

## Online Chat for Self-Service



*Personal online help for employees*

In today's digital world, online enrollment is a growing trend. Consumers may be more tech-savvy than ever before, but challenges still persist when communicating and educating employees on benefits. BCI's online chat service connects individuals with our Benefit Counselors to promote a clearer understanding of benefit information and system navigation.

### Customer Value

- Thirty-six percent of employees would prefer to have access to a live person to explain their benefits. <sup>1</sup>
- 99.6 percent of employers agree their employees need guidance to make sound benefit decisions and education to help workers understand changes to their benefits program. <sup>2</sup>

**“ More than 78% of Americans now use the internet -- up 152% since 2000 -- and 66% have a broadband connection at home. <sup>3</sup> ”**

### Advantages

- Provides live support from experienced Benefit Counselors
- Gives employees the opportunity to ask more in-depth questions
- Offers personal assistance from Benefit Counselors via screen tracking
- Minimizes Human Resources' workload by reducing the number of enrollment questions
- Engages employees in the benefit decision-making process
- Causes minimal interruption to the self-serve experience
- Improves employees' self-serve experience
- Offers supplemental call center support
- Overlays on all systems and devices

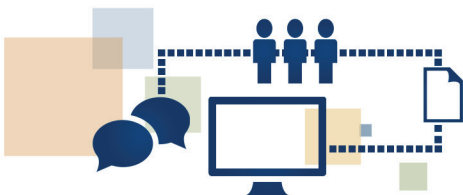
### Delivery Options

- Integrated with BCI's wholly-owned enrollment system
- Overlaid on a third party enrollment system

<sup>1</sup> MetLife, "9th Annual Benefits Trends Study," 2011.

<sup>2</sup> Colonial Life, SHRM Annual Conference survey, July 2011.

<sup>3</sup> Benz Communications, "Inside Benefits Communication Survey," August 2012.



Contact BCI's Marketing Department for more information on our online chat solutions.  
**Marketing@benefitcommunications.com**  
**1-800-489-3786 ext. 611**  
**www.benefitcommunications.com**