



## AVOIDING BENEFIT ADMINISTRATION NIGHTMARES

Navigating the world of employee benefits can be a daunting task at times. As an employer, it's your job to ensure you succeed in your business; the last things you want to worry about are the potential pitfalls of benefits administration.

There are a number of things that you can do to help avoid potential situations and create your benefits administration processes. Some of the processes that need to be addressed include:

1. **Enrolling employees on time to avoid late applicant status.** Medical Underwriting requests can cause undue hardship on both the employee and employer.
2. **Updating salaries with the insurer annually.** This helps ensure that the employee is properly insured for life and long-term disability.
3. **Keeping everything with regards to enrolment in writing.** Excess insurance options need to be communicated to the employee. Make sure it's documented.
4. **Using waiver letters if all else fails.** Sometimes, employees do not want coverage. Make sure that they sign off on the decline and are aware of the process if they want to enrol in the future.
5. **Developing a corporate policy with regards to disability, maternity/paternity leave or leave of absence.** Clarity at the outset for all concerned will take significant stress out of a situation.

Finally, working with a qualified Employee Benefit Consulting team can help streamline the processes and provide a framework of success. You have a business to run. It takes time to ensure an effective process has been created and adopted. An experienced Consultant can help you navigate the world of benefits and help you avoid the potential conflicts that may arise.

At Peak Benefit Solutions, we help organizations develop a healthy and actively engaged workforce with customized, quality employee benefits programs. Through a strategic balance of value and efficiency, our plan designs empower you to be an employer of choice.



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