

SWITCH SIMPLY

Are your employee benefits falling short of expectations?



A key to a valued employee benefits package is awareness and understanding from employees—addressing the benefits they are seeking. Also, recruitment and retention efforts are two big issues for employers; employers must stand out in the crowd with outstanding benefits that truly reward key employees.

Three appealing areas for today's workforce include:

- **Wellness programs** that are personalized, actionable, and relevant to their needs.
- **Access to information and/or customer service** to help navigate complicated health benefit decisions.
- **An interactive website**, so members have account information at their fingertips.



If you feel there is a disparity between the benefits your employees expect and the benefits you offer, consider switching to a plan that takes into consideration benefits that are more meaningful and relevant to your workforce as a whole. And, you CAN switch mid-year, often with no penalties.

The thought of switching plans may seem daunting including:

- **Changes in access to care for your employees**
- **Penalties and paperwork involved**
- **Re-educating your staff about leveraging their benefits**

This is where it's very important to find a benefits partner that is sensitive to your concerns and is familiar with the roadblocks you expect to encounter, making this transition as easy as possible.



Changes in access to care may include losing a doctor or hospital employees trust. Ensure the new plan you are considering offers a broad range of doctors, hospitals, and facilities, so your employees can maintain relationships with health care professionals they can rely on.



Check with your current benefits partner to assess penalties for switching. Switching plans with some carriers may incur penalties. With PHP there are no penalties for changing plans at any time. Furthermore, PHP is unique in that employees can keep all credit for deductibles and out-of-pocket expenses which have been met under prior health plans.



Reeducating your staff is part of change process, so make provisions for transition time, and a trusted local partner to walk your staff or benefits specialist through the necessary conversion. PHP includes wellness programs and employee challenges as part of our service offerings and include this training and assessment as part of our new group onboarding process to ensure new members are familiar with their benefit plans. Please feel free to contact PHP if you'd like more information about employee benefits programs.

PHP is Indiana's only not-for-profit employee group benefits and administration company offering fully-insured and self-funded products. [Learn more about PHP at phpni.com](http://phpni.com)