



Water Utility Company Helps Employees Go with the Flow

When new options and plans are offered,
a robust benefits engagement strategy
helps people maximize their choices

**“Effective communication
really helped drive the
success of our Open
Enrollment.”**

American Water is the largest, most geographically diverse publicly traded water and waste-water utility company in the US. Each day, the company provides drinking water and related services to more than 14 million people.

To support employees, American Water offers a comprehensive benefits program designed to provide options that are market-competitive and offer people the opportunity to pick benefits that meet their specific needs.

Challenge

Historically, represented and non-represented employees had slightly different health benefits. Non-represented employees chose medical, dental and vision separately, and had access to a high-deductible health plan (HDHP). For the represented population, dental and vision were bundled and the only medical option was a PPO. In the first year, the HDHP became available for all employees, and everyone would select medical, dental and vision separately.

To extend the opportunity to create personalized benefits, American Water introduced new voluntary coverages including accident, critical illness, hospital indemnity and pet insurance. In addition, the company opted for an active enrollment, so employees had to make affirmative elections for all non-company-provided benefits.

Company Snapshot



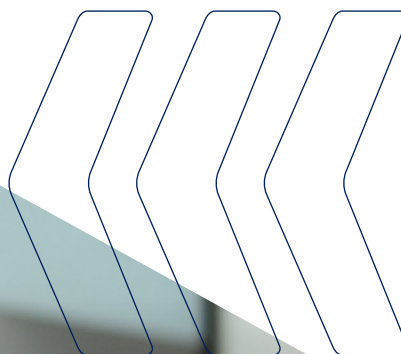
Headquartered in
Camden, NJ



7,100 professionals



Workforce included
**represented and non-
represented employees**



Solution

To support employees' increased need for information around decision-making for medical and voluntary options, American Water chose Businessolver® to produce a communications strategy providing key content in manageable chunks leading up to Open Enrollment. This included a newsletter highlighting the benefits changes and enhancements, a standalone comparison of medical plan options, and a traditional benefits guide. To help employees understand the information, each piece relied on a combination of text and easy-to-read infographics. Content was packaged to make it more visually appealing and accessible to the end-user, and an updated design for print communications and the benefits website tied the pieces together.

Employees also had access to the integrated decision support for personalized suggestions based on responses to a set of carefully designed questions.

Results

American Water employees took advantage of the tools, resources and information available to them to make their best benefit decisions.

- Just under 45 percent of employees leveraged integrated decision support, an almost ten-fold increase from the prior year.
- Enrollment in the new voluntary coverages was significant, with over 40 percent of eligible employees choosing optional accident insurance, and both critical illness and hospital indemnity options seeing enrollments over 20 percent.
- For represented employees, a small but significant subset of the population chose the new HDHP as their medical option for the first year.

“Employees let us know they wanted more choice, options and flexibility, and we offered it by adding new plans, unbundling coverages and making voluntary benefits available to everyone. That was a lot of positive change. We knew we needed to use a variety of communication tools, tailored to our different employee populations, to be successful. Studio B supported us in getting the message out in a year when there were significant changes and we needed to touch every employee to help him/her make benefit choices.”

Sean King

Director, Benefits and Retirement Services

About Businessolver

Founded by HR professionals, Businessolver's unwavering service-oriented culture and secure SaaS platform provide measurable success in our mission to provide complete client delight. Since 1998, Businessolver has delivered market-changing benefits administration technology supported by an intrinsic responsiveness to client needs. We create client programs that maximize benefits program investment, minimize risk exposure, and engage employees with easy-to-use solutions and communication tools to help them make wise and cost-efficient benefits selections.



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