



Multi-Location Hotel Management Company

**600 employees spread
across 6 hotels**

**Majority of employees speak
Spanish or Creole**

**Constant influx of new
employees**

Executive Summary

-This client was looking for a one-on-one enrollment environment that would allow the employees access to a resource that could answer questions about the affordable care act and what their options were

Challenges

-Prior to selecting Palmetto Broker Partners as their strategic partner, the HR team relied on the General Managers to communicate and educate the employees on benefit options

-In 2014, this created confusion amongst the employees who signed up for benefits directly through the Healthcare Marketplace and applied for a subsidy

-The HR Team wanted enrollment support that could accomplish two things:

- 1) communicate the current benefit package to all employees across 2 states and 6 locations

- 2) educate the employees on the repercussions of declining employer-sponsored benefits and applying for coverage elsewhere

-The open enrollment was limited to 7 days and had a need for English, Spanish, and Creole speaking enrollers



How Our Products & Services Helped

- The broker partnered with our team to assist with the annual open enrollment as well as the ongoing one-on-one meetings with each new hire during the course of the year
- Prior to the start of the open enrollment, Palmetto Broker Partners created a customized benefit website for employees to visit prior to their consultation to help better educate them about their options
- We also created custom benefit booklets to distribute to all employees 2 days prior to open enrollment
- Once open enrollment began, we enrolled each employee in their core benefits which consisted of: two health plans, dental, vision, STD, LTD, VGTL as well as Colonial Life Voluntary products
- Each employee was enrolled during a 20-minute benefit consultation during a 7-day enrollment window

Note: All enrollment, benefit communication and pre-enrollment communication services were free of charge to the company and the broker

Results, Return on Investment and Future Plans

- Because our team was able to handle this process in a timely manner, the employees had minimal time away from work
- This also meant that the General Managers were no longer saddled with explaining benefits and collecting employee elections, allowing them to focus on their main role...running a hotel!
- Palmetto Broker Partners continues to enroll new employees on the 15th of the month at all six locations