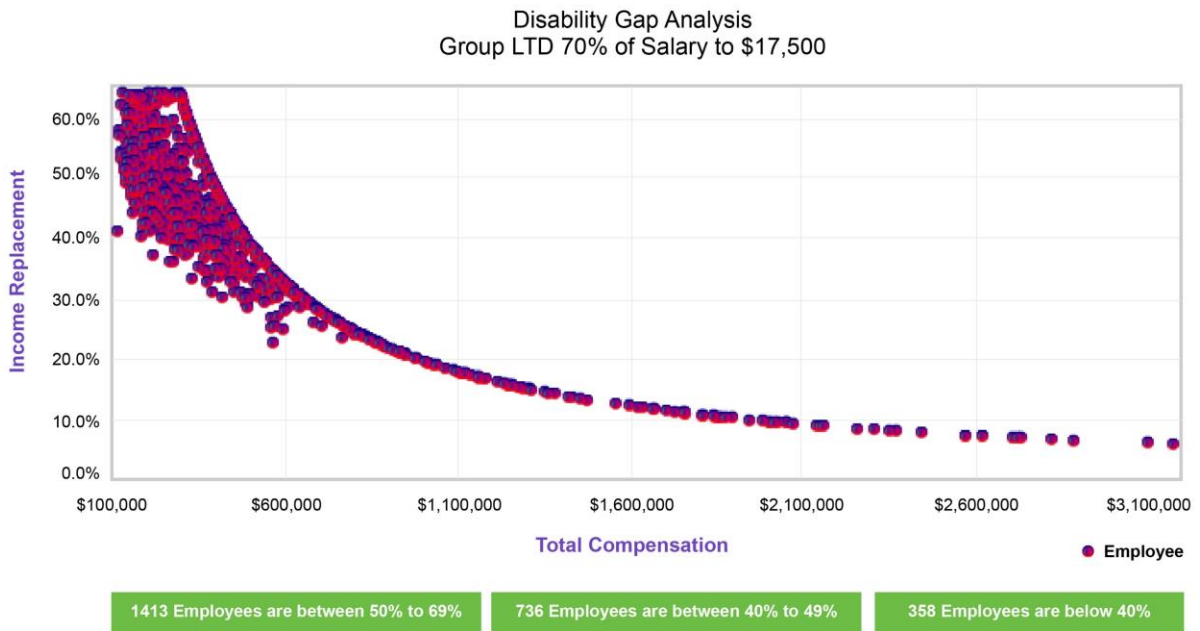


Pacific Resources – Client Example

Financial services company with 50,000 employees worldwide

Situation:

While conducting a thorough review of our client's disability and leave program, the Pacific Resources team identified a significant gap in their Group Long-Term Disability (LTD) coverage. Limitations in the group LTD program, including the earnings definition and the monthly benefit maximum, led to a significant portion of the employee population being underinsured.



Through our consultation we identified several options with the associated cost and risk implications for the client to consider. For example, increasing the monthly plan maximum benefit, while providing more coverage for the higher income employees, also changed the risk profile of the group and had a significant impact on their fully insured premium. After careful analysis, we recommended our client implement a supplemental Individual Disability Insurance (IDI) program. The program would be offered on a voluntary basis to employees at the Director-level and above.

Approach:

A successful IDI program implementation requires:

- A program designed to adequately meet the needs of the targeted population

- Seamless plan integration (with the base LTD plan)
- A communication plan that educates employees and drives maximum engagement
- A simple way to have questions answered
- A simple enrollment process

We collaborated with the client to develop the best plan design (*i.e.* all standard guarantee-issue so that employees did not need to submit individual evidence of insurability) and a robust communications plan. We advised the client that to achieve maximum awareness about the program, the communications had to come directly from them. All messages in the campaign were developed by us, but sent by the employer via company email.

Pacific Resources – Client Example

Each messaging opportunity contained various links that allowed employees to learn about the benefits through the platform best suited for them. These included:

- A link to a discrete landing page that provided an overview of the IDI program
- A link to a discrete landing page on the Overall Disability Program that provided context for the IDI offering
- A link to live webinar registration (several hosted throughout the enrollment period)
- A link to a recorded webinar, available 24/7
- A link to a call center, staffed to answer employee-specific questions
- A direct link to the employee's customized enrollment portal that gave them a personal view of the current salary package and potential gaps

Outcome:

Our post enrollment data reflects an increase in employee engagement associated with each messaging opportunity. This led to an increase in program education and participation. Program results included:

- **Nearly 25% of their eligible population enrolled in the benefit**
- 39% of eligible employees accessed the FAQ document
- 28% participated in either a live or recorded webinar

Engagement & Enrollment Activity

