

## Success Story

# Whole Life with LTC Offered to 33,000 WA State, Aerospace Union Members

## Challenge

The State of Washington imposed a new tax on anyone working in the state meant to fund a long-term care plan for WA residents. Unions and employers needed a solution for employees and union members to “waive out” of this tax if the person already has a long-term care product that qualified under the state rules. The state offered limited guidance regarding union members and a rushed timeline to offer an alternative once guidance was provided.

## Solution

The **broker agency, Employee Benefit Systems**, recognized the opportunity to create value for the aerospace union members who were subjected to the payroll tax, so they selected agencyEZ to bring all parties together including:

- **Unum** as the carrier offering Whole Life with LTC product.
- **Mpart Benefits** as the customer service operations firm.
- **Bay Bridge** as the third-party administrator.

Unum’s Whole Life with LTC rider product was setup in **AEZ Enroll** and approved within a two-week period by Unum. The program launched to a population of 33,000 union members with a branded member registration and enrollment.

The platform was set up to offer 100 percent self-service enrollment with 24/7 site availability. The broker used the platform to deliver contextual marketing content such as videos, FAQs, and brochures which were further supported by the customer service team. Finally, the case was setup to support deductions from payroll or via ACH authorization.

In total, 4,500 members registered with 2,200 members purchasing policies for themselves and their spouses – generating an annual premium of \$2.9M in a span of three weeks. Out of the total premium, \$1M was generated in a single day with \$400,000 coming during a single-evening span from 9:00 p.m. to 6:00 a.m.

The platform provided comprehensive daily enrollment statistics to key stakeholders including demographics and participation rate data along with the number of members at each stage of the enrollment. This allowed the customer service team to increase participation in a targeted manner.

Additionally, enrolling members could use the platform’s chat facility to reach to the customer service operations in the event of any questions. **AEZ Enroll**’s capabilities helped teams easily work together while being able to evolve their outreach and messaging in order to achieve large participation in a short amount of time.

The platform also delivered the electronic data files per Unum’s requirements, and ACH authorizations to the TPA who enabled the payroll and ACH deduction processes.

### Key Stakeholders

- Employee Union Members
- Broker Agency
- Insurance Carrier
- Customer Service Operations
- TPA

### agencyEZ Components

- AEZ Enroll

### Key Results

<b>3,000</b> Total Enrollments	<b>\$2.9M</b> In Annual Premium	<b>\$1M</b> Premium in 24 Hours
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### Hear from the project's key stakeholders.

"The enrollment was extremely smooth given the rush and circumstances. I could not have asked for a better technology and enrollment partner. We gave agencyEZ an extremely quick turnaround, and they delivered outstanding results. We could not have been more pleased with the outcome, and agencyEZ is our enrollment platform of choice going forward. agencyEZ sets the bar for other enrollment platforms."



**Tammy Weatherman**  
**Vice President of Operations**  
**Employee Benefit Systems, Inc.**

"agencyEZ is an amazing enrollment system. We had a very last-minute virtual enrollment in the 3rd quarter of 2021. We were enrolling a Whole Life/ LTC product. This was a very complex build with a couple weeks to get it together. From beginning to end, agencyEZ and team were great partners. We were able to write \$3 million in premium in a little over three weeks. The system had no issues capturing our data and was very clean, and it was easy for the end user to enroll. This enrollment could have been a disaster, but because of AEZ and their team, we were able to pull it off. I would highly recommend agencyEZ to any broker looking to get a leg up with their enrollment experience."



**Jeff Grim**  
**President**  
**Employee Benefit Systems, Inc.**