

The Integration of **A BEACON** OF

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Modern Technology: **PROGRESS**



Modern plan administrators must adapt to meet their members' evolving needs and expectations. The author explores the importance of new technology and the organizational adjustments necessary to leverage these advancements, enhancing member service and streamlining operations.

Integrating modern technology promises to reshape the administration of pension and health and welfare benefits in the evolving landscape of multi-employer plan administration. Despite the considerable advancements made in multi-employer benefit plans, plan leaders should assess whether their organization is genuinely in tune with the evolving needs and expectations of their plan participants and ensure that these technological strides are fully harnessed to enhance their overall experience. Leveraging technology extends beyond embracing new tools; it involves realizing the potential of these advancements to improve member service and streamline operations for administrators. This journey underscores the industry's commitment to improving the livelihoods of plan members through education and instilling a sense of optimism for the future.

This article explores the impact of the COVID-19 pandemic on mental health, the advantages and challenges of remote/hybrid work, and the pivotal role that group insurance benefits play in addressing these dynamics.

Transforming Administration With Integrated Systems

The transformation of multi-employer plan administration is fundamentally anchored in the adoption of sophisticated integrated management systems. These platforms are critical in managing benefits by merging pension, health and welfare administration into a seamless, unified framework. This integration streamlines processes, significantly reducing manual tasks and operational costs, and improves data integrity and accuracy—key to ensur-

ing that members' interactions with their benefits are reliable and efficient.

However, introducing such comprehensive systems brings challenges, including the initial complexity of integration and the ongoing need for technological updates and user training. These hurdles must be managed carefully to maintain and enhance the efficiency gains these platforms offer.

Automation: A Leap Toward Efficiency and Accuracy

The shift toward automation in administering multi-employer plans marks an evolution in administrative practices. Automating routine tasks such as enrollment processing, claims adjudication and benefit calculations minimizes errors and maximizes operational efficiency. This frees up administrative resources, allowing staff to focus on strategic, insight-driven tasks and ensuring quicker, more accurate service delivery for members. However, with increased automation, the essential question of maintaining a human touch arises. Administrators must find a balance, leveraging automation for efficiency while ensuring that personal interactions remain warm and reassur-

ing, thus retaining a trusted connection with members.

Data Analytics: Driving Insights and Personalization

In a data-rich environment, advanced data analytics allow us to delve deeper into the needs and behaviours of our members, offering insights that drive personalized service delivery. This capability enables administrators to tailor communications and services to the specific needs of different member segments, improving engagement and overall satisfaction. Moreover, predictive analytics allow us to forecast future trends and challenges, resulting in more strategic planning and decision making. Data analytics is not just a tool for optimization but a pathway to creating a more responsive and member-centric benefits experience. Data analytics must be built over years of leveraging modern software to build a data pool. The results may be insignificant initially, but they are compounding in nature. Those who practice patience and proactivity will emerge as future industry leaders.

Administrators can blend a human touch into a more data-driven practice by implementing several strategic approaches:

Takeaways

- The transformation of multi-employer plan administration is anchored in the adoption of sophisticated integrated management systems that merge pension, health and welfare administration into a seamless, unified framework.
- With increased automation, administrators must find a balance, leveraging automation for efficiency while ensuring that personal interactions remain warm and reassuring, thus retaining a trusted connection with members.
- Data analytics must be built over years of leveraging modern software to build a data pool. The results may be insignificant initially, but they are compounding in nature.
- Member portals offer a wide range of functionalities. These portals need to be intuitive and make navigation simple to accommodate different groups' diverse preferences and technological fluency.

1. **Personalized Communication:** Use the data collected to personalize interactions with members. This could be through tailored emails, messages or notifications that address the specific concerns and needs of individual members. By making communication feel more personal and less generic, members feel valued and understood. Merge fields in modern systems make this effortless.
2. **Human-Centric Design:** Ensure that the member portals and interfaces are user-friendly and designed with the member's experience in mind. This involves easy navigation, accessible information, and support features like live chat or a help desk where members can seek personal assistance from the union or plan administrator.
3. **Empathy and Understanding:** Train staff to use insights from data analytics to better understand members' challenges or needs. This understanding should guide their interactions, ensuring that they are empathetic and supportive. For example, if data shows a high volume of queries about a specific benefit issue, administrators can proactively address these concerns with clear, compassionate communication or even a simple FAQ page.
4. **Blend Automation With Human Oversight:** While automation handles routine tasks efficiently, having a system where more complex member issues are flagged for human intervention ensures that members receive the attention they require for more sensitive or complicated matters.
5. **Regular Feedback and Adaptation:** Implement regular feedback mechanisms through surveys or direct communication channels where members can express their satisfaction or concerns. Use this feedback to continually adapt processes and interactions to better meet member needs, showing that the organization values member input and is responsive to their feedback.
6. **Training and Development:** Continuously train administrative staff on the technical aspects of the data systems and the interpersonal skills necessary to engage effectively with members. This dual focus ensures that administrators are proficient in using the tools provided by data-driven practices and capable of conveying warmth, understanding and respect in every interaction.

By integrating these practices, administrators can ensure that a data-driven approach contributes positively to the member experience, enhancing efficiency without sacrificing the personal touch that is crucial in managing relationships with members.

Digital Access and Engagement: Empowering Members With a Modern Member Portal

The digital transformation of member services is one of the most significant advancements in managing multi-employer plans. Members can now access their benefits information anytime and anywhere through online portals and mobile apps, giving them an unprecedented degree of autonomy and comfort.

Furthermore, these digital platforms support a range of self-service features, from updating personal information to making selections within their benefit plans. This represents a fundamental shift toward a more engaged and informed membership.

Developing and deploying modern member portals is at the heart of the digital transformation within multi-employer plan administration. These online platforms provide comprehensive gateways for members' access to information on their pension and health and welfare benefits. Designed with user experience in mind, these portals need to be intuitive and easy to navigate.

Communicating with and educating multi-generational users in organizations require tailored strategies catering to different groups' diverse preferences and technological fluency. Here are some specific approaches that organizations can adopt to reach and educate their multi-generational audience effectively:

1. Segmented Communication Channels:

- **Traditional Methods:** For older generations who may prefer traditional forms of communication, use newsletters, print media and direct mail.
- **Digital Platforms:** For younger generations who are more comfortable with technology, utilize emails, social media and messaging apps.
- **Hybrid Approaches:** Combine digital and traditional methods to ensure that no group feels alienated.

2. Interactive Workshops and Webinars:

- Conduct regular training sessions, workshops and webinars that are accessible in person and online. This allows individuals to choose their preferred method of participation.

Concrete Steps You Can Take in Moving Toward the Future

Starting from square one can be intimidating, so it's important to structure the approach with clarity and specificity. Here are some structured steps multi-employer plans can take to incorporate technology effectively:

1. Needs Assessment

- **Conduct Surveys and Interviews:** Gather information directly from plan participants and administrators to identify the most pressing needs and challenges.
- **Analyze Existing Systems:** Review current systems and processes to identify inefficiencies and areas where technology can significantly impact them.

2. Strategic Planning

- **Set Clear Objectives:** Define specific goals for technology integration, such as improving efficiency, enhancing member services or reducing costs.
- **Develop a Roadmap:** Outline a detailed implementation timeline, including milestones for technology adoption, training and evaluation phases.

3. Technology Selection (Demo Phase)

- **Research Solutions:** Identify and evaluate potential technological solutions that meet the needs highlighted in the assessment phase.
- **Software Demos:** This is the most important pre-selection phase. Go to the market and request in-depth demonstrations of as many systems as you can. This will not only educate you on what the market has to offer but also provide insight into features and best practices you didn't know existed.

4. Training and Support

- **Comprehensive Training Programs:** Develop training programs tailored to different user competencies, ensuring that everyone, from plan administrators to participants, understands how to use the new systems.
- **Ongoing Support:** Establish a support system to assist users with technical issues and to provide continuous education as technology evolves.

5. Data Security and Compliance

- **Implement Security Measures:** Ensure all new technological solutions comply with industry-standard data protection regulations.

- **Regular Audits:** Schedule regular security audits, penetration tests and updates to safeguard participant information, and maintain compliance with legal standards.

6. Automation

- **Automate Processes:** Identify repetitive, manual tasks that can be automated to save time and reduce errors, such as benefits calculations and claims processing.

7. Member Feedback Loops

- **Monitor and Adapt:** Continuously monitor technology performance against the set objectives.
- **Feedback Mechanisms:** Implement mechanisms for collecting user feedback, allowing for ongoing adjustments and improvements.

8. Future-Proofing

- **Scalability:** Choose technology that can scale as the needs of the plan grow.
- **Adaptability:** Select flexible technologies that can adapt to future regulatory landscape changes or technology trends.

9. Measuring Impact

- **Define Metrics:** Establish clear metrics to evaluate the technological integration's impact on efficiency, cost and user satisfaction.
- **Regular Reviews:** Conduct regular reviews to assess the technology's impact, using these metrics to guide further decisions.

10. Member Engagement

- **Enhanced Communication Tools:** Implement user-friendly communication tools to keep members informed and engaged.
- **Personalization Features:** Utilize technology that offers personalization options to enhance member experience and satisfaction.

By following these structured steps, multi-employer plans can integrate technology effectively and ensure that it delivers substantial benefits, enhancing the overall efficiency and effectiveness of plan administration.

3. Customized Learning Materials:

- Develop a range of educational materials that cater to different learning styles and technological competencies, such as video tutorials for visual learners and detailed manuals for those who prefer reading.
- Offer these materials in various formats (videos, infographics, podcasts, written guides) to cater to different preferences and make them easily accessible online.

4. User-Friendly Technology With Strong Support:

- Implement user-friendly technology that is easy for all age groups to navigate.
- Provide robust support and training to help users feel comfortable and competent using new tools.

5. Feedback Mechanisms:

- Establish clear and accessible feedback channels that allow users from all generations to share their experiences and suggestions for improvement.
- Use this feedback to adjust strategies and tools to better meet a diverse workforce's needs.

By integrating these approaches, organizations can create a more inclusive environment that respects and utilizes the strengths of each generation, enhancing overall communication and educational efforts.

Functionality

Member portals offer a wide range of functionalities, including viewing detailed benefit statements, estimating retirement benefits and tracking claims status in real time. They can also access important documents and forms as well as use retirement planning and health benefits management tools, such as calculators and decision-support tools, to make informed choices about their benefits and secure their future.

A great addition to modern member portals is the inclusion of self-serve capabilities, which empower members to perform a variety of tasks independently without the need for direct interaction with administrators. This self-service approach allows members to manage their benefits at their own pace and on their own time. However, it should also provide alternatives for members who may not want all the bells and whistles.

The Impact of Modern Portals and Self-Serve Capabilities

Introducing modern member portals and self-serve capabilities marks a significant step forward in how members interact with their benefits. By providing direct access to in-

formation and enabling independent benefit management, these technological solutions enhance members' sense of autonomy and engagement with their benefits. This level of empowerment is critical in fostering a positive relationship between members and their benefits administration, contributing to higher satisfaction and trust in the system.

For administrators, the shift toward self-service reduces the administrative burden and improves operational efficiency. By automating routine inquiries and transactions, administrators can allocate more resources to addressing complex issues and developing strategic initiatives to improve plan performance and member services.

To effectively implement modern member portals and self-serve capabilities, organizations and plan sponsors can take these actionable steps to enhance member engagement with their benefits and integrate technology:

1. Development and Implementation of Modern Member Portals

- **Design User-Friendly Interfaces:** Develop intuitive and easy-to-navigate member portals that allow users to manage their benefits independently.
- **Ensure Accessibility:** Ensure the portals are accessible to all members, including those with disabilities and those who may not be proficient in English.
- **Integration With Existing Systems:** Seamlessly integrate the member portals with existing administrative systems to ensure a smooth transfer of information and continuity of service.

2. Enhancing Self-Service Capabilities

- **Expand Self-Service Options:** Include features such as digital forms for claims processing, benefits calculators and real-time tracking of benefit claims status.
- **Automate Routine Inquiries:** Automate responses and use chatbots to handle common questions and transactions, freeing up resources for more complex issues.

3. Strategic Resource Allocation

- **Focus on Complex Issues and Strategic Initiatives:** Reduce resources saved by automation to tackle more complex administrative challenges and enhance overall plan performance.

4. Personalized Communication Strategies

- **Targeted Messaging:** Utilize data analytics to understand member demographics and preferences, tailoring communications to meet diverse needs.

- **Engagement Through Technology:** Leverage mobile apps and social media platforms to keep members informed and engaged with updates and educational content about their benefits.

5. Cybersecurity Measures

- **Implement Robust Security Protocols:** To protect sensitive member information, use strong encryption, secure access controls and continuous threat monitoring.
- **Educate Members on Cybersecurity Best Practices:** Conduct regular training sessions and send updates on protecting personal information and recognizing phishing attempts.

6. Future Technology Integration

- **Explore Emerging Technologies:** Investigate the potential of blockchain for secure data transactions, artificial intelligence for data analysis and other innovative technologies that could improve service delivery.
- **Pilot and Scale:** Test new technologies on a small scale before rolling them out broadly, ensuring they meet the needs and enhance the experience for all members. User acceptance testing (UAT) is necessary for all new technological rollouts. You may want to look elsewhere if your software provider doesn't recommend a thorough UAT phase.

By following these steps, organizations and plan sponsors can improve how members interact with their benefits through technology and ensure that these enhancements lead to greater autonomy, engagement and satisfaction among members. This strategic approach will foster a positive relationship between members and their benefits administration, supporting a more efficient, secure and member-focused benefits experience.

Leveraging technology to enhance communication with members goes beyond merely digitizing existing processes. It involves creating a more personalized and inclusive communication strategy that recognizes our members' diverse needs. Through targeted messaging and resources, technology enables us to address members in a way that resonates with their circumstances. Additionally, ensuring that our digital platforms are accessible to all members, regardless of language proficiency or disability, is a testament to our commitment to inclusivity.

BIO

Kevin Ansems is the CMO and product officer at Union.dev, where he leverages his extensive expertise in product development to drive the company's growth and innovation. Ansems plays a crucial role in evolving Union.dev's product offerings to meet and exceed market demands.



As we deepen our reliance on digital platforms, the imperative of cybersecurity grows. The measures implemented to protect sensitive member data are not just technical necessities; they are fundamental to maintaining the trust and confidence of our members. The baseline is robust encryption, secure access controls and continuous threat monitoring. A proactive and vigilant approach to cybersecurity ensures that members can engage with their benefits without worrying about the security of their information. However, human error remains the biggest cybersecurity threat. Educating users on best practices can help safeguard sensitive information like passwords, member information, emails and much more.

The future of multi-employer plan administration is intrinsically linked to the ongoing evolution of technology. As we look forward, emerging technologies (like blockchain for more secure data transactions, artificial intelligence for more sophisticated data analysis or the exploration of new member engagement platforms) have immense potential to streamline administrative processes and enhance member services. Our vision needs to extend beyond the immediate horizon and use technology to meet current and future challenges. By doing so, we can improve the administration of multi-employer plans through innovation, providing unmatched support and services to all members across generations. Although the path forward may have challenges, we can navigate the landscape with technology, creating a future where multi-employer plans administration is more efficient, accurate and member-focused. ☯