Guardian®

What to consider when looking for a benefits technology solution

1. **What is your organization's primary goal for re-assessing your benefits technology solutions?**

    ☐ Moving away from paper (e.g., first-time using a benefit technology platform)

    ☐ Dissatisfied with current benefit technology platform capabilities, service, or cost structure

    ☐ Scanning the market for new technology and to ensure your current platform is still the best fit for your organization

2. **Once you're clear on your organization's objectives, answer the following questions:**

    •   Are you looking for an open enrollment solution only, or a year-round platform?

        ☐ Open enrollment only

        ☐ Year-round platform

    •   Does your current payroll provider offer benefit enrollment solutions?

        ☐ Yes

        ☐ No

        If not, do the platforms you're considering integrate with your current payroll provider?

        ☐ Yes

        ☐ No

    •   Are your group eligibility rules simple or complex?

        ☐ Simple

        ☐ Complex

        Benefit administration platforms offer varying levels of flexibility to support different group benefit eligibility requirements, so it's important to understand if the vendors you're considering can support your eligibility requirements.

    •   Are you looking for a low or no-cost solution?

        ☐ Yes

        ☐ No

        If yes, make sure you understand the terms should you decide to change benefits brokers in the future.

3. **Identify your company's need for platform management/support**

   - To what extent will your team need to be involved with the initial set-up and ongoing management of the platform?

     ☐ SAAS

     ☐ Full-service

     Benefit technology platforms offer either a Software-as-a-Service (SAAS) model or full-service support.

4. **Consider the services you need**

   - Do you need more than one Human Capital Management module, e.g., in addition to benefits enrollment, is your organization also looking to integrate payroll, talent acquisition, performance management?

     ☐ Yes

     ☐ No

     Benefits administration vendors are generally either standalone platforms or part of a broader HCM platform.

   - Are you looking for:

     ☐ ACA reporting

     ☐ Spending account and/or COBRA administration

     ☐ Call center support

5. **Understand the cost structure by asking these questions:**

   ☐ What is the PEPM fee? Are there monthly minimums? What services are included for this fee?

   ☐ Are there fees to build out or update EDI feeds?

   ☐ Are there fees charged at renewals?

   ☐ What wrap-around services are available and at what cost?

6. **Does the vendor offer real-time connectivity with the various insurance and benefits plan providers on the platform, which will save you and your organization time and money and reduce errors/re-work?**

   ☐ Yes

   ☐ No

7. **Request a demo of the software to better understand the platform's strengths and weaknesses and ensure it will meet your organization's needs.**