

FLEX CALCULATOR

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CATEGORY: SOFTWARE

Need/Opportunity

Flex benefit plan enrollments present a number of challenges not found under traditional benefit plans: employees are able to select their benefits from a greater number of choices; benefit costs vary depending on the option selected, involving complex calculations; and plan rules such as benefit lock-ins must be administered.

In 2001, Park Place Entertainment, the world's largest gaming company with 57,000 employees worldwide, decided to provide its 1,000 Canadian employees at Casino Nova Scotia and Sheraton Hotel with a Flex Benefit plan as part of their employee benefits program.

As the chosen insurer/administrator could not provide an electronic enrollment tool for the fall enrollment, CNS asked K+A to provide an electronic solution.

Objectives

The objectives of the CNS Flex Calculator were to:

- ◆ Provide a seamless enrollment tool that blends with CNS' Flex Benefit communications;
- ♥ Keep enrollment data entry errors to a minimum;
- ◆ Provide employees with information to assist them in making appropriate coverage selections; and
- ♥ Offer a flexible tool that is intuitive to use.

Challenges

Short time-line: As the CNS marketing was not completed until late in 2001, CNS was not able to request that K+A provide a tool until just over two months before the re-enrollment.

Limited Systems Support: The Flex Calculator had to be designed in such a way that it made minimal demands on CNS's systems department.

Kiosk Distribution: CNS employees generally do not have PC work stations therefore CNS required a Flex Calculator that would suit many users in a kiosk environment.

Success

Ease of Enrollment: The CNS Flex Calculator successfully bridged the gap between the insurer and the employee.

Enhanced Understanding: The K+A Life Insurance calculator, health questionnaire reminders, benefit cost calculations and a flexible, informative interface allowed employees to focus on their benefit decisions and not the enrollment process itself.

Integrates with Existing materials: Uses a bright, clear interface, consistent with CNS' other enrollment communications materials. The CNS Flex Calculator also includes an electronic version of the CNS Flex Benefits Booklet for employees' reference, as they enroll.

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