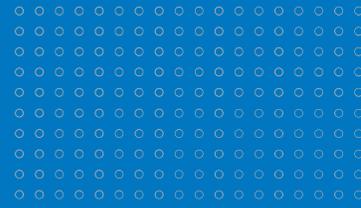# High, Low, or No®

A Simple, Effective, and Proven Enrollment System for Voluntary Benefits

Boost your voluntary benefits strategy with a better enrollment platform.

Today, adding voluntary benefits to an employee benefits package is more strategic. You want the best benefit options for your workforce and their families and the tools to help them choose wisely. However, the value of voluntary benefits is often lost in enrollment systems designed for core benefits.

iOpt provides you access to an enrollment system dedicated to voluntary benefits. What you'll discover with the High, Low, or No® system is a platform that complements your voluntary benefits strategy without the hassle or cost of building your own.

What makes this enrollment system different?

The secret to a successful voluntary benefits program is getting the attention of your employees. They need to understand their options, like what they see, and feel motivated to act. Designed by iOpt, the High, Low, or No® enrollment system was built to do just that.

Simple Process

- You select high and low voluntary benefits options to offer employees

- You choose a self -enroll or group meeting model

- Employees choose the high or low option, or say, "No," to participating
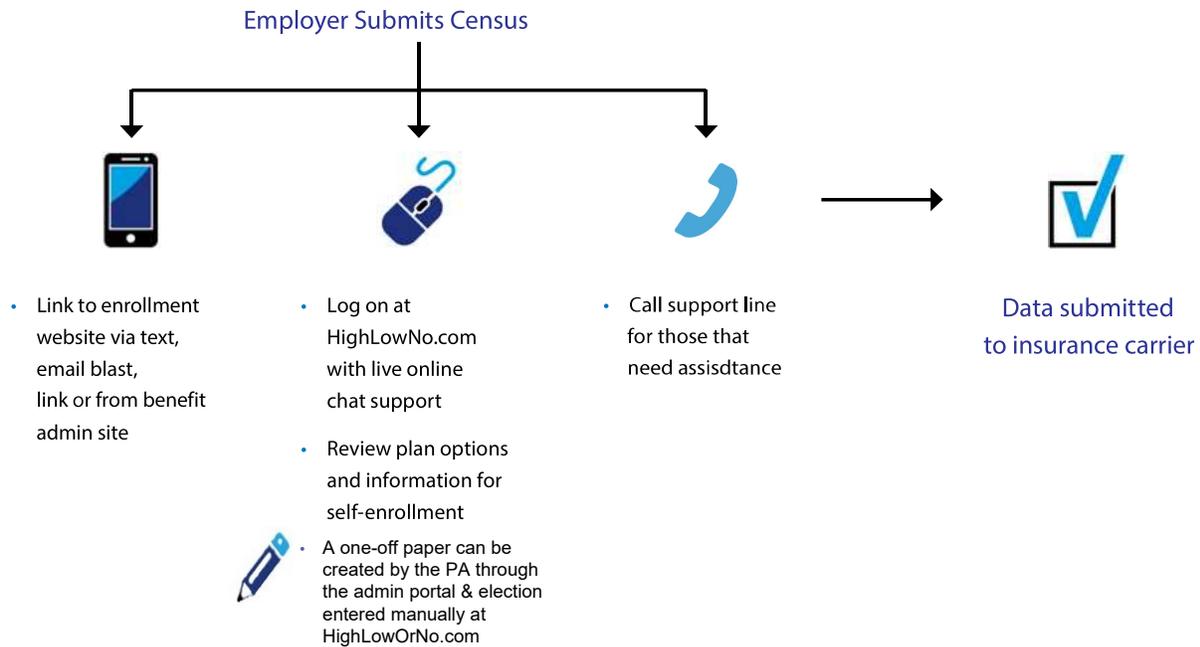
Effective Communication

- Employees access the system by smartphone or PC and submit their election, either "High, Low, Or No"

- Text, email blasts, onsite or online support, including live chat options, improve employee education

- Employees have access to dedicated call center support to answer questions and concerns

Proven Results

- 60% average response rate (70% + with TextToEnroll)

- 35% average participation (50% + with TextToEnroll)

- Favorable premium pricing and underwriting due to high participation

iOpt

decisions made easy

How does High, Low, or No® work?

You submit a census. Employees receive a link and enroll using their smartphones, PC or call for assistance.
The High, Low, or No® database captures the information and submits it electronically to the insurance carriers.
A deduction report & election file are provided for upload into your benfit admin and/ or payroll system .
It really is that simple.

Employer Submits Census

- Link to enrollment website via text, email blast, link or from benefit admin site

- Log on at HighLowNo.com with live online chat support
- Review plan options and information for self-enrollment
- A one-off paper can be created by the PA through the admin portal & election entered manually at HighLowOrNo.com

- Call support line for those that need assisdtance

Data submitted to insurance carrier

The High, Low, or No® system has something for everyone.

O Employers love the link from their own benefit administration systems, the self-service administrative portal, and real-time updates for employee elections status; compliance professionals appreciate a system that meets Voluntary Benefit Safe Harbor requirements

O Employees are more inclined to respond when you communicate in their preferred format with tools they will use; that leads to higher participation and greater satisfaction

O Insurers feel confident the higher participation supports their decision to offer favorable pricing and underwriting

Contact your Broker, UNUM Rep or an iOpt representative today to learn how this dedicated enrollment platform enhances your voluntary benefits strategy.

info@iopt.io

iOpt

decisions made easy