

More coverage and lower cost – it is possible in your employee health care plan

30-second summary:

- *Engaging employees in the enrollment process can increase participation.*
- *Increasing coverage can be done without increasing cost.*

NATURAL BRIDGE, VA, UNITED STATES, June 9, 2022 /EINPresswire.com/ -- Byers, Inc. saw a significant increase in enrollment for its employee health care plan and benefits package this year thanks to a plan that offered more coverage at a lower cost.

Byers' Human Resources Manager Monica S. Whitt said it doesn't have to be painful for employers to improve benefit packages, decrease costs and make everyone happy.

The commercial contracting company in Virginia began working with The Millen Group this year to alter its employee benefits package. Together they were able to:

- Add copays for PCP, Specialist, and prescriptions that allows early intervention for employees
- Offer \$3,000 first-dollar secondary coverage using The Zero Deductible Solution
- Utilize a dual-option, forward-thinking dental and vision provider (Beam)
- Enhance short-term disability coverage in accordance with the 2021 Virginia Maternity Bill

Whitt said the most significant change was eliminating the deductible for health care benefits which was previously as high as \$3000 for an individual and \$6000 a year for family coverage.

"Most people don't meet their deductible in the year unless something major happens, so not having a deductible gave employees a cushion," in their budget, Whitt said. "I had several employees comment on the general group package we were able to offer this year and several different employees, and their spouses, said they can see a huge difference (with regard to their expenses)."

Whitt said she also saw a significant increase in employees who added short-term disability to their plan. Out of the roughly 80 employees at Byers, participation increased from 7% to 25% this year.

The Millen Group Co-Founder and Managing Partner John Millen said his team focused on employee engagement, enrollment, and communication enhancements as much as cost in designing Byers new plan.

“Of the 20,670 employees our agency has personally counseled over 20 years, we’ve witnessed one undeniable fact: Employees in most industries are not able to evaluate benefits and design a comprehensive package that is most beneficial for them and/or their family. Our salaried counselors are 100% focused on benefits and are skilled with simplifying the complexities of insurance for each individual employee, based on their needs.”

Whitt said prior to this year, open enrollment was a more laborious process done mainly through paper forms and submissions. Byers’ supervisors managed part of the process in terms of getting employees to submit benefit paperwork. Once The Millen Group implemented a new process all that changed.

“The Millen Group set up calls with each employee and all the enrollment was done with employees electronically,” she said. “It was quite a different job for me where I didn’t have all this manual labor to do on my part, but also employees were able to ask questions and their W2 Advisors knew the benefits and the different packages.”

The engagement allowed employees to discuss benefits and that “made a big difference” according to Whitt.

“Our employees depend on me when anything goes wrong (with their health insurance), that hasn’t changed, but I do have that resource now at The Millen Group. Our employees can call and talk to a live person to discuss benefits.”

“They knew what they were talking about and had the patience of Job,” Whitt said of the healthcare advisory firm in Richmond, VA. “I highly recommend their team. I can’t say enough good things about them.”

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