

# A Case Study in Integration

## White Paper



Written by the Benefit Experts at **eni**

eni is an industry leading employee benefits solution provider.

We specialize in Total Wellbeing Solutions designed to better your employees' experience and increase overall ROI for your largest investment, your team.

## A Client's Experience



Jane Doe, an **eni** client, is an excellent study for the benefits of integration. She had several benefits available to her including health insurance, an employee assistance program (EAP), health advocacy, a wellness program, legal consultation, and a work/life program. Luckily Jane's benefits were integrated, enabling her to fully deal with her stressful and difficult life event.

Jane's husband was diagnosed as terminally ill. She decided to call her EAP to obtain some counseling to help her deal with the stress and shock of his diagnosis. Upon conducting an intake, the Care Manager assigned to Jane's EAP case immediately recognized the need for Jane to utilize additional benefits.

Because her benefits were integrated, all vendors were expected to work together and they did just that.

Jane's initial request was met and she was given counseling sessions for stress management. She was also directed to her Health Advocacy program, when it was discovered that some of the stress was related to insurance coverage for her husband's illness, and his care coordination. Her Health Advocacy program was able to resolve these issues for her. She was also referred to her free legal consultation which assisted her in setting up her husband's will. All the stress was wearing Jane down physically as well. At this point she was directed to her wellness benefit, which helped her make healthy nutrition and exercise choices to keep herself strong. Finally, after her husband passed away, Jane was referred to her work/life benefit, where her Personal Assistants helped research funeral arrangements. Her Care Manager, who had been advocating and managing her case in its entirety, also authorized additional counseling sessions to help Jane deal with her grief.

# Thanks to Benefit Integration



Jane's case was managed consistently from start to finish, resulting in these 5 separate benefits working harmoniously together to create an overwhelmingly positive experience for the client in her time of need.

Jane expressed her sincere gratitude:

*"My case manager skillfully orchestrated every twist and turn of my confusing drama. Each person I spoke with made a strong, concerted effort to ease my considerable stress and comfort me. Every crisis was met with "OK, Jane Doe ... you go take care of what you have to do and leave the rest to us."*

There are certain benefits that seem like obvious choices for integration. For example, in order to manage the rising cost of health insurance, it makes sense to integrate your

health plan with a Wellness Program, Employee Assistance Program, and Health Advocacy Service. These subsequent benefits can take some of the burden off the health plan. With an EAP, your employees will not have to utilize expensive mental health benefits as frequently. With Wellness, employees will learn to curb lifestyle choices that can lead to illness and manage chronic conditions, thereby reducing trips to the doctor and lessening the reliance on costly prescriptions. Health Advocacy helps employees navigate their health plan, from bill mediation to finding an in-network doctor, saving your company on erroneous charges.

However, the only way that these benefits can do their job is if your employees are aware of them and how to access them. If these benefits are integrated they will be promoted as one complete package, making it far more likely that employees will utilize all available benefits. In addition, when an employee calls to inquire about one benefit, they will be reminded about other available benefits that may also address their concern. Finally, by integrating these benefits each independent benefit provider is obligated to work together to treat the employee holistically.

# Return on Your Investment

Another obvious choice for integration is absence management. Some companies have already integrated their short and long term disability, FML, sick leave, and workers comp in an effort to administer and measure absence management. It makes sense that integrating these benefits would cut costs and get employees back to work faster and this is exactly what happened. According to a 2010 Spring Consulting Group survey, employers who enacted even this partial integration experienced savings in lost time, direct costs, and Return to Work rates 11% higher than before integration!

With such great results from integrating niche benefits, imagine the Return on Investment your company will experience from integrating your entire benefit package. There really is a natural connection between all the benefits offered to employees. The goal of an attractive employee benefit package is to effectively address your employee's needs.

## Divorce

- EAP

Dealing with a divorce can be extremely stressful and an employee's EAP could help them handle the situation.

- Legal Benefits

The employee could utilize their free legal consultation for counsel on an array of issues including, but not limited to, custody and division of assets.

- Wellness

Divorce can be extremely draining and even start to impact the employee's own health. By utilizing their wellness benefit the employee can learn relaxation techniques, healthy eating tips, and quick exercises to keep themselves healthy.

- Health Advocacy

A divorcee who was previously on their partner's insurance plan, can utilize their health advocacy benefit to obtain information on their own employer sponsored health plan.

Even the most unlikely benefits can complement each other. Employers receive a much higher return on investment and employees receive a much more effective benefit experience when benefits are integrated. And when ALL benefits are integrated, ROI has the potential to skyrocket!

