



IPMAAC Conference, Oakland, California  
June 9, 2008

**Challenges in Communicating Benefit Changes  
NCFlex Benefits Program Case Study**

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NCFlex Program Manager  
State of NC, Office of State Personnel

# What is NCFlex?

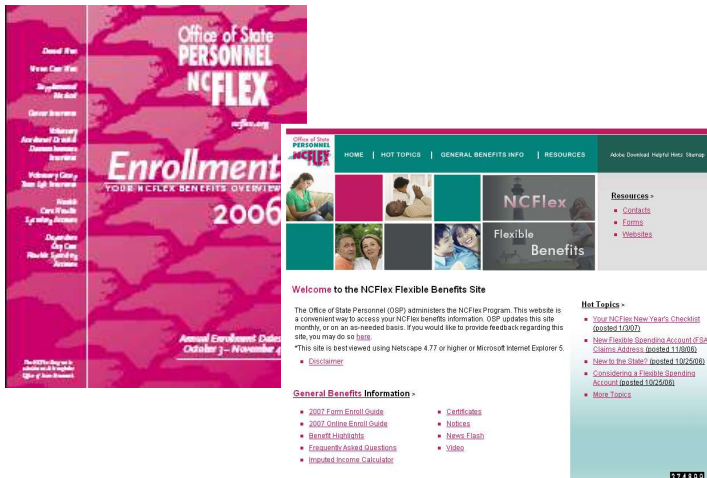
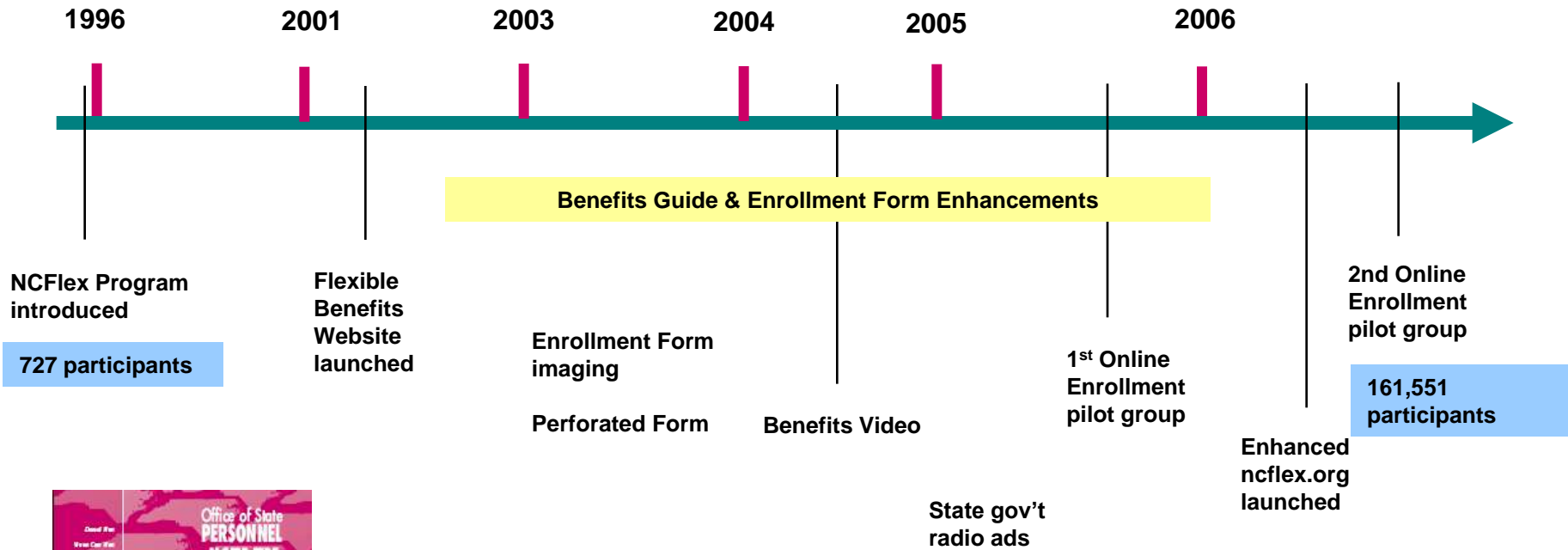
- State of NC's pre-tax flexible benefits program
  - Dental
  - Vision
  - Critical Illness
  - Cancer
  - AD&D
  - Term Life
  - Health Care Spending Account
  - Dependent Day Care Spending Account
- 161,551 participants
- Available to state agency, university and select community colleges



# NCFlex's Challenges

- **Fragmented benefits structure/de-centralization of benefits administration**
  - State Health Plan (off-cycle enrollment)
  - Retirement Plan
  - NCFlex Voluntary Benefits Program
  - Other insurance plans
- **Complex HRIS system**
  - 16 payroll units
  - Different platforms, capabilities
- **Bureaucratic review/approval process**
- **Diverse workforce**
  - Various education levels
  - Spanish-speaking
  - Spread out all over State of NC
  - **Acclimate new hires, transfers quickly**
- **Communication issues**
  - **Establish NCFlex brand**
  - **Educate employees on value of pre-tax benefits**
  - **Move from paper-based administration and communication to self-service technology**
  - **Communicate consistent messages through multiple channels**

# NCFlex Milestones



# Communicating Change

## NCFlex Program Initiatives

- **Education and awareness**

- Promote NCFlex and increase participation
- Increase benefits appreciation, understanding benefits are part of total compensation
- Continuity in benefits messages (State Health Plan, Retirement, etc.)

- **Employee self-service**

- Centralize benefits information
- Accessing materials via NCFlex.org
- NCFlexOnline.org provides
  - Online enrollment for employees
  - Online life event management
  - Online benefits administration for decentralized HBR staff
  - Online reporting



# Self-Service Initiatives Communicating Change



evaluate

educate

engage

empower

# Self-Service Initiatives

- **Enhance informational site ([www.ncflex.org](http://www.ncflex.org))**
  - Enhance current website (site structure and navigation)
  - Provide access to more benefit tools & resources
  - Encourage participants to access benefits information online
- **Implement online benefit enrollment and administration system ([www.ncflexonline.org](http://www.ncflexonline.org))**
  - Encourage participants to enroll and manage benefits online vs. paper forms
  - Provide online enrollment for
    - Annual enrollment
    - New hire enrollment
    - Life Event (family/employment status changes) administration
  - Provide year round access to benefit information and confirmations
  - Provide centralized database for HBR administration and reporting

# Self-Service Initiatives

- **Employee Survey—What We Learned**

- Satisfaction levels with current NCFlex.org site
- Feedback on site structure & navigation
- Insight as to why participants access the site
  - What materials do they download?
  - What areas of the site do they visit?
- Openness to enrolling online vs. paper form


- **NCFlexOnline.org—Enrollment Survey Results**

(from 2007 Annual Enrollment, scale from 1 = poor, to 4 = excellent)

- 3.37 – Impression of overall website
- 3.28 – Ease of finding benefit information
- 3.28 – Thoroughness of information
- 3.28 – Ease of navigating throughout the website

# Enhancing Website

## Previous website



Flexible Benefits

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**Resources**

[Hot Topics](#)

[2006 Enrollment Guide](#)

[Forms](#)

[Imputed Income](#)


[Video](#)

[News Flashes](#)

[Spanish Materials](#)


[Where to Find More information Online](#)

Welcome to the State of North Carolina's intranet site.  
The NCFlex Program is administered through the Office of State Personnel (OSP).  
OSP also maintains this website.



This site is your news source for current benefits-related information. The State updates this site monthly or on an as-needed basis. Click on the links in the left navigation menu to review the resources available.

Please visit [NCFlex's Flexible Benefits site](#) for additional benefits resources.

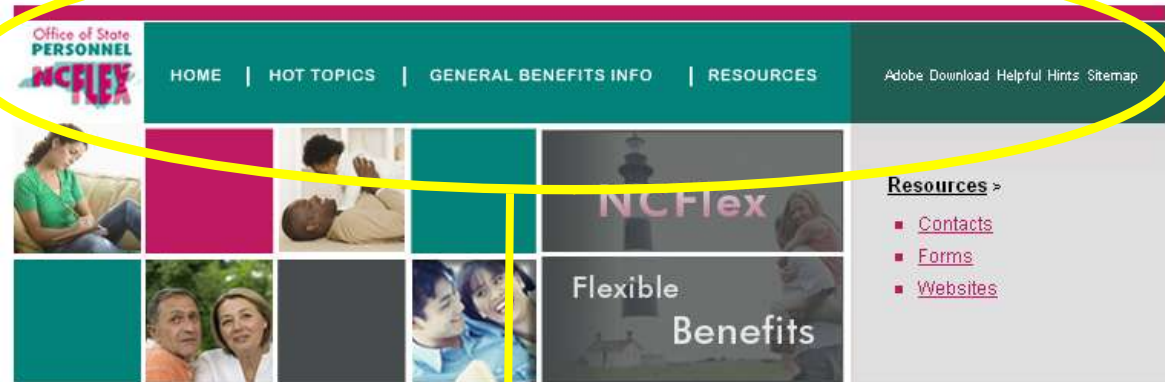


## Enhancing Website

- **Redesigned ncflex.org using survey results**
- **Enhancements included:**
  - Login no longer required to access communication materials (logins required for access to FSA and online enrollment systems)
  - Revise current [www.ncflex.org](http://www.ncflex.org) site structure to accommodate additional content and provide more user-friendly navigation
  - Update website graphics (banner, buttons, etc.) to coincide with new site structure, continue with NCFlex brand identity

# Enhancing Website

- Home page is hub of website
- Access general info without logging in
- Main menu is listed on every page



## Welcome to the NCFlex Flexible Benefits Site

The Office of State Personnel (OSP) administers the NCFlex Program. This website is a convenient way to access your NCFlex benefits information. OSP updates this site monthly, or on an as-needed basis. If you would like to provide feedback regarding this site, you may do so [here](#).

\*This site is best viewed using Netscape 4.77 or higher or Microsoft Internet Explorer 5.

- [Disclaimer](#)

### General Benefits Information >

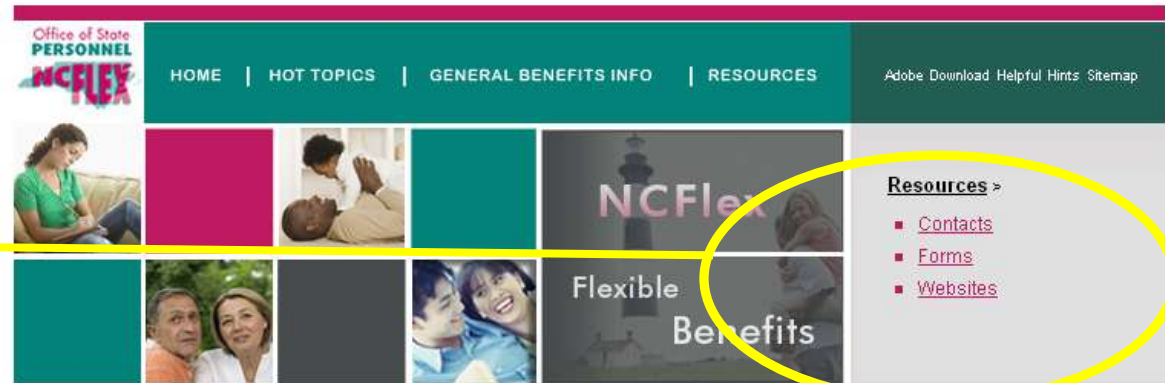
- [2007 Form Enroll Guide](#)
- [2007 Online Enroll Guide](#)
- [Benefit Highlights](#)
- [Frequently Asked Questions](#)
- [Imputed Income Calculator](#)
- [Certificates](#)
- [Notices](#)
- [News Flash](#)
- [Video](#)

### Hot Topics >

- [Your NCFlex New Year's Checklist \(posted 1/3/07\)](#)
- [New Flexible Spending Account \(FSA\) Claims Address \(posted 11/8/06\)](#)
- [New to the State? \(posted 10/25/06\)](#)
- [Considering a Flexible Spending Account \(posted 10/25/06\)](#)
- [More Topics](#)

# Enhancing Website

- **Contacts, Forms and Website links were top priority for web users**
- **Resource section created to keep info accessed the most in one place**



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# Enhancing Website

- Hot topics are displayed directly on home page, by date
- Updated more frequently with NCFlex benefit updates

Office of State PERSONNEL NCFLEX

HOME | HOT TOPICS | GENERAL BENEFITS INFO | RESOURCES

Adobe Download Helpful Hints Sitemap

**Resources >**

- [Contacts](#)
- [Forms](#)
- [Websites](#)

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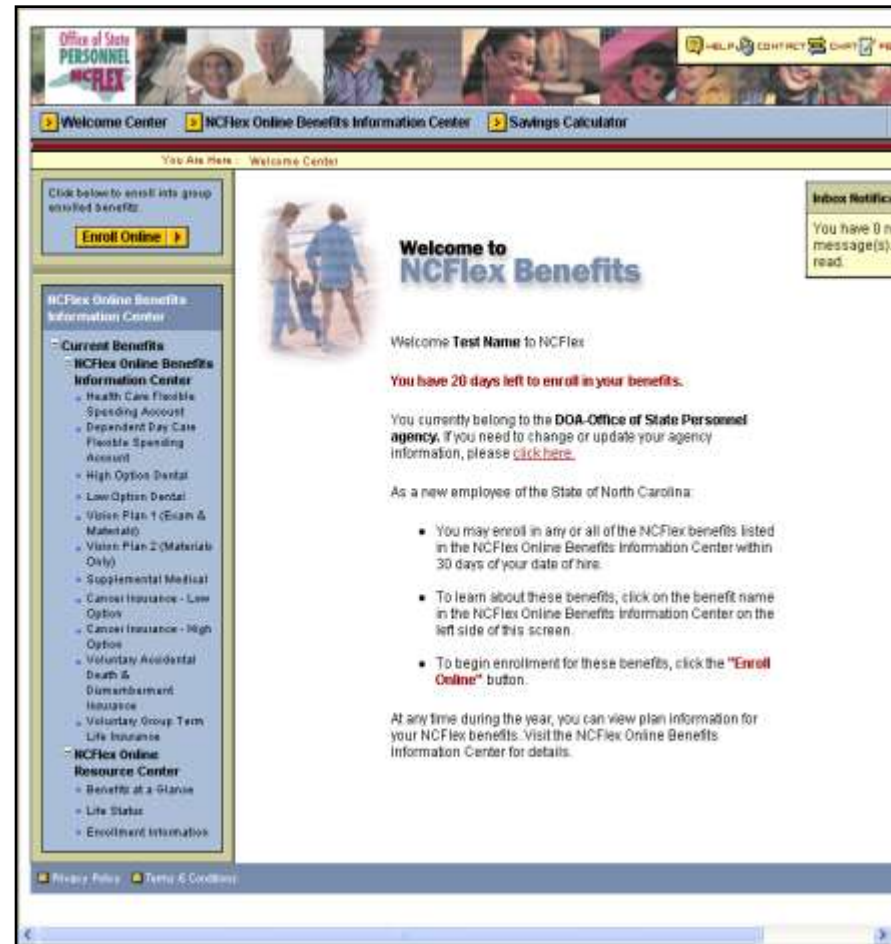
## Enhancing Website

- **Communicating Change: Educate, Engage, Empower**
  - Buy-in from Health Benefits Representatives (HBRs)
    - Previewed site and employee communication before launch
    - Email announcement of go-live date
  - Participants received announcement (printed and online)
  - Since June 2006 launch, over 106,000 web hits
  - Participants can provide ongoing feedback via site



# Online Enrollment System: Employee Self Service

- 24/7 online benefit & enrollment access
- Built-in eligibility and plan rules prevent election errors upfront
- Year-round online benefit confirmation statements
- Reducing data transfer time to product vendors via automated secure weekly file transmissions
- Dedicated employee call center support via 800 #, online chat and e-mail



# Online Enrollment System: HBR Self Service

- Online transaction log providing complete audit trail
- Online reporting from a centralized database
- Online access to employee data and benefit election information
- Ability to process employee enrollments and status change requests
- Dedicated benefit services support team for HBRs via dedicated e-mail

**Benefits Administration**

Home Profile Help Logout

Employee Search Add Employee To-Do List Reports Files Search by SSN Enter SSN Go

February 15th, 2007 Home > Employee Record

Employee Record  
 Personal Data  
 Employment Data  
 Dependent Info  
 Beneficiary Info  
 Benefits Summary  
 Prior Year Benefits  
 Life Event  
 Event Manager  
 Transaction Log  
 Notification Manager  
 Employee Notepad  
 Access Rights  
 Modify Username / Password

**Test Name:** 888-99-1543  
**Address Test:** City Test, NC 12345  
**Record Date:** 02/15/2007  
 State of North Carolina  
 Employee ID: 12345  
 Current Eligibility Group: DOA-Office of State Personnel

**Action Bar:** Enroll Now (2/6/2007 to 3/7/2007) To-Do Items Go To Portal

**Employee Record**  
 To view or make changes to this employee, select an option from the left menu.

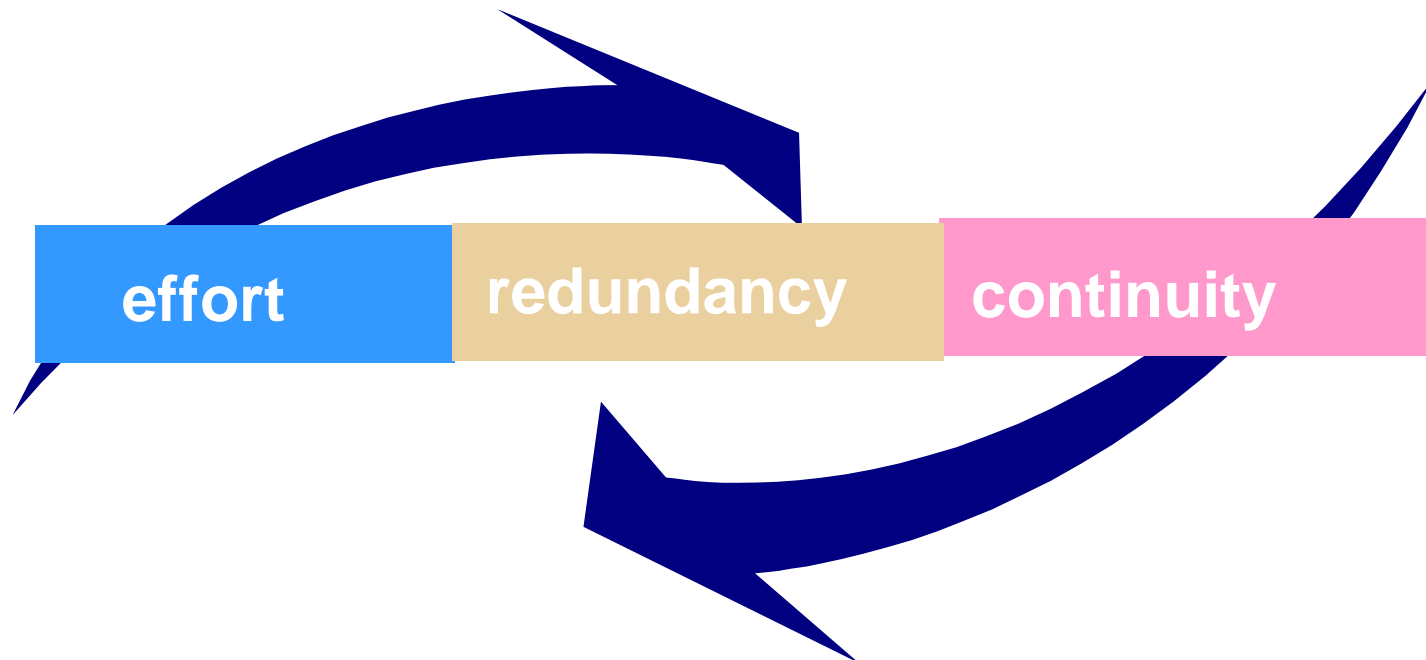
<b>Record Date:</b>	2/15/2007	<b>Country:</b>	United States
<b>Prefix:</b>		<b>Date of Birth:</b>	1/1/1960
<b>First Name:</b>	Test	<b>Employee ID:</b>	12345
<b>Middle Name:</b>		<b>Employment Status:</b>	Active
<b>Last Name:</b>	Name	<b>Hire Date:</b>	2/6/2007
<b>Suffix:</b>		<b>Division/Company Code:</b>	002-4000
<b>SSN:</b>	888-99-1543	<b>Location:</b>	DEFAULT
<b>Address One:</b>	Address Test	<b>Location Desc:</b>	DEFAULT
<b>Address Two:</b>		<b>Current Eligibility Group:</b>	DOA-Office of State Personnel
<b>City:</b>	City Test		
<b>State:</b>	NC		
<b>Zip:</b>	12345		

# Online Enrollment System

- **Communicating Change: Educate, Engage, Empower**
  - Buy-in from HBRs
    - Informational web cast
    - Training session, test drive site
  - Participants received printed and electronic materials
    - News Flash announcement
    - “How-to Enroll” instructions & Benefits Guide
    - 800# available for enrollment questions



# NCFlex Education & Awareness Communicating Consistent Messages

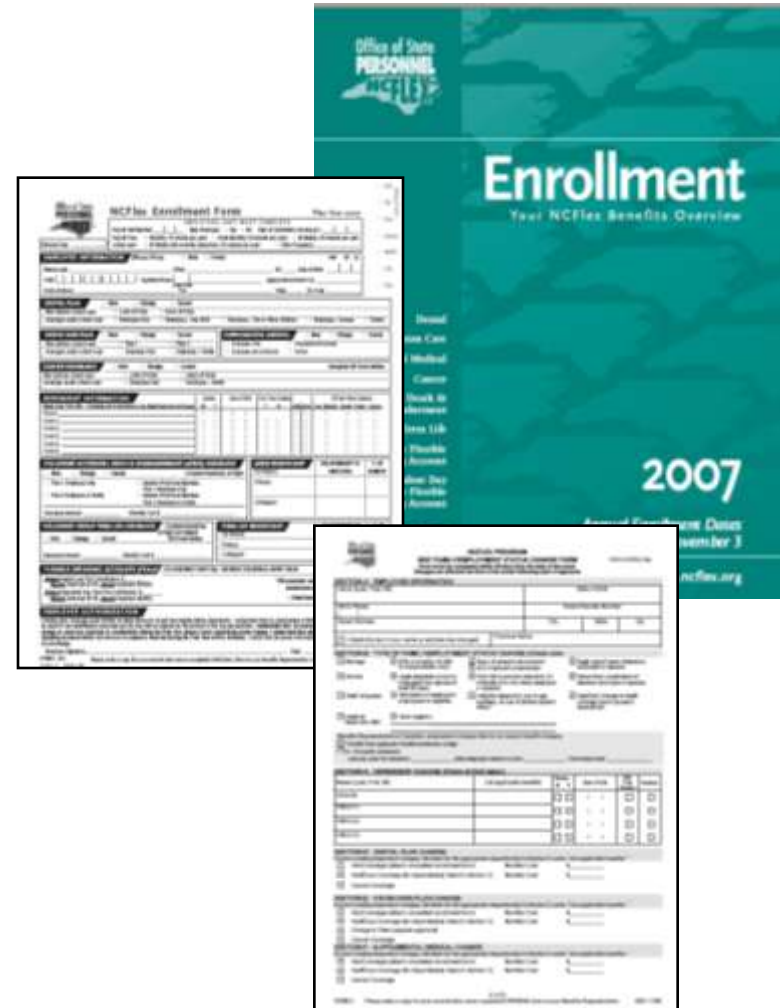


## Education & Awareness

- **Employee Survey—What We Learned**
  - Benefits/vendor satisfaction levels
  - How do employees like to receive information (print, online, email, in-person, etc.)
  - Openness to benefit changes, new benefits

# Education & Awareness

- **Effort, Redundancy, Continuity**
  - **Benefits Guide**
    - Available in print and online
    - Paper-based and online enrollment groups receive same general benefits information, customized “how-to-enroll” instructions
  - **News Flash**
    - Available print and online
    - Publication used to announce changes & updates



## Education & Awareness cont.

- **Effort, Redundancy, Continuity**
  - Benefits Video
    - VHS/DVDs available for new hires to take home
    - View online
  - State government Radio Spots
    - Run during enrollment window
    - Q&A session format with NCFlex vendors
  - Employee Information Sessions/Benefit Fairs
    - Held year-round throughout NC
    - Opportunity for employees to ask questions

# ***Questions***