Voluntary Benefits Overview of Services



"Employees are growing accustomed to paying for a portion of their benefits and consumer choice is considered a virtue."

- Workforce Management

The Warner Companies offers insight and experience in providing Voluntary Benefit solutions that allow companies to reduce benefit costs while strengthening their employee benefit programs. When working with us, you will find a knowledgeable, proven partner who will ensure your success with Voluntary Benefits.

Our end-to-end voluntary benefits solution addresses:

- Plan Assessment and Gap Analysis
- Product Selection and Marketing
- Pre-Enrollment Communication
- Implementation and Enrollment
- Data Processing
- Ongoing Employee Customer Service
- Single Source Contact for Human Resources

Why Voluntary Benefits

Voluntary Benefits are growing in popularity among employers who want to add to their current benefit programs, without adding to their insurance costs. Voluntary Benefits offer employees the option of purchasing valuable coverage to fit their needs - at competitive rates and through the convenience of payroll deduction.

How We Are Different

Education and communication are very important to us. We help our clients develop strategies to use the most effective communication channels that will educate employees so they can make informed benefit decisions.

The Warner Companies also provides consultation and implementation of various voluntary benefit programs, integrating individual as well as group platforms. We are able to provide a single platform and seamless process through the use of proprietary technology to:

- Simplify enrollment and implementation
- Maximize employee participation
- Eliminate additional workload on HR personnel
- Streamline data interfaces between employers, insurance carriers and third-party vendors

Typical Product Offering

Typical Voluntary Group Benefit Offerings include the following:

- Short and Long Term Disability Insurance
- Life Insurance
- Critical Illness Insurance
- Accident Insurance
- ▶ Limited Medical Plans
- ▶ GAP Insurance
- Property & Casualty Insurance
- Computer PurchaseProgram
- Pet Insurance
- Long Term Care Insurance
- ▶ Vision Care Insurance
- Legal Services
- Financial Education
- Discount Program
- ▶ Identity Theft

(continued on back)



Voluntary Benefits | Overview of Services

Data Services

- Data Cleansing
 - » Employee records
 - » Dependent eligibility
 - » Beneficiary designations
- Reconciliation
- HRIS feeds
- Payroll feeds
- Carrier feeds

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Printed Material

- Newsletters and brochures
- New Hire Orientation Kits
- Personalized Benefit Statements
- Plan Comparison Spreadsheets
- Consolidated Enrollment Forms
- Benefit Selection Confirmation Statements

Case Design and Setup

- Benefits Plan Evaluation
- Gap Analysis
- Product Identification and Selection
- Marketing Support
- Enrollment and Communication Strategy Development

Electronic Enrollment

- Group Meetings (traditional)
- One-to-One (laptop)
- Self Services (web)
- Service Center (staffed phone center)



Employee Communications

- Strategic Communications consulting
- Confidential assessment tools including employee surveys and focus groups
- HR web site design and content development
- Copywriting, design and production of HR and benefit communication print materials
- Materials fulfillment and distribution services



