

CASE STUDY: INCREASED BENEFITS ENROLLMENT AND REDUCED ACQUISITION COSTS



Broker recommends to Employer HR department to use Dialog Health two-way text solution to eliminate onsite disruption and costly benefit admin buildout for voluntary benefit enrollment. The text messages also kept voluntary plans non-ERISA. The process dramatically reduced acquisition cost and generated \$100 of annual revenue per eligible employee.

THE PROBLEM:

An Employer with more than 3,000 employees realized that hosting voluntary benefits on their benefit admin system was not only costly but was resulting in very low participation and potentially triggered ERISA plan requirements. Enrollment deadlines were often missed as Employees did not respond to reminder emails in a timely manner or did not engage with marketing collateral that was distributed. Also, Employers found onsite enrollment visits caused worksite disruption with limited engagement.

THE SOLUTION:

The insurance broker recommended the Employer use Dialog Health's two-way mobile messaging platform for enrollment related communication. The Employer deployed Dialog Health's two-way texting solution letting Employees know that Annual Enrollment had begun and that they MUST accept or decline voluntary benefits by a certain date. Given that over 90% of mobile phones have access to the internet, the text messages included a direct link to a third party voluntary benefits website and the access code for the Employee. This allowed the Employees to log on and enroll directly from their mobile device. The texts focused on two distinct campaigns: Accident/CI/Identity Theft and Life/Long Term Care. If an Employee had not completed enrollment by a set date, they were sent a 2nd text reminding them that enrollment was not completed and again giving them a link to the benefits website in the text. Importantly, the website was set-up as a bit.ly link so that the company could track the number of clicks on the link sent via the text messages.



THE RESULTS:

As a result of using Dialog Health's two-way texting solution the Employer drastically increased engagement with their voluntary benefits enrollment campaign. **The Accident/CI/Identity Theft campaign, 9399 SMS texts were sent with over 78% of employees logging into the enrollment website (7385 responses). For the Life/Long Term Care campaign, 57% of employees logged in and accepted or declined coverage (1786 responses to the 3139 texts sent). Also, the text included a direct link to a third-party enrollment system that was clicked on over 60% of the time.**

THE CONCLUSION:

The Dialog Health two-way mobile messaging platform has proven to be a highly effective and very cost-efficient way to inform and engage Employees of voluntary benefits, keep plans non-ERISA and directly link them to a third party voluntary benefits website where they can accept or decline coverage.

"Dialog Health provided the perfect delivery method for our mobile compatible enrollment website, resulting in the elimination of costly onsite enrollments, worksite disruption and with a much higher participation rate than hosting voluntary benefits on benefit admin systems," said Tom Smith, Founder of VBA and developer of www.HighLowOrNo.com voluntary benefits enrollment platform.



Improving your **PROFITS** is as simple as sending a **TEXT**.

Call or Text today to learn more.

Text: 615-429-4252 or Email: brandon@dialoghealth.com