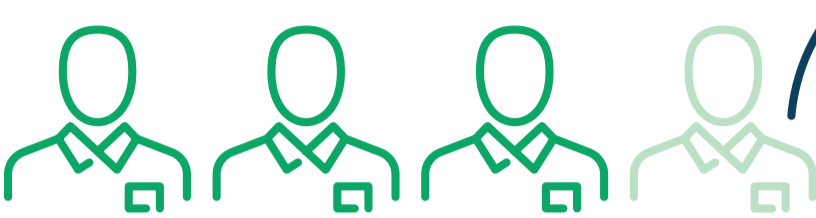# Guardian

Benefit technology trends that are modernizing the benefits experience

Employers are increasingly using technology to support benefits administration and enrollment.

Nearly 3 in 4 employers report using an in-house system, software, or third-party platform for their benefits enrollment.

A majority of employers collect employee enrollment data and update eligibility information using electronic data interchange (EDI) or a paper process.

Top two most common methods of handling employee data

EDI process 64%

Paper process 31%
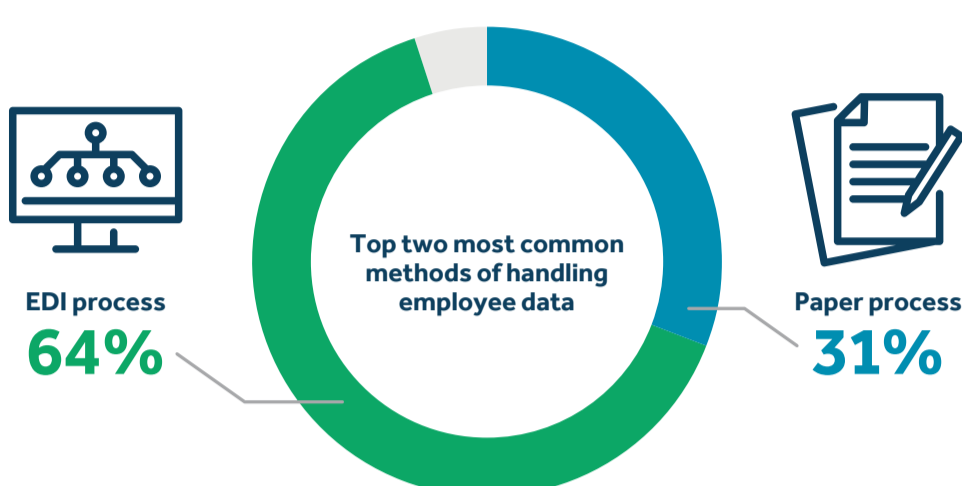
And employee satisfaction increases dramatically when employers use digital enrollment systems.

Mostly paper benefits experience — **37%** employee satisfaction

Highly digital benefits experience — **70%** employee satisfaction
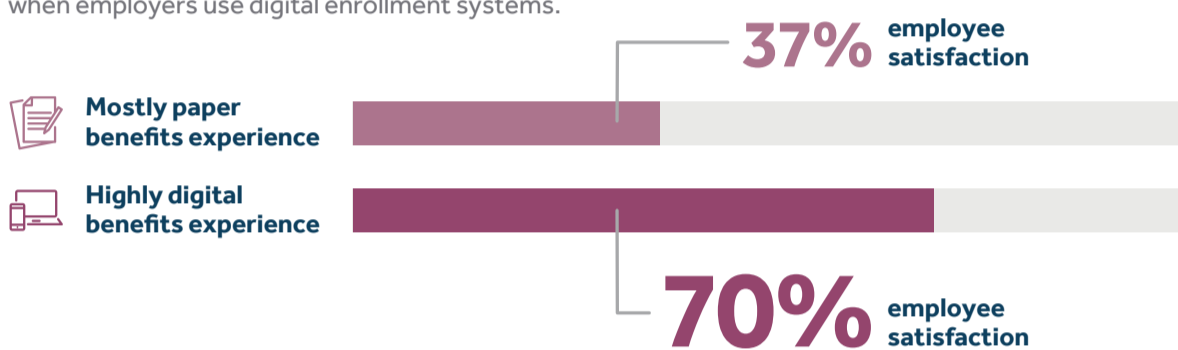
Average time spent on benefits technology tasks:

- **47 hours** on plan setup for Ben Admin platform
- **18 hours** setting up eligibility files and testing
- **6 hours per month** managing EOI process
- **16 hours per month** for ongoing management activities

An API-enabled Ben Admin process can help reduce or eliminate these tasks, saving as much as

200 hours per year

API integrations can also help avoid the most common errors that occur when setting up a benefit technology platform:

- **Payroll deduction errors**
- **Incorrect eligibility rules**
- **Incorrect premium rates**
- **Issues with EDI files**
- **Incorrect product details**

Real-time connectivity has the potential to transform the benefits administration industry.

Assuming all else were equal, **34% of employers** would recommend switching to a leading carrier for non-medical group benefits with real-time connectivity for member transactions (e.g., enrollment and eligibility updates) and plan updates (e.g., configuration, rates, renewal).

Guardian