



# Meet the changing demands of the employee benefits landscape.

Dell Worksite/Voluntary Benefits Services



Provide employee benefits without the challenges of managing a complex portfolio.

## We can help you deliver a wide range of worksite/voluntary benefits products

Successfully running a worksite/voluntary benefits business can be challenging. You need to provide best-in-class products and services for a growing range of benefits demanded by employees – from critical illness and short term disability to life insurance, legal, dental, vision and even pet care. You also have to manage closed blocks of business, which can drain your resources, and need to deploy innovative tools to retain and attract top-tier brokers.

As a leading third-party administrator in the U.S. for over 30 years, Dell Insurance Services provides a full array of technology and business process outsourcing services to support your worksite/voluntary benefits business.

We can help you:

- Accelerate product implementations
- Shorten new business cycle times
- Strengthen producer loyalty
- Deliver service that exceeds customer expectations
- Make effective business decisions utilizing our analytics and reporting tools

## Our experience:

- Over 2.8 million policies administered worldwide
- 30,000 new business cases issued each month
- 2 million calls from customers to our call center

## Examples of our proven processes and technologies

**Modular Insurance Exchange Services:** In this new world, insurance carriers will be required to treat customers as individuals and support multiple channels to take their products to market. Dell's Private Exchange solutions provide for better engagement with your non-Public Exchange customers and with customers seeking to offer additional benefits outside of the Public exchanges.

**New business applications processing:** Our award-winning straight-through processing solutions automatically process your electronic new business applications in our system. We can also handle other forms of new business applications easily and economically.

**Policy and certificate issuance:** We issue generic or personalized master policy contracts and certificates in paper or electronic formats, which can be delivered electronically or mailed to the group or individual certificate holder.

**Agency management and commissions:** Our dedicated team can license and appoint agents for you, as well as review agent status before accepting new business. We can pay advanced or as-earned commissions in a multi-level format, or send a feed to your commission system based on your parameters.

**Billing – single carrier:** With our service, billing begins with an initial invoice and welcome call to the group. Subsequent invoices are adjusted monthly to reflect additions, deletions and back-billed premiums. We have the ability to support most payroll deduction and billing frequency combinations.

**Combined billing:** We can help you simplify the payroll deduction process and reduce the time spent on administering voluntary benefits with our ComBill solution, featuring:

- Products from multiple carriers
- Single carrier with products administered on different systems
- Combined bills, offering a seamless process for the group — the group writes one check and we do the rest

**Claims:** With the experience of paying more than 50,000 claims per year, we have developed full service support for claims on life, disability and health products. Our team can prepare claims for your review, pay claims on your behalf, or perform any of the other claims processes in between.

**Business intelligence reporting:** In addition to our standard reporting, we also offer a business reporting system that can incorporate your data and transactions into unique and meaningful reports.

## Our worksite/voluntary benefits services include:

- Integrated enrollment
- New business processing
- Policy and certificate issuance
- Agency management and commissions
- Billing – single carrier
- Combined billing
- In-force administration
- Call center
- Claims
- Business intelligence reporting

## Technology solutions include:

- Quote tool
- Agent portal
- Underwriter's work desk
- Employer solutions website
- Straight-through processing

## In-force policy administration

LifeSys™, our policy administration system, can maintain both individual and group products including:

- Supplemental health
- Hospital indemnity
- Accident
- Life
- Disability
- Cancer
- Critical illness
- Legal
- Dental
- Vision

Modular, flexible  
technology

Business  
processing  
solutions

Conversion  
expertise,  
experience and  
methodology

Valuable tools

For more information about any of our service offerings, please visit [Dell.com/insurance](http://Dell.com/insurance) or contact [insurance@dell.com](mailto:insurance@dell.com).



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