

State of Oklahoma Employees Benefits Council Employee Benefits Portal

Executive Summary

The Employees Benefits Council (EBC) has historically been responsible for the administration of health and group benefit plans sponsored by the State of Oklahoma. EBC and its 31 employees are responsible for the delivery of the benefits to approximately 37,000 statewide employees in over 118 agencies. Statewide, approximately 200 local Benefit Coordinators work closely with EBC. They are responsible for enrolling and maintaining benefits information for state employees in their respective State agencies.

In August 2002, EBC implemented a web-based Benefits Administration System (BAS), which made the administration of benefits by Benefits Coordinators easier, more accurate, and highly efficient. EBC sought a way to bring this highly successful system directly to state employees.

The Benefit Administration System and all of its components are built on the Microsoft .Net framework 2.0 using SQL Server 2000 as the database. The application is delivered to the public through load balanced web servers and digital certificates are deployed to secure the application transactions to each state employee. In addition, the system is protected by using a port switch method to protect each segment of the network infrastructure.

EBC developed a four-phase approach to expand access to BAS to state employees via the **Employee Benefits Portal**. The Portal gives state employees more control and involvement with their benefits. These four phases are:

1. Employee Access
2. Online Enrollment
3. Flexible Spending Account Balance viewing
4. BAS Messaging Capability (BASMail)

Phase 1, implemented in early 2003, allowed all state employees to access BAS and view their benefits information. Each employee has a unique ID and can sign in 24/7 to the BAS web site. The system uses a digital certificate and 128 bit encryption to protect the user's access. It also has significant security built-in for "forget password", multiple attempts, and password requirements.

Phase 2, incorporated in the Fall of 2003, provided an enrollment wizard for employees to self-enroll annually for their benefits. Each year, additions have been made to improve the experience. These include surveys and optional enrollments, such as wellness programs and retirement savings plans. It allows EBC to target specific audiences, provide important information, and get feedback from employees during enrollment.

Phase 3, an enhancement done in 2006, added the capability for employees to view their Flexible Spending Accounts (medical and daycare reimbursement). It allows employees to monitor their accounts, review their claim details, and submit claims online instead of by paper.

Phase 4, scheduled for June 2007, will expand the use of the employee portal by providing internal mail for each employee to route receipts, formal responses, claim forms, and other correspondence. The feature will significantly reduce mailings and print at EBC, while greatly improving response time to the employee.

EBC has made great strides in the past few years in developing the **Employee Benefits Portal**, expanding access to its award-winning Benefits Administration System to all state employees. We sincerely appreciate your consideration for nomination.

Employee Benefits Portal

Business Problem

The Employees Benefits Council (EBC) oversees all benefits information for active state employees. The agency utilizes an enterprise system called the Benefits Administration System (BAS). After its arrival in 2002, BAS was available for to each agencies benefits coordinator (200 statewide), but employees were unable to access it.

Before BAS, employees would submit paper forms to enroll or change their benefits. During the annual option period, EBC would require over a month to review state employee requests, audit the information, and encode elections into the system. The cost would exceed \$100,000 in manpower and paperwork to validate enrollment. In addition, because of time constraints, benefit carriers would receive information late, causing medical cards to arrive late to employees. January of each year was always challenging. EBC use to manually verify employees were eligible for benefits with providers.

Employees who elected flexible spending medical or day care reimbursement accounts had to contact EBC to check status of claims and account balances. This caused a tremendous burden on our staff, handling calls and researching paper claims for each employee. In addition, all claims had to be mailed or hand-delivered to EBC. EBC needed a process to reduce calls and provide better service for employees.

An important issue with benefits and claims information is privacy. Employees discussed personal health information using unsecured methods to contact EBC. A solution was needed to ensure HIPPA compliance and protect the agency and employee correspondence.

Business Solution

The solution was to provide employees with access to BAS, but restrict access to functions that would not violate IRS 125 rules or impact benefits coordinators who are responsible for the information.

The first step was to create a secure access for employees. EBC chose a digital certificate for access, and each employee was required to have a user ID and password. The benefits coordinator generated a password letter from BAS to distribute to the employee. Employees were able to access BAS in Fall of 2003.

The next step was to setup online enrollment. A "wizard" was devised with a step-by-step feature to walk the user through each area of their benefits. At the end of the wizard, a confirmation summary was created for users to print. Employees can enroll as many times as they want, with the last enrollment as the enrollment of record. The first online enrollment was implemented in 2003.

Flexible spending account access was added to BAS in 2005. Employees could file a claim online, look up their account balance or "drill-down" to claim details.

The BASMail solution was devised as an internal messaging system for communication between employees, their benefits coordinators, and flexible spending staff. The process allows employees to send information securely within BAS to discuss HIPAA or protected health information with EBC staff. BASMail will be introduced in June of 2007.

To promote each phase of the BAS improvement, EBC used the agency benefits coordinators to distribute the annual option period materials to communicate the message. Brochures were inserted in option period materials with step-by-step procedures. In addition, EBC used its website to provide links to use to experience the improvements. A website help desk provides employees responses to their questions.

Business Benefit

Online enrollment has saved thousands of hours for the State of Oklahoma. Auditing has been reduced from 6 weeks to 5 days with only EBC staff involved. Early completion of the audit has allowed carriers to receive enrollment data and generate enrollment cards on time for the new plan year. Significant reductions in staff, paper and other materials has realized a savings of \$85,000 a year and growing, based on the enrollment percentage of state employees (60% for 2006 or 22,228 enrollees). The overall system savings is about \$300,000 per year.

Flexible Spending service has reduced call inquiries by 40% and claim submission by 20%. Employees are proactive with their account, and over 2000 employees access the system on a consistent basis. Though the feature has produced little savings (\$10,000 a year), the goodwill and employee response has been overwhelming.

BASMail provides protection for employee health correspondence with EBC staff. This protects the employee and allows compliance with HIPAA regulations. In addition, the personalized service continues the EBC tradition of improving the lives of state employees.

Conclusion

Employees laud introduction of the Employee Benefits Portal and they are proactive about their benefits. Each month, a rise in web activity demonstrates the portal is growing popularity. Web visits have increased by 5000% since 2003. Surveys of employees have shown a 98% approval rating in the online enrollment process. The Portal is another example of EBC striving to be "Your Benefits Office".

Employee Benefits Portal

Attached Documentation – Web Page Examples Page 1

Employees Benefits Council - Public Website

SEARCH [input] | HOME | PRESS ROOM | PUBLICATIONS | FAQ | HELPFUL LINKS | EVENTS | CONTACT US |

OKLAHOMA EMPLOYEES Benefits Council

Employee Portal Signon

Benefits Administration System

Use the Benefits Administration System to verify information, review your Benefits and Flexible Spending account. **Please allow Pop Ups** from this Site when viewing reports.

User ID [input]
Password [input] **LOGIN**

[Forgot Your Password](#)
[Policy and Disclaimer Statement](#)
[Submit a Help Desk Ticket](#)

This site required a browser version of 6.0 or later and Adobe Reader 8.0.

Get ADOBE READER

Employees Benefits Council Your Benefits Office | New Security Enhancements and Login for BAS System | OKHealth - Let's Get Started! | Health & Dependent Care Account Balances

BAS Employee Portal - Home Page

Benefits Administration System **LOGOUT**

Home | EBC Main Site | EBC Help Desk |

Agency: 815-000
Plan Period: 2007

- Messaging
- Employee Data
- Flexible Spending
- Reports
- Forms
- Plans' Doctors, Dentists and Other Information
- Change Your Profile and Password

Benefits Administration System

The BAS is designed to allow easy management of Benefits and related information

Messaging

Inbox | Outbox | Compose

Hello Frank!

Welcome to the Benefits Administration System (BAS). BAS is designed to allow easy management of Benefits and related information. Navigation is made simple by the use of a left menu containing all functions available to you. If you are inactive longer than 20 minutes the system will log you off. This will require that you log back in and start the session over.

What's New

Your Employee ID: [redacted]

Make note of your Employee ID! Coming very soon it will be used for your **User Id** instead of your Social Security number. Memorize your Employee ID as you would your Social Security number.

New Messaging System:

A new messaging system in BAS is now online. Employees will be able to communicate with their Benefits Coordinator and other key personnel such as Flexible Spending Representatives and respond to messages with each other through the Secure Messaging System provided in BAS. Messages are displayed in your InBox, outgoing messages in your Outbox. You can Compose, Forward, and Reply to messages with absolute ease and confidence of security by using the easy group selection and drop down list tailored to your specific user requirements.

Timeout: 14 minutes

Employee Benefits Portal

Attached Documentation – Web Page Examples Page 2

BAS Employee Portal – Online Enrollment Step 3 Health Plans

Benefits Administration System

Agency: 815-000
Plan Period: 2005

Online Enrollment

Step 3 Health Plan

- Enter a Primary Care Physician **only** if you are choosing a Health Maintenance Organization (HMO). Not necessary if electing Healthchoice plan.
- Please check if the Primary Care Physician (PCP) is the same for all members of the family. If not, you will enter your spouse's and children's PCP in Step 9.
- Basic Life and Disability coverage is automatic regardless of election.
- Your health plan options are based on your home or work zip code. If you do not see the choice you want here and you believe your home or work zip code qualifies you for HMO coverage, please exit online enrollment and change your zip code in the Employee Basic Information screen. Then restart online enrollment.
- Please note that the HMO High, Low, and Alternative plans offered for 2005 have changed for 2006. Both the High and Low HMO plans have been consolidated into one plan called the Standard Plan. The Standard plan contains the same benefit design for each HMO insurance company. Employees choosing the Standard Plan in 2006 may see slight differences in benefit plan components compared to the high or low plan for 2005. The benefit designs of the 2006 HMO Alternative plans differ from one HMO insurance company to another.

Insurance Carrier

Plan Year 2005: HealthChoice Basic

Plan Year 2006: CommunityCare Standard

Primary Care Physician Name

Plan Year 2005: First Name: Arthur, Initial: L, Last Name: Wenworth

Plan Year 2006: First Name: Arthur, Initial: L, Last Name: Wenworth

Same Primary Care Physician for Entire Family

Plan Year 2005: No

Plan Year 2006: Yes

PREVIOUS NEXT

BAS Employee Portal – Flexible Spending / Account Balance / Details

Benefits Administration System

Agency: 815-000
Plan Period: 2007

Account Balance Details

Claim ID	Claim Type	Status	Trans Type	Requested	Rejected	Approved	Start Service	Stop Service	Check ID
Claim ID: [REDACTED] Posted: 01/27/2007 Description: SETTLE PURCHASE	WALGREEN	Paid	DBT	\$59.79	\$0.00	\$59.79	01/27/2007	01/27/2007	0
Claim ID: [REDACTED] Posted: 02/01/2007 Description: SETTLE PURCHASE	WALGREEN	Paid	DBT	\$50.08	\$0.00	\$50.08	02/01/2007	02/01/2007	0
Claim ID: [REDACTED] Posted: 02/03/2007 Description: SETTLE PURCHASE	EYEMASTERS	Paid	DBT	\$281.71	\$0.00	\$281.71	02/03/2007	02/03/2007	0
Claim ID: [REDACTED] Posted: 02/03/2007 Description: SETTLE PURCHASE	EYEMASTERS	Paid	DBT	\$13.95	\$0.00	\$13.95	02/03/2007	02/03/2007	0

Timeout: 18 minutes

Employee Benefits Portal

Attached Documentation – Web Page Examples Page 3

BAS Employee Portal – Messaging / Compose Message

The screenshot displays the 'Compose Message' interface within the 'Benefits Administration System'. At the top left, the EBC logo is visible. The main header includes the text 'Benefits Administration System' and navigation links for 'Home', 'EBC Main Site', and 'EBC H'. A search box labeled 'Enter SSN' is present. The left sidebar contains a 'Messaging' menu with options like 'Inbox', 'Outbox', and 'Compose', along with other system navigation items. The main content area is titled 'Compose' and includes a 'Plan Period: 2007' indicator. The message fields are: 'Group*' (Accounting Staff), 'User' (Accounting Staff, BAS), and 'Subject*' (Account Inquiry). The 'Text*' field contains the following message: 'Too whom it may concern, I have a question on my account. I was at the drugstore and I wondered if I can claim Band-Aids as a medical expense? I needed the larger ones for a cut on my leg.' A 'Timeout: 17 minutes' warning is shown at the bottom left of the page.