

# Worksite Marketing

## *Learning to Use the Tools of the Trade*

### The Voluntary Benefits Service Checklist: *Are Your Clients Getting the Service They Deserve?*

*by Tony Guide*

**N**o company is perfect. But, the best voluntary benefit carriers make it a top priority to provide quality service to you and your clients and they make it easy for you to do business. Some voluntary benefit carriers have many years of the

experience in this industry and they've built the back-office support to excel in this high-transaction business.

Then again, some new entrants to the industry may not have the necessary infrastructure. A large volume of small administra-



tive transactions takes place daily with voluntary benefits, which can increase the chance of mistakes and errors.

### Excellent Service Record

There's something to be said for a voluntary benefits carrier that identifies the service customers expect, sets high standards, and lets the public know how well it's doing even if it falls short. Here are some questions to ask the carrier:

- Is quality service part of the mission statement and yearly business planning process?
- Does the carrier set high service standards and does it monitor progress frequently? Ask to see a report on the carrier's progress toward service goals. The better carriers grade themselves and let you see their marks even if they're not meeting targets.
- Does the carrier have a good rate of keeping business on the books?
- Does the carrier offer a way to find out what customers say about its service? Is it willing to make improvements if the research pinpoints service issues?

### Easy Billing

Flexibility is the key when it comes to billing. Your clients shouldn't have to rework their payroll systems to fit the carrier's specifications. It should work the other way around. The carrier should provide options to reduce the plan administrator's burden of billing reconciliation. A flexible billing system should integrate with your client's system. It should also give your client choices, such as the ability to select a regular billing frequency that suits the payroll schedule. In addition, the carrier should be able to support a combined bill for all voluntary products.

Another key is to look for e-services, such online billing instead of paper billing, options for reviewing bills online, and bill payment through a secure Website. The carrier shouldn't charge your clients for these e-services. They should be part of the billing administration package.

Since you know how important it is to get the billing right, make sure your voluntary benefits carrier can deliver hassle-free billing and payment processes. The carrier should have easy access to account and policyholder information. The most efficient method stores customer data in one place so the carrier can see all the interactions and relationships for an account or individual customer.

### Fast, Simple Underwriting, and Processing

It's easier to avoid billing problems when your carrier has the back-office support to make fast and often automatic underwriting decisions. Handling most applications electronically can help move policies through the issue process quickly, which can mean more accurate deductions on your client's first bill.

### Quick, Easy Claims Processing

The best voluntary benefit carriers make it simple for customers to file claims by mail, fax, online, or over the phone. It's all about making the claims and service process easy for the policyholder, not for the insurance company. The carrier should be willing to

send a claims payment overnight, at an additional cost, if a policyholder needs it fast. The very best voluntary benefit carriers call claimants to let them know when their claim has been received and processed.

Customers should be able to access automated information by phone 24/7 to check claim status, order service forms, mail and fax information, change their address or telephone number, or file a wellness claim. It is also a must to have a secure Website that allows employees to access claim status information, make simple service requests, print service forms, and e-mail service questions to the provider.

### Service from the Customer's Perspective

Plan administrators and policyholders should be able to get quick answers to their questions and have their claims processed and paid quickly. Dedicated customer service staff should focus on the needs of specific customer groups.

The carrier should offer the following for plan administrators:

- Dedicated service and billing teams that deliver quick, accurate, and courteous account service.
  - A secure, dedicated plan administrator Website with easy access to account service and information.
  - A toll-free account service line.
  - 24-hour fax service.
  - Regular newsletters on benefits information.

The carrier should offer employees the following:

- Easy Website access to information, downloadable claim forms, and online claims submission.
- E-mail or voice mail notification of the status of their claims.
- 24/7 claims status updates.
- One toll-free number to call for all questions.

Ask for references to find out about the carrier's service record. If you know other brokers who've worked with this carrier, ask them how they'd rate the service.

The carrier's service is critical to your agency's success. So partner with one that will help you strengthen client relationships and protect your agency's reputation. The carrier should be interested in building a long-term relationship with your agency. □

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