

Large Municipal Labor Union Case Study

The Challenge

Provide a comprehensive Benefits and enrollment solution to a large group of municipal labor unions with over 120,000 members.

The demographics included:

- Large and diverse workforce at universities, schools, hospitals, city and state agencies, cultural institutions, transit, housing & construction authorities
- 1,000 job titles with salaries ranging from \$14,000 to over \$100,000
- Multiple payroll systems
- 1,500+ worksites

The Results



3.5M

Payroll Deductions
with **14** different
payroll systems



100K+

Policies Issued



100K+

Call Center
Inquiries Annually

\$170M
Claims Paid

\$18M

Annual Claim Payments

30%

of all claims are for
spouse and dependents

Better Benefits:

We evaluated the gaps in the members' core benefits and developed a robust plan with 13 options. It was a perfect fit!

Administration:

Winston handled billing, administration and premium accounting. Benefits paid through convenient payroll deduction.

Enrollment:

Provided personalized insurance counseling from licensed benefit professionals.

Communications:

Using face-to-face educational meetings and enrollment at worksites plus call center support and telephonic enrollment, members were able to get the supplemental protection they needed.

The Options

Accident
Auto
Cancer
Catastrophic
Critical Illness
Dental
Home/Renters
Long Term Care
Long Term Disability
Purchasing Power
Short Term Disability
Universal Life
Whole life