



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**

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

\$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.