

Back Up Worksite Technology With Exceptional Customer Service

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As voluntary worksite products become increasingly complex and comprehensive, technology has become essential to selling these benefits to employers. Technology is only meaningful for your customers, however, when it's coupled with outstanding customer service—and that can only be provided by human beings.

The voluntary healthcare benefits industry has changed dramatically over the last several years, but the need for sound customer service has remained constant. To be successful in this business, the term, “the customer is always first,” must be less a phrase and more a philosophy in fulfilling each employer's and employee's unique needs.

A broader variety of products, coupled with faster turnaround time through improved technology, make it possible to service more customers today than ever before. Finding a balance between using cutting-edge technology and practicing great customer service is vital to maintaining high customer loyalty and profitability. It's easy to lose sight of the importance of personal touch when you're trying to operate efficiently and meet the standards set by the industry.

Technology can be daunting. However, a good Web-based approach can make your worksite marketing business run smoothly while being user-friendly. State-of-the-art technology provides employers with an easy way to manage their plans 24 hours a day. Employers and administrators can add or terminate employees, view bills, see payment information, print ID cards and more, all online.

Today, Web sites for voluntary health benefits make available tools such as directories of local providers for dental, vision or general health care. They also offer up-to-date information and articles designed to assist employees and their families in maintaining their overall health. It's even possible to give plan members and administrators access to services that provide a cost range for dental procedures based on their zip code, thus assisting them in managing their dental expenses effectively.

Another way the Web can help employers save costs and time is by giving them extra flexibility in designing the dental and vision plan they need. This allows employers to build the exact plan that fits both their budget and benefit needs.

Plans can offer many different coverage options for individuals and families. For instance, employees can take advantage of discounts with a national network of providers negotiated in advance on their behalf. And voluntary health plans are also becoming more flexible in offering rollover benefits that allow employees to carry over part of their unused annual maximum for future expenses.

Providing these different and flexible designs is crucial to providing long-term value and differentiating your voluntary worksite business while maintaining efficiency.

So how do you embrace these flexible plans and new technologies and make sure you are maintaining the highest level of customer service? It must be priority number one. Nothing matters if customer service is lost. On the other hand, your job will be far easier if your customer service commitment is never compromised. A commitment to outstanding customer service is the foundation for success in terms of consistently high group loyalty and subscriber retention rates.

Empower your firm's associates to make the decisions needed to ensure customer satisfaction, and train and reward them for doing so. Allowing your employees to make on-the-spot decisions affords instant gratification to your clients. Even a complaint, given the proper service and immediate attention, can be

turned into a compliment—and win your business a longtime advocate. Moreover, rewarding and recognizing employee initiative usually results in higher employee retention and a stronger overall company environment.

Make sure from day one to stay true to your customer service mission. Offer extended hours, ensure a live person answers the phone and develop a consumer-driven Website which is accessible 24/7. Managers and even corporate officers should be readily available for more complicated issues, so that everyone is accountable for your customers. These high-touch elements make a difference.

The world is moving fast, and we are excited about the future. It's important to remember that, beyond all the gadgetry in your pocket or on your Web site, the best use of our time and energy is still picking up the phone.

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