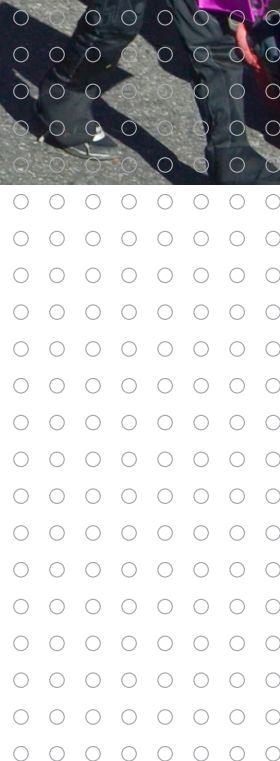




Case Study:

Meeting the Needs of a Multi-Generational Workforce

City government reduces medical costs and improves its ability to compete for talent



Meeting the Needs of a Multi-Generational Workforce

For the City of Brighton, Colorado, meeting the needs of a wide range of employees – manual and office workers, singles and families -- and doing it on a city council-approved budget, takes a lot of forethought.

So, three years ago when the City faced a medical spend increase of 18 percent, HUB International suggested they consider self-funding. This move not only led to a savings for the City, but it also meant they'd own their own medical trend data, a benefit that could help support employee health risks down the road.

Essential to the self-funded strategy is offering a range of voluntary benefits (VB) to minimize any coverage gaps for employees. Facing challenges including the need to enhance benefits to improve staff health and productivity; increase employee engagement; compete with area employers to attract a multigenerational workforce in both field and desk jobs, the City once again turned to HUB.

HUB's solution was a three-year strategic plan that would not only add more voluntary benefits, but also institute an employee benefits education campaign focused on their adoption. In just a year, the City's goals of cost management, competitive benefits, improved health and productivity and employee engagement were met.

A New Strategy Around Voluntary Benefits

While the City of Brighton had a legacy voluntary benefits package prior to working with HUB, including dental, vision, long-term disability and employer-paid life insurance, the City was seeking additional coverage options to fill coverage gaps for employees. For the City of Brighton, it was important that employees had the freedom to identify their own voluntary benefits coverage needs and do so at a savings.

While adding a few more voluntary policies would create an even more competitive package, HUB knew plan participation wouldn't change without the critical addition of employee communication and education. During the first year of the new voluntary benefits campaign, the City of Brighton rolled out three additional benefits – HUB Telehealth program, a critical illness policy and an accident plan - that would bridge the gaps where City employees needed it most.

"We want to stay competitive in the marketplace and give our

employees an incentive to seek medical advice when necessary instead of waiting until things get more complicated. That's why we offered telehealth free of cost to our employees," said Karen Borkowski Surine, the City's Administrative Services Director of HR for the City of Brighton. "Telehealth is one of our most popular voluntary benefits with employees.

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leave and carry it with them. It adds to our benefits package, making us competitive."

The result was 65% participation in the elective accident plan and 45% participation in the elective critical illness plan. What's more, the City of Brighton and their employees have both experienced a tremendous return on investment (ROI) for voluntary benefits participation. For example, based on employee utilization, Brighton is getting a 210% return on the investment with the HUB Telehealth program, specifically due to the avoidance of unnecessary doctor and ER visits. Additionally, wellness benefits are built into the critical illness and accident plans, which means the premiums are at little or no cost for employees when covered individuals get an annual well visit.



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A Three-Year Strategic Plan

Critical to making any lasting change is creating a multi-year benefits plan that looks at the company culture, employee mix, its current benefits offerings and its goals from 30,000 feet.

Surine regularly presents an updated three-year strategic plan to the Brighton City Council, soliciting member feedback that informs her team's next steps. "The three-year strategic plan helps us plan for things and includes necessary upcoming items in the budget since we have to go to the City Council every time we want to change something financially in a significant way," said Surine. "Having a health committee and a plan gives us a chance to test things out on employees before it even goes to the council."

HUB worked with the City of Brighton to outline the following five aspects of their three-year strategic benefits plan:



PLAN DESIGN Map voluntary benefit options for subsequent years, including life insurance with long term care.



FUNDING Maintaining affordable annual premiums for voluntary benefits.



EMPLOYEE PREMIUM CONTRIBUTIONS What is reasonable for employees?



FINANCIAL AND LIFESTYLE CONSIDERATIONS

What voluntary benefits options will help employees minimize coverage gaps? Which innovative solutions support employee financial and lifestyle needs?



COMMUNICATION AND EDUCATION Are we leveraging the right resources to educate employees in the way they need?

For the City of Brighton, providing employees with the best benefits options and quality service, while maintaining the City's status as a competitive area employer, are all top priorities. Surine knew their benefits strategy was making a real impact on employee recruitment and retention during a recent onboarding of new employees. "We had nine new employees start recently and when we gave them the information about the employee benefits, they couldn't believe it. They said, "Wow! This is your benefits package?"



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The City of Brighton, Colorado, engaged employees in its benefits plan right off the bat - in the first of its three-year strategic benefits plan - by offering HUB Telehealth, a critical illness policy and an accident plan. Here's why:

- **HUB TELEHEALTH** Employees enjoy the convenience and alternative access to a physician after hours, which minimizes ER visits and doctor's office copays. For employers, telehealth coverage drives down utilization on core medical spend and maintains employee productivity by reducing sick hours off work.
- **CRITICAL ILLNESS POLICY** A critical illness policy can help employees bridge coverage gaps left by a high-deductible medical plan, including paying for a second opinion, specialist care, experimental treatment or even natural/homeopathic treatments.
- **ACCIDENT PLAN** Popular among today's organizations, accident plans help cover medical costs related to emergency treatment and treatment-related transportation and lodging - expenses that aren't covered by many core medical plans.

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