

Voluntary Benefits Voice

M A G A Z I N E



**Life After Ease:
What's Next?**

**Transforming the
EOI Process in an
Era of Increased
Scrutiny**

**The
Importance of
Executive
Benefits**

VOLUNTARY ADVANTAGE

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Employees Across the Wage Scale Show Demand for Voluntary Benefits

BUCKLEY ROBERTS →

Life After Ease



Touch, Timing & Feel

From the Editor...

As I sit here in December, I cannot believe how quickly this year has gone by. It seems like just yesterday we were waiting for Spring to start in Colorado and here we are, back to cold temperatures and we are even a couple of snowstorms down already.

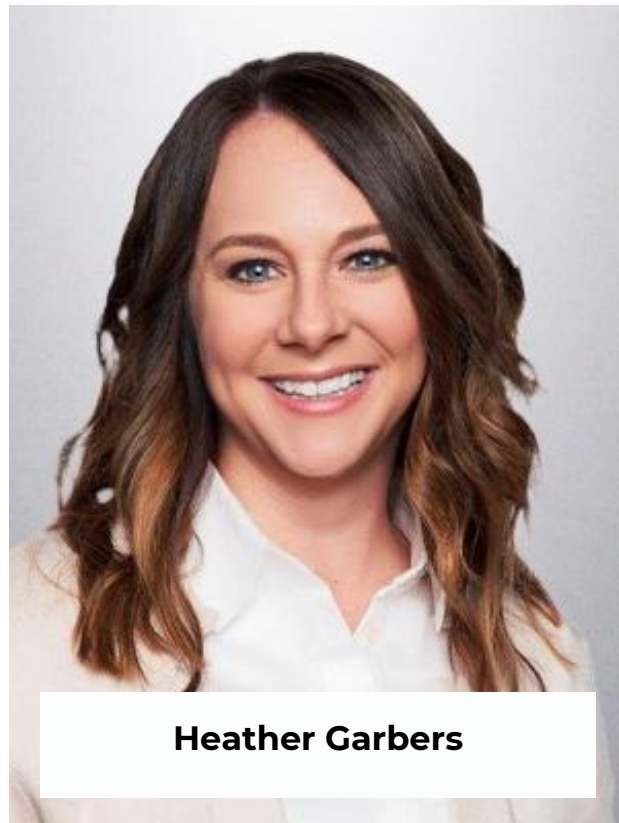
This year has brought a lot of change and innovation. We saw what could have significantly degraded the quality of the benefits we are able to provide with the Triagency Ruling as it was initially written. We've seen more client initiative put behind the member experience and driving claim utilization on these benefits. We've seen the impact that AI is starting to have on our marketplace by creating efficiencies and customized user experiences.

It's also apparent more today than ever before that the status quo is not good enough anymore. Clients want to see utilization reports and loss ratios, they require disclosure of all commissions - driving the trend towards level comp and lower premiums on voluntary benefits, and they want strategies to create an integrated benefits experience for the member.

Essentially, they want more. More from us as experts, more from technology solutions, more from carrier partners - and they are holding all stakeholders accountable for transparency and giving them a competitive edge as an employer of choice.

This behooves all of us to do better. To put ourselves in the shoes of both the decision maker and end user of benefits, to continue investing in new solutions, and to provide open and honest feedback to every kind of vendor or stakeholder to drive innovation... and help us all to do better.

As we head into the last part of December, from everyone at Voluntary Advantage - we would like to wish you a wonderful holiday season, and we look forward to connecting again in 2025!



Heather Garbers



Dollars & Sense

Employees Across the Wage Scale Show Demand for Voluntary Benefits

By Eastbridge Consulting Group

There's been a lot of talk in recent years about the impact of inflation and a sluggish economy on employees' wallet share when it comes to voluntary benefits. It may seem logical to assume employees have less disposable income and are therefore less interested in coverage they have to pay for themselves.

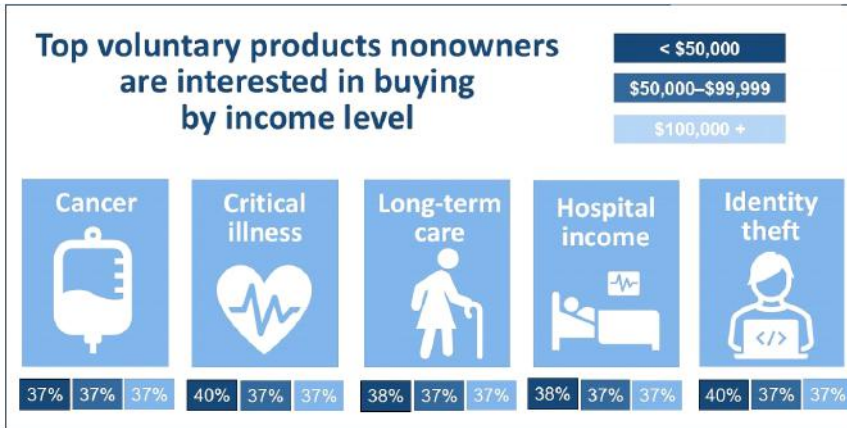
But recent Eastbridge research shows employees continue to be eager for the protection voluntary benefits provide, no matter the size of their paychecks or how they may be squeezed.

Employees of all income levels place high importance on their insurance benefits, especially medical, dental, vision and prescription drug coverage, according to a recent MarketVision™—The Employee Viewpoint© report. They also agree a wide range of other insurance benefits are at least somewhat important, including life, disability, accident, critical illness, long-term care and hospital indemnity/supplemental medical.

Voluntary Ownership is High

Close to half of employees at all income levels own at least one voluntary product, but slightly more of the highest-paid employees — those earning \$100,000 or more — have voluntary coverage at 50%, compared to 45% of employees earning less than \$50,000. And the majority of employees who own at least one voluntary product typically have multiple types of coverage. Interestingly, the lowest earners are more than twice as likely as higher-paid employees to own five or more voluntary products.

Eastbridge research shows employees continue to be eager for the protection voluntary benefits provide, no matter the size of their paychecks or how they may be squeezed.



Source: Eastbridge MarketVision™—The Employee Viewpoint® report, July 2023

Strong Interest in More Coverage

Employees across the wage scale show strong interest in the opportunity to buy voluntary coverage they don't already have. A third or more of employees in all three income brackets say they're interested in buying voluntary cancer, critical illness, long-term care, hospital income and identity theft protection.

There are some differences by income level in which voluntary products employees are most likely to own. Life insurance is most popular for those earning \$100,000 or more, but it's also in the top five products for lower earners. Employees in all income categories have similar ownership levels of accident and disability coverage. The highest earners are slightly less likely to own voluntary vision, dental and prescription drug insurance, likely because they work in firms with richer benefits packages that cover these needs.

Employees at all points in the income spectrum also agree on the most important reasons to buy voluntary coverage: the cost is reasonable, it fills personal needs and gaps in medical coverage, and it's convenient to buy at work and pay for through payroll deduction. In addition, there are only minor differences in how employees at different income levels prefer to pay for voluntary benefits. Payroll deduction continues to be most popular with all employees, while electronic methods including credit cards, electronic funds transfer and digital options trail far behind.

Importance of Reasons for Purchasing Voluntary by Income Level (percent rating 3, 4 & 5 on 5-point scale)

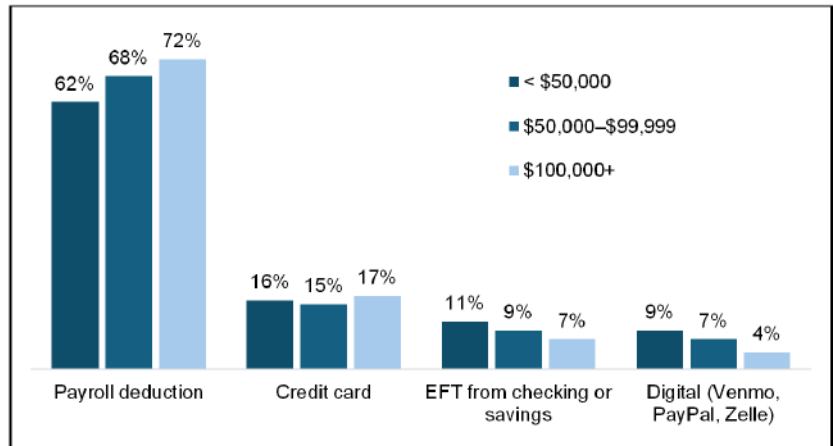
Reasons for Purchase	< \$50,000	\$50,000-\$99,999	\$100,000+
Reasonable cost for coverage	96%	96%	97%
Convenience of purchasing at work	91%	91%	89%
Products filled personal needs	92%	95%	95%
Endorsement by employer	80%	79%	74%
Convenience of payroll deduction	91%	93%	92%
Influence of friends/family/co-workers	72%	70%	70%
Name of insurance company widely known	85%	85%	83%
Reputation of insurance company for claims and service	88%	90%	92%
Helps fill gaps in primary medical coverage	92%	93%	91%

Source: Eastbridge MarketVision™—The Employee Viewpoint® report, July 2023

Think Broadly About Offering Voluntary Benefits

The size of employees' paychecks clearly doesn't dictate their interest in providing financial protection for employees and their families. Employers looking to create more attractive benefits packages and brokers seeking to expand their markets should consider the interests of employees at all income levels — including their interest in and demand for voluntary benefits.

Preferred Payment Method for Benefits Purchased Through Employer by Income Level



Source: Eastbridge MarketVision™—The Employee Viewpoint® report, July 2023



Nick Rockwell
President



Danielle Lehman
Senior Consultant

Eastbridge is the source for research, experience, and advice for companies competing in the voluntary space and for those wishing to enter. For over 25 years, they have built the industry's leading data warehouse and industry-specific consulting practice. Today, 20 of the 25 largest voluntary/worksite carriers are both consulting and research clients of Eastbridge.

The Importance of Executive Benefits

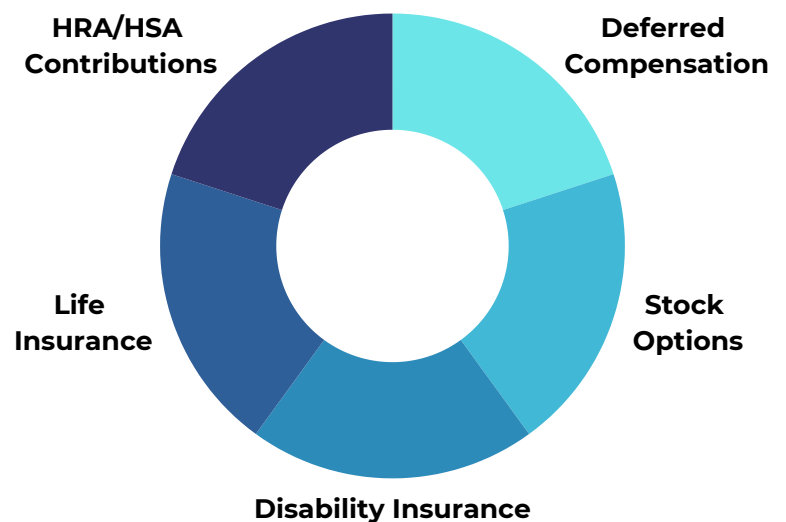
By Heather & Trevor Garbers

The appeal of Voluntary Benefits is their ability to fit the needs of a diverse workforce. When we think of the demographics of the workforce today, we typically analyze needs based on gender, age and stage in life– but its also important to consider income and occupation in that analysis.

Executives are expensive to hire and train, in fact, according to SHRM - many employers estimate the total cost to hire a new employee to be three to four times that position's salary, considering both soft and hard costs.

However, Executives are key to the overall direction and success of the organization, and so it is important that a benefits offering appeals to their unique needs to assist with both recruitment and retention. This can be crucial especially in competitive industries, or for smaller companies that cannot compete from a salary perspective alone.

Traditionally, we recommend medical plan strategies, specialty disability programs, long term care insurance and even cash value life insurance to appeal to this demographic – but what are some non-traditional benefits that may also address their unique needs? Cordero Rotondo with Norton LifeLock Benefit Solutions and Shaun Walti with MASA Medical Transport were happy to share some insights given their experience in the marketplace.



When it comes to how benefits can assist in recruiting and retaining executive level employees, Shaun shares “Although it has been a few years since the Great Resignation, it seems as though recruiting remains more challenging than in years prior to 2020. As such, developing and refreshing a robust Total Rewards program plays a key role in supporting hiring efforts. The same applies to retaining top talent. One important area to focus on are the gaps in the medical plan coverage and I’m not just talking about deductibles and coinsurance. Executives typically travel quite a bit both professionally and personally, leaving them at risk if they or someone in their family experiences a medical event away from home. Offering a benefit that helps to fill this gap can significantly reduce the burden that is placed on an individual after a medical event.”

According to Cordero, “Offering tailored voluntary benefits, such as personal cybersecurity and identity theft protection, can significantly enhance a company's ability to attract and retain executive-level employees. Executives often occupy high-profile positions that expose them to unique risks, including targeted phishing attacks and potential reputational damage. For instance, each CEO receives an average of 57 spear-phishing emails annually, highlighting the persistent threats they face [1]. By providing personalized identity theft protection and advanced cybersecurity measures, companies demonstrate a strong commitment to safeguarding not only their executives' personal well-being, but also the organization's operational integrity. This proactive approach reassures executives that their employer prioritizes their digital security and is willing to invest in cutting-edge solutions to protect them from evolving cyberthreats.

Furthermore, these specialized benefits differentiate an organization in a competitive talent market, showcasing a dedication to the leadership's well-being and professional stability. As cybercriminals continue to refine their methods, offering robust protection against such threats can signal to current and potential executives that the company is forward-thinking and values their role within the organization.

[1] <https://blog.barracuda.com/2021/07/28/spear-phishing-report-attackers-evolving-tactics-and-targets/>

Safeguard high-profile individuals with a premium Cyber Safety solution

Offer unified protection against reputation, privacy, and safety risks for executives and their families.

Learn about the Norton Executive Benefit Program

Powered by
 **norton**
LifeLock Benefit Solutions

Beyond cybersecurity, comprehensive benefits packages that include mental health support, flexible work arrangements, and personalized financial planning can further enhance executive satisfaction and loyalty. By addressing both the personal and professional needs of executives, companies can create a supportive and secure environment that not only attracts top-tier talent but also fosters long-term retention, ultimately contributing to sustained organizational success.”

Due to the ever present changing dynamics of the benefits industry and workforce, it is important to stay on top of trends in the marketplace, according to Shaun, they are seeing quite a bit of employer funding of their top tier benefit for Executives, while offering a voluntary option for the rest of the rank and file employees to opt into, or even employer funding on their base plan for the rank and file employees with a voluntary buy-up option for those that would like a higher level of protection.

On the same topic, Cord adds “Executive privacy and identity theft protection have become integral components of contemporary executive benefits packages, with a heightened focus on reputation management and safeguarding against reputation attacks.

Executives are often the face of the company, which makes them prime targets for personal data breaches and malicious attacks that can severely damage their public image and, by extension, the organization’s reputation. To address these vulnerabilities, companies are incorporating comprehensive employer-paid identity theft protection services that offer continuous monitoring of personal information, fraud alerts, and dedicated recovery assistance. Additionally, reputation management services are being prioritized, providing executives with online reputation monitoring to swiftly detect and mitigate defamatory content, proactive content removal to eliminate harmful information, and crisis management support to effectively handle any reputation-related incidents that may arise.

Integrating reputation management and protection against reputation attacks into the overall executive benefits framework highlights an organization’s commitment to the well-being and security of its top leaders. This holistic approach includes providing dedicated reputation consultants who offer personalized support and strategic advice, as well as legal assistance to navigate any legal challenges stemming from identity theft issues.

Organizations also use this strategy to ensure compliance with international data protection regulations, particularly for executives operating in multiple jurisdictions, to prevent legal complications that could negatively impact their reputation.”

This brings us to the question, what do we do about it? What solutions are available today to solve these needs for Executives?

Executives are often the face of the company, which makes them prime targets for personal data breaches and malicious attacks that can severely damage their public image and, by extension, the organization’s reputation.

Technological advancements are significantly enhancing the effectiveness of reputation management and protection against attacks. Organizations are leveraging artificial intelligence and machine learning to proactively identify and respond to potential threats, such as the dissemination of false information or coordinated online attacks aimed at tarnishing an executive’s reputation. Advanced monitoring tools can track executives’ online presence across social media, news outlets, and other digital platforms, ensuring that negative content is promptly identified and addressed. Secure communication tools, including encrypted messaging and secure file-sharing platforms, can also be provided to protect sensitive conversations from interception, thereby reducing the risk of information leaks that could lead to reputation damage.

According to Cordero, [Norton LifeLock Benefit Solutions](#) has developed the [Norton Executive Benefit Program](#), which is a specialized suite of services tailored to help meet the unique security and privacy needs of executive-level professionals. This program offers advanced identity theft protection, online privacy tools, and robust device security measures specifically designed to help defend high-profile individuals against an array of targeted cyberthreats. Executives often face heightened risks such as doxing, data breaches, cyberstalking, identity theft, and financial exploitation due to their prominent roles and public visibility. The Norton Executive Benefit Program addresses these challenges by providing continuous, proactive monitoring of personal and professional digital trails, ensuring that suspicious activities are detected and addressed promptly.

Beyond protection, the program emphasizes rapid incident response and risk mitigation, empowering executives with the tools and support to recover from potential security breaches. Features include real-time alerts, dedicated support teams for immediate assistance, and comprehensive restoration services to restore compromised identities and help secure sensitive information. Additionally, the program integrates cutting-edge privacy tools that help executives manage and control their online presence, reducing the likelihood of unauthorized data exposure and reputational harm. By safeguarding executives' digital identities, the Norton Executive Benefit Program not only helps protect individuals but can in turn help uphold the company's reputation.

Furthermore, the Norton Executive Benefit Program differentiates itself by offering customizable solutions that align with the specific needs and lifestyles of executive clients. This personalized approach ensures that each executive receives tailored protection plans, enhancing their sense of security and trust in their employer's commitment to their well-being. Ultimately, the program can help provide a strategic advantage in the competitive executive benefits market, ensuring that leaders can focus on driving business success without compromising their personal and professional security.

Shaun adds that MASA's Platinum coverage is a natural fit for an Executive Benefit with robust coverages and features. Executives will rest assured knowing that they and their families are fully covered in an emergency that requires air or ground ambulance transport. Also, MASA's Platinum coverage provides a true Repatriation service with a Global Service Area which means that Executives are covered for both domestic and international travel whether it is professional or personal. Many other coverages out there do offer a Repatriation benefit, albeit limited in either service area or actual distance from home that a member would be repatriated to. Shaun has personally seen where a BTI policy only covered the return of an Executive to a hospital in the U.S. (Miami), leaving the Employer to self-fund the remaining distance to get him to a hospital to recover closer to his family in Detroit. MASA Platinum ensures that members will be brought to a hospital facility close to their home, where they can recover near their loved ones.

As you are working on 2025 strategies for your clients, make sure to evaluate the unique needs of the Executive population and consider both traditional and non-traditional benefits in your recommendations. This helps to ensure your clients are offering a benefits package equally appealing to all employees in their workforce.

Cordero Rotondo, VP of Sales, Norton LifeLock Benefit Solutions - Cord is a strategic collaborator who actively engages with benefit brokers, benefit administrators, technology platforms, and enterprise-level employers to deliver cutting-edge benefit solutions in the realm of Cyber Safety and digital wellness. Cord possesses invaluable insights into the intricacies of helping educate an employer on the constantly evolving cybercrime landscape and its profound implications on personal identity, privacy, devices, and the well-being of families.



Shaun Walti, Vice President of Sales, Group Benefits Division, MASA Medical Transport Solutions - Shaun has almost 30 years of Sales Leadership experience, with over 15 years in the employee benefit space, developing collaborative and productive partnerships. In his current role, Shaun leads a team of sales professionals with a focus in cultivating employee benefits broker and consultant relationships and a passion for delivering valuable solutions to their employee benefit clients.





Voluntary/Worksite



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The cost of the Voluntary/Worksite Certification course is \$304.70 for NABIP members and \$401.50 for non-members, which includes online instruction in three one-hour webinar modules, a final exam and continuing education credits. Upon completion, you will receive a certificate of completion as voluntary/worksite certified.

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- Master the product with innovative solutions
- Understand contract differences
- Review implementation and administration
- Obtain crucial compliance insights

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Life After Ease...

What's Next?



By Ben Yomtoob

In the fast-paced world of HR & Benefits Technology, one of the most dramatic recent events was Employee Navigator's acquisition of Ease in April 2023. This acquisition brought together two of the leading Ben Admin players in the small employer market, but also created a queasiness across the ecosystem - in that it was seen as a merger of the #1 and #2 players in that market.

Since then, Employee Navigator has continued to support both platforms and has been largely responsive to market concerns, while asserting that they have no immediate deadline for discontinuing the Ease platform. At the same time, they are encouraging movement away from Ease and are building out tools to support migration to Employee Navigator. The company has also made it clear that they understand there is a need to upgrade and expand the capabilities of Employee Navigator in order to promote migration.

Reading the tea leaves, it seems inevitable that Ease users will eventually need to find an alternative for administering their benefits.

For brokers and resellers offering Ease, it may be tempting to try and identify a single approach to address the needs of all employers that use Ease today. A more sophisticated approach however, would be to separately evaluate the needs of each individual employer and use this as an opportunity to make a strategic determination - one that best helps each employer deliver on its benefits strategy.



Follow the Money

Who's paying? One of the challenges in the lower end of the market served by Employee Navigator and Ease is that employer groups have typically not paid for their systems. This contrasts with the larger market where employers are accustomed to paying monthly fees for their benefits system. For brokers in a situation where Ease is being provided to employers at no cost, the range of options will be far more limited than if the employer is willing to pay for a system designed to help deliver on their benefits strategy. That said – let's consider several options along with the pros & cons of each:

The Employee Navigator Option

Obviously, this is the outcome that Employee Navigator favors and what they are working so hard to achieve. The challenge here goes back to my "queasiness" comment above. For many brokers and resellers, Ease was seen as a foil to Employee Navigator's market dominance and moving all of their Ease employers over to Employee Navigator will be viewed as a capitulation to the 800 lb. gorilla. That said, the short-term benefit of being on a reliable platform that successfully gets data to carriers may win the day for many.

Pros:

- Employee Navigator performs well and is regularly upgrading their capabilities and expanding their connectivity to other technologies.
- Migration to Employee Navigator may be the low cost option, both from the standpoint of migration and ongoing expense.
- Employee Navigator's transition support may make it the easiest and least disruptive option.

Cons:

- Employee Navigator may not make the needed upgrades (to provide parity with Ease) quickly enough to satisfy employer needs.
- Migrating an employer to Employee Navigator increases their market dominance.

The Small Market Ben Admin Option

While Ease was seen as a foil to Employee Navigator, there ARE other platforms that focus on serving small market Benefits Administration. These include companies like AgencyEZ, Bernie Portal, GoCo, Flock by Paychex, Decisely, Selerix, Trionfo, Ubenefit and Zevo. Like Employee Navigator, many of these systems go beyond benefits to provide a holistic HR system (but typically without payroll).

Pros:

- The capabilities of these vendors may better meet client needs than Employee Navigator.
- Using another small market Ben Admin option helps maintain multiple options for serving clients.

Cons:

- Many vendors may cost more than Employee Navigator.
- These vendors may lack the carrier and platform connectivity that Employee Navigator supports.

The Mid-Market Ben Admin Option

Perhaps the client was right for Ease when they were first implemented on the platform, but they've since begun to outgrow it. It could be that they are now in need of a system and service more suited to the mid-market space. Since Employee Navigator primarily caters to smaller employers—often those with fewer than 100 employees—a client that has grown beyond that or requires advanced features (like detailed reporting tools or support for complex eligibility rules) may benefit from exploring options designed for mid-sized or larger businesses.

Many brokers offering Ease are personally providing a great deal of the day-to-day service to their clients that a full-service vendor will bring to the party as part of their solution. Potential options for full-service vendors include: Aptia, Alight, bswift, BenefitFirst, Benefitfocus, Businessolver, Empyrean, PlanSource, WEX Benefits, Winston Benefits, and Workterra.

Pros:

- Mid-market vendors offer the strong product and service capabilities needed to meet the needs of larger groups.
- Service needs can be managed by the vendor, not the reseller/broker.
- Standalone Ben Admin vendors are exclusively focused on benefits and not distracted by the need to support other HR functions.

Cons:

- Most standalone Ben Admin vendors will likely require more out-of-pocket cost than Employee Navigator.
- Employers may need another system to replace Ease HR technology if it is used today.

The HCM System Option

While Ease and several other small market benefits systems do support other HR functions, they generally don't support payroll. There's an entire set of payroll-based HCM systems that have the potential to meet a broader set of HR needs than Ease currently does, along with benefits. These systems include: ADP, BambooHR, isolved, Paylocity, Paycom, Paycor, Rippling, and UKG.

Pros:

- HCM vendors offer an all-in-one solution to meet Ben Admin and other client HR needs, including HRIS, payroll, and workforce management.
- Using an HCM vendor offers "one throat to choke" when there are issues with HR functionality, reducing vendor finger pointing.

Cons:

- Clients will need to migrate from other HR systems in addition to Ease.
- An HCM vendor may be more expensive than the current set of client systems that cover the same footprint.
- HCM systems typically offer inferior Ben Admin user experiences relative to standalone Ben Admin systems.

The End Goal of Benefits Administration

Remember that at the end of the day, the main goal of any benefits administration system is straightforward: getting enrollments to carriers efficiently. Precision and punctuality are crucial for ensuring that employees receive the coverage they've chosen and that employers can manage their benefits programs without needless difficulty for themselves or their employees.

Selecting a benefits system for an individual employer requires analyzing their needs comprehensively -- from benefits strategy, technology, and service standpoints. While migrating from Ease to Employee Navigator may be the best option in many situations, keep in mind what an unknown speaker once said: "There are always two choices. Two paths to take. One is easy. And its only reward is that it's easy."



Ben Yomtoob, Founder and Lead Consultant at BuckleyRoberts - Ben has more than 25 years of experience in corporate technology with over 15 years in Employee Benefits and HR Technology Consulting. Prior to founding BuckleyRoberts, Ben served as the CEO of Workterra, a Benefit Administration Software and Service company serving mid-market employers. Before Workterra, Ben led the HR Technology Consulting practice for carriers, technology providers and investors at Gallagher Benefit Services.



Voices of Voluntary Benefits: Carrier Selection

By Heather & Trevor Garbers

As a consultant, when you notify a carrier that they were not selected, it can at times be a difficult discussion. Carriers might feel as if they have “the best” relationship with the broker, are the “best” fit for the client, that they have the “best” rate, or offered the most concessions. Our industry is highly competitive and while it can be exciting to deliver a notice of sale to a sales representative that has worked hard to win the business, it’s not always fun to deliver the news to the other carriers bidding on the case.

To help get to the bottom of what is important today, we asked a few industry leaders what is behind their carrier recommendations – how do they help the client prioritize what is important in the decision making process? Here is what they had to say...

- Customization – we design custom VB for clients to remove “gotchas” and enhance benefits to meet specific needs
- Ease of technology integration – enrollment, EOI, billing, data
- Cross product discounts

Josh Roland, CLMS, GBDS, VBS - Ancillary Consultant Market Leader, Centro Benefits



Assess BenAdmin Compatibility

First, evaluate the client's BenAdmin platform to understand compatibility with various carriers and plans. Knowing what the system supports will narrow down the carriers and plan options that can integrate seamlessly, avoiding any "noise" in terms of technical or operational hiccups. The goal is to ensure that any new plan operates smoothly within the existing system.

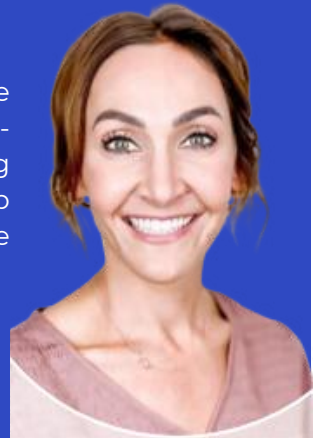
Benchmark Current VB Plans for Replacement

When replacing existing plans, analyze their current plan details. Review benefits, coverage, pricing, and employee satisfaction to identify carriers that can either match or exceed the current offering. This ensures continuity in benefits and avoids any perception of loss from employees. Bring in enhancements wherever possible without reducing value, keeping in mind the employee's expectations.

Claims Integration and Ease of Use

Identify carriers with claims integrations, especially with existing in-force carriers (i.e., medical carrier). This could include wellness claim auto-adjudication or notifications to remind employees of available claims. Ensuring the claim filing process is at least as good, if not better, than the current setup will prevent disruptions. Carriers offering superior claims technology will reduce HR's administrative burden and improve the employee's claim experience.

Jenna Hahn - Voluntary Benefits Sales Executive, GBS Benefits, Inc.



Transforming the EOI Process in an Era of Increased Scrutiny

By Steve Swad

The benefits industry's Evidence of Insurability (EOI) process simply isn't working.

Not for group benefits carriers. Not for BenAdmin platforms. And, most critically, not for employees and their families.

For carriers especially, the stakes are higher than ever as the Department of Labor (DOL) has started investigating their EOI protocols.

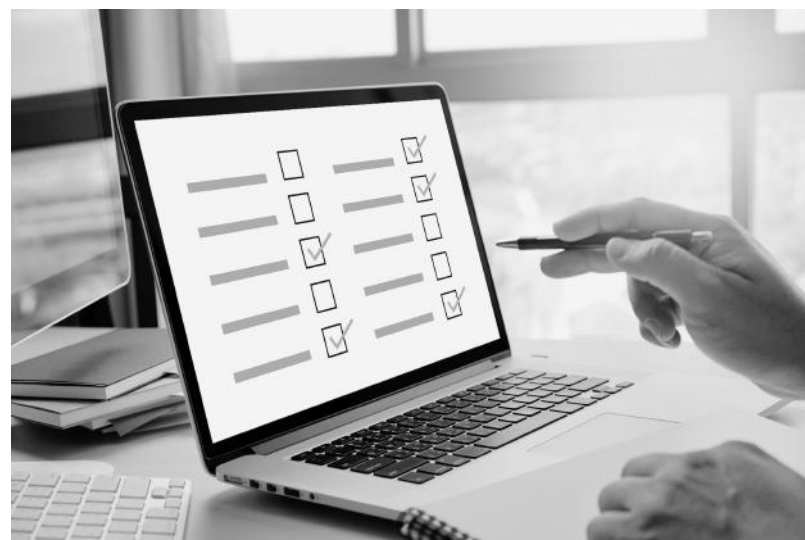
Here's the core problem: When a member enrolls in life or disability coverage exceeding the guaranteed issue amount, they're required to complete additional forms (referred to [SSI] as EOI documentation), so the policy can go through underwriting. But too often, something in the process goes wrong.

The reasons for something going wrong vary. Plan eligibility rules may have been set up incorrectly in the BenAdmin platform. Data errors during enrollment might prevent the carrier from knowing the member requires EOI. Or communication breakdowns between carriers and platforms leave members unaware they even need to complete EOI.

The result? The member enrolls, believes they're covered, and begins paying a higher premium—all without completing the necessary EOI. The carrier often has no easy way to track which members fall into this situation. The truth only comes to light during a claim—when unnoticed risks are finally exposed.

The consequences are serious: denied claims, strained relationships with brokers, and, increasingly, regulatory scrutiny from the DOL.

As an industry, we can do better. And this is not a new problem.



A Long-Standing Industry Challenge

In my previous role as CEO of a major BenAdmin platform, I witnessed the deep flaws in EOI management. Carriers often struggled to track who needed EOI, and platforms lacked the visibility to effectively monitor its completion. The downstream effects were troubling:

- **Denied claims:** Members assumed they were covered, only to discover during a claim—the worst possible moment—that they weren't.
- **Damaged trust:** Brokers, employers, and members lost faith in carriers, leading to fractured relationships and lost business.
- **Operational strain:** Addressing EOI errors retroactively drained resources and created friction for all stakeholders.

It wasn't until earlier this year, when I joined Ideon as CEO, that I understood the sheer scale of the problem.

Heightened Risk for Carriers

Today, the stakes are even higher. **The DOL has begun filing lawsuits against carriers over incomplete or missing EOI, resulting in costly fines, settlements, and reputational harm.** In recent years, several major carriers have faced significant penalties tied to these issues—specifically when claims are denied solely due to missing EOI while the member had been paying premiums.

But this isn't just about compliance and regulatory risk. When EOI errors lead to denied claims, it affects real people—families already navigating difficult life events like the loss of a loved one or a disability.

From Detection to Prevention: A New Approach to EOI


There is a significant opportunity for the industry to shift from a reactive to a proactive approach in EOI management. Missing and incomplete EOI are often discovered only after they cause disruption, leaving carriers to manage the fallout.

But now, the industry is starting to address this challenge through advanced technology and automation. Developing tech that proactively uncovers missing EOI—well before a claim—allows carriers to mitigate risk and protect their members.

As I've spoken with leading carriers over the past few months, executives recognize it's time to solve this decades-long problem. Based on these conversations, here are their top priorities for an enhanced EOI process:

- **Proactive detection:** Utilizing data analytics to identify members who require EOI but haven't completed it.
- **Error resolution:** Establishing clear, actionable paths to resolve issues before they impact members and increase risk.
- **Data synchronization:** Ensuring EOI decisions are in sync across all systems to prevent errors from falling through the cracks.

Innovative solutions are now coming to market—developed collaboratively by carriers and technology providers like Ideon—which improve EOI processes and protect carriers from related risks.



According to the DOL, employers have a fiduciary duty, pursuant to 29 U.S.C. § 1104(a)(1), to ensure that eligibility determinations for coverage requiring EOI are made at or near the time the carrier receives premiums for such coverage. Recent settlements have been made with carriers that accepted premiums for coverage requiring EOI, without timely ensuring they had received EOI from the participant, and then denying claims on the basis that they lacked EOI. The DOL provides protections for participants who have paid premiums for extended periods of time and are thereby led to reasonably believe their coverage is in force.

The Path Forward

There are three steps that summarize best practices for carriers interested in taking a proactive approach to EOI errors:

1. **Invest in advanced technology:** Seek in-house or vendor solutions that can identify incomplete EOI.
2. **Collaborate with partners:** Prioritize BenAdmin platforms and other tech partners that are focused on solving this industry challenge.
3. **Establish error resolution processes:** When EOI issues surface, carriers need people and processes in place to resolve the error quickly.

By taking these steps, families, employers, brokers, and carriers all stand to benefit from a better way forward.



Steve Swad, CEO of Ideon - Steve Swad is the CEO of Ideon, a technology company that connects, manages, and exchanges data across the health and benefits ecosystem. Ideon's solutions help insurance carriers and benefits technology platforms streamline operations, reduce costs, and deliver better employee experiences. Prior to Ideon, Steve was the CEO of Benefitfocus, CEO of Rosetta Stone, President and COO of Apptopia, and has held other CFO positions in the industry.



The Workforce Financial Stability Score (WFSS) falls again

The November WFSS dropped 1 point vs. last month – with the largest decline being in working Americans’ confidence that their household is currently doing what is needed to meet their longer-term goals. With a drop of 2.9 points, this dimension is at a new low since tracking began. Compared to November 2023, the WFSS is down by 1.4 points with decreases in all six dimensions.

Workforce Financial Stability ScoreSM

54.1

Check out the Latest Scores

Worksite Better.

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What Your Business Needs to Know About Student Debt in 2025

By Joe Kwasniewski

Just over a year ago, our CEO Dave Aronson had the opportunity to share insights with Voluntary Advantage on what employers need to know about student debt amongst their workforce. In [that article](#), we talked about the burden student debt was placing on US employees as the administrative forbearance on student loans came to an end (October 2023), and individuals around the country were required to make payments on their loans for the first time in over three years. This occurred in addition to the June 2023 decision in the Supreme Court that put a halt to President Biden's student debt relief plan.

In short, individuals were never impacted more by their student loans and these circumstances created a unique opportunity for employers to stand out by supporting employees in managing this debt.

They can do this by offering Student Loan Repayment services with direct contributions toward their team members' loans, which in return, also helps them to get out of debt faster. This also helps the company change the way it attracts and retains talent.

I've personally had the opportunity to work with hundreds of employers this year that are thinking about offering a Student Loan Repayment plan. Today, everything we covered in our article last year remains just as true. Companies have continued to recognize that student debt isn't going anywhere and their opportunity to make the greatest difference remains through direct contribution Student Loan Repayment solutions.

New wave ideas, like the verbiage in Secure Act 2.0 allowing employees to defer 401k matches toward their student debt have come about. However, they are often rejected by employers who do not believe that they are worth the administrative burden, confusion, or cost. For those who have implemented it, the solution is still new to the marketplace and results remained unclear on if they do improve key HR metrics.

The number of news articles about government-sponsored “student loan forgiveness” have also continued to increase, when in reality much of what has been shared has been proven to be misleading. In 2024, less than 2.5% of America’s \$1.7 Trillion in student debt was forgiven, making the impact of these relief programs seemingly miniscule. In total, the current administration has seen forgiveness of \$175.4 billion in student debt over its four-year span in office. A further indication that no widespread forgiveness initiatives have been approved, nor will they be based on US court decisions during this current presidential term.

Student Loan Assistance Services provide a bright opportunity for employers to combat national student debt. With contributions often around \$50 per-month made by employers toward their employees’ loans, companies can help their team members get out of debt in eight years instead of 10, saving more than \$7,000 in principal and interest over the life of their loan. Creating an action item for organizations to maximize for a minimal cost, while driving debt down for employees nationwide.


These solutions appeal to many demographics in the workforce from young professionals, to specialists, and can even assist executive leadership of organizations in managing their own debt – as they often have advanced degrees that they may still be paying for. Organizations can expect 25% - 30% participation amongst their eligible population.

[1] <https://www.whitehouse.gov/briefing-room/statements-releases/2024/10/17/fact-sheet-president-biden-announces-over-1-million-public-service-workers-have-received-student-debt-cancellation-under-the-biden-harris-administration/> (Department of Education - October 2024)

[2] https://issuu.com/voluntary-advantage/docs/vb_voice_-_july_2023?fr=sY2E5NjU4Nzc2MTA (Voluntary Advantage - July 2023)



Joe Kwasniewski, VP of Business Development at Peanut Butter - Joe currently serves as Vice President at Peanut Butter, leading business development and where he has supported employers offering Student Loan Assistance since 2020. He has assisted hundreds of companies across industries and geographic locations to design and implement effective programs.



Touch, Timing & Feel

A Horsemanship Guide to Relational Leadership

By Steve Clabaugh, CLU, ChFC

Relational leaders demonstrate that they care for their team members as much as the organization. They create, build and lead high-performance teams that consistently achieve excellence.

Each week it is my privilege to serve as a volunteer for the Ride Like A Knight (RLAK) therapeutic horsemanship program of St. Andrews University, Laurinburg, NC. RLAK provides riding and other equine related lessons for folks (mostly children) with various disabilities. It was the first university-based program in the United States to offer degree programs (bachelors and masters) in therapeutic horsemanship.

As a volunteer it is my joy (that's right, I meant joy not job), to help out wherever and however needed. A typical afternoon at the stables might include: grooming, exercising and leading horses; side walking beside riders to help them stay safely on the horse; setting up and taking down equipment used in lessons; helping with turnout at the end of the day; and occasionally demonstrating my advanced skills in using the pooper scooper.

It is, by far, the most meaningful and enjoyable volunteer opportunity of my life.

The lessons are taught by Therapeutic Horsemanship (TH) majors under the gifted direction of Melissa Abbey. Professor Abbey teaches her students the principles and fundamentals of TH in the classroom, arena and field areas. Her lessons include proper training, management and care for the horses; riders and her students while preparing them for careers in this needed and growing field. Her students then pass those lessons on to our participant riders under Melissa's supervision.

Riders gain knowledge and experience in balance, coordination, cooperation, discipline, socialization skills, horsemanship knowledge and more. They also receive a lot of love from their instructors, volunteers and, of course, the horses. Their families enjoy seeing the joy their loved ones get from their lessons.



But what about those potential participants who, for various reasons, are not physically able to ride?

Recently Professor Abbey introduced a new class expanding her students knowledge and experience in offering therapeutic horsemanship for folks who are unable to ride. Since Melissa always includes practical experience, in addition, to classroom lessons, she enlisted some of the volunteers to serve as practice participants. It has been my privilege to be a participant in this new class over the past several months.

Together, with my instructor Addison, I have enjoyed lessons in grooming techniques, ground driving, and treating injuries and infections. One lesson involved spending an hour in a stall with Bentley (a miniature horse) allowing him to guide our time together - he wanted lots of petting, scratches and nuzzling (In the above photo, he is checking out Addison, me and Melissa deciding what we should do next). We have studied the comparison between predators (which horses are not), and prey (which horses are, despite their great size and strength).

Recently we explored the most effective techniques for training and guiding horses to achieve the highest level of cooperation between horses and humans. Turns out the best practices involve gentleness and respect in the training process. It's called "Touch - Timing - Feel."

This is very different from the aggressive and force training approach observed in the many cowboy movies and TV shows I've watched over the years. As I started to learn and experience the "Touch - Timing - Feel" approach, I began to discover the similarities between horsemanship and relational leadership.

How Touch - Timing - Feel Make Horse Sense & Human Sense

Touch

Horse Sense - Instead of using force to dominate horses into submission, they respond much more effectively and quicker if they are treated gently with respect. As a general rule, they want to understand and cooperate with what the human wants. This starts with various levels of touch and that of using the lightest touch possible for the situation. Touch, to a horse, does not always mean physical contact. It can mean eye contact, verbal communication, soft touch just above or lightly on the hair, firm stroking and sometimes (though rarely) a strong push or pull.

The type of touch used varies by the situation, what you're trying to accomplish and each horse's unique personality.



One of the TH horses, Ziggy, is always itchy and loves to be scratched all over when being groomed. He is very open to anyone willing to give him attention. Ziggy will let you know exactly when you hit the right spot contorting his body into odd positions to get the maximum enjoyment out of the moment. He enjoys having his nose and ears rubbed in the same way. He is an excellent TH horse and responds well to all types of riders.

Alibaba (Baba for short), on the other hand is very particular about how he is groomed. His long hair is a magnet for static electricity, and he really hates being zapped. He can be a bit particular about who grooms him. He also doesn't want you to touch his face unless he initiates it. Baba is also an excellent TH horse and, surprisingly, is a strong and steady companion for some of our more uncertain riders.



Over the past year, Baba and I have become good buddies. Each week I groom and exercise him in preparation for a riding lesson with our favorite cowboy rider, Trevor. I have learned how to approach him gently with a light touch careful not to cause him to be zapped with static electricity. He has learned that he can trust me to look out for his best interests and that I am consistent in the weekly process.

In the photos you can see him greeting me by allowing me to rub his nose and face, then receiving a firmer touch with the curry comb digging out embedded dust and dirt. The final photo is of Trevor's riding team with Lily (instructor), Melody (horse leader), Carolyn (sidewalker) and me.



Human Sense - Relational leaders understand that, even in the high-tech world of today, people still need the touch of human relationship. This starts with getting to know our team members as real people and appreciating them not just for their job duties or time spent at work. Dr. Donald Clifton, widely considered the grandfather of positive psychology, used to call it "speaking to the themes." He taught that learning and caring about a person's interests, skills and beliefs promotes positive culture and improves productivity.

As with horses, a patient and gentle approach generally produces the best results. And, also like horses, there are times when it is necessary for that touch to be more firm than others. Unlike horses, the concept of touch with humans is verbal and relational – not physical.

Timing

Horse Sense - We often use treats as a reward or reinforcement in learning or repeating desired behaviors. When exercising Baba before a lesson, I want him to warm up and stretch the muscles in his legs, neck and core. We go out to the field together walking in circles, squares and figure eights. We practice stopping, starting and backing up. Finally, we do some exercises stretching his neck to the left, right and down. As a reward treat, I give him carrots. Baba loves carrots and, since he has learned that I keep them in my back pocket, he often pokes me with his nose to make sure I don't forget.

This is where timing comes in. It is important to give the treats at the right time in order to reinforce the correct behavior. If I gave Baba his treats before doing our drills the learning value of the reward would be lost. Worse yet, it could lead to teaching him behaviors that we don't want.

Human Sense - I learned, many years ago, that you praise people in public but correct them in private. Too often, managers feel like they need to publicly correct the performance of their associates in a group forum. Their thinking is that, in this way, everybody learns together. Instead, this approach promotes a lack of trust resulting in poor communication, or worse yet, case building and blaming.

The choice of when and how to reward good performance is determined by the type and critical importance of the accomplishment. As the CEO of a life insurance company, I focused on providing immediate positive reinforcement with our home office staff during our monthly all associate meetings. We often gave small prizes, lunches or plaques for those recognized. We rewarded our leading sales associates for success over the entire year with trips to our annual conferences held at elegant resort venues. At those conferences each qualifier also received custom designed awards for display in their homes or offices.

Feel

Horse Sense - The concept of Feel is an attempt to describe a culture that allows the horses to express their personality and bond with their human partners.

The right cultural environment benefits all the horses in the herd regardless of their age, abilities and unique personality. Melissa used one of our younger and more enthusiastic horses to teach this elusive but important concept.

First, she had me put halter and rope on Cowboy and bring him into the arena. Once we were inside with the gate securely closed, she removed the halter and set him free. This action gave Cowboy jolt of energy and joy. He responded by jumping straight up in the air, bucking and then running at breakneck speed around the arena. First he ran one way and then the other with his tail lifted up and his mane flowing in the breeze caused by his speed.

After a while, Cowboy stopped running and stood at the other end of the arena from us just watching to see what was next. Melissa directed me to approach him slowly and to give him lots of affection and "good boys," which he received warmly. Then she told me to walk away slowly without looking back. I followed her directions and Cowboy followed me – all over the arena. We went forward slowly then faster then stopped and backed up then started over again. No matter where I went, my buddy Cowboy was right with me always eager for a nose rub or some affectionate petting. Even when I put his halter back on to return him to his stall I didn't need to use the rope to lead him as he was with me every step of the way. (This photo shows Cowboy following his buddy around the arena.)



Human Sense - I recently reviewed 5 different research studies on what causes employees, especially high performing employees, to quit their jobs. There was some variation of results in each of report, but the primary conclusion of each one identified culture as the primary cause of driving employees away. In our industry we have worked hard to educate employers about the importance of voluntary benefits in attracting and retaining employees. The great success we are currently enjoying reinforces the truth of our message. Relational Leadership addresses the culture issue by directly focusing on creating and enhancing a positive culture in all types of organizations. The core of that focus is on understanding and really knowing the skills, personality and cares of associates who are valued as individuals. That's what Melissa does with the therapy horses, and not just Cowboy, as I learned from repeating the exercise with two other horses with similar trusting relationship results. The results of this approach bring amazing benefits to riders, their families, instructors and volunteers.

Here's hoping that as you enjoy this holiday season, perhaps, you can find some time to think about how to apply the concepts of Touch – Timing – Feel in your business and for your clients in the coming New Year. I know you'll enjoy some amazing benefits in your business if you do.



Steve Clabaugh, CLU, ChFC - started his career in insurance as a Field Agent, moving on to Sales Manager, General Manager, Regional Manager, Vice President, Senior Vice President, and President/CEO. A long time student of professional leadership, Steve created the Relational Leadership program that has been used to train home office, field sales associates, mid-level managers, and senior vice presidents.

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Relational Leadership Experience – We Build Championship Culture

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