Course Outline

Group Benefit Design and Administration

Lesson 1: Introduction to Group Benefits Programs

I. Group Benefits Defined
II. Differences Between Insured and Noninsured Benefits
III. Benefits Provided on a Noninsured vs. Insured Basis
IV. Sick Leave Benefits
V. Salary Continuance Benefits
VI. Wellness Programs
VII. Dependent Care
VIII. Health Care Spending Account (HCSA)
IX. Plan Sponsor’s Role in Group Benefits Program Management
X. Interrelated Factors that Impact Benefits Plan Management
XI. Plan Design, Administration and Funding
XII. Factors That Affect Plan Objectives
XIII. Complexity of the Plan Sponsor’s Program Management Role and Responsibilities

Total pages in lesson: 13

Lesson 2: Group Benefits Program Design

I. Benefits Program Design Process
II. Benefits Plan Philosophy/Benefits Objectives Statement
III. Different Classes of Benefits
IV. Functional Approach to Benefits Program Design
V. Key Steps in the Functional Approach
VI. Advantages of the Functional Approach
VII. Life-Cycle Approach to Benefits Program Design
VIII. Financing Considerations—Noncontributory vs. Contributory
IX. Financing Considerations—Direct vs. Indirect Cost Sharing
X. Financing Considerations—Taxation

Total pages in lesson: 10

Lesson 3: Approaches to Group Benefits Program Design

I. Broad Approaches to Group Benefits Program Design
II. Traditional With Add-ons Benefits Approach
III. Reasons for Using a Flexible Approach
IV. Modular Flex Approach
V. Full Flex Approach
VI. Total Rewards Flex Approach
VII. Benefits Suitable for Inclusion in a Flexible Design Approach

Total pages in lesson: 7
Lesson 4: Group Benefits Program Administration

I. Common Administrative Approaches
II. Basic Responsibilities in Benefits Plan Administration
III. Enrollment and Eligibility Administration
IV. Confirmation of Eligibility
V. Evidence of Insurability
VI. Managing Coverage Provisions
VII. Insurer Administration
VIII. Self-Administration by the Plan Sponsor
IX. Administration by a Third-Party Administrator (TPA)
X. TPA’s Relationship with an Insurer

Total pages in lesson: 10

Lesson 5: Key Requirements of Group Benefits Program Administration

I. Overview of Claims Administration
II. Role of Claims Adjudicator
III. Time Limitations for Submitting Claims
IV. Electronic Claims Submission
V. Premium Administration: Self-Administered Plan
VI. Premium Administration: TPA-Administered Plan
VII. Premium Administration: Insurer-Administered Plan
VIII. Benefits of Automated Systems for Premium Administration
IX. Recordkeeping Administration
X. Timely Reporting of Employee Terminations
XI. Reviewing Plan Experience Results
XII. Communication Administration
XIII. Communication Strategy
XIV. Information to Include in the Communication
XV. Most Common Problem With Benefits Communication

Total pages in lesson: 15