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Headline News

Forrester Research, a nationally recognized industry research firm, recently conducted their Forrester Wave™: Human Resource Management Systems evaluation. Sage Abra HRMS was ranked as a “Strong Performer” in the Q3 2006 report, and was rated the most cost-effective software solution among the products evaluated for companies with fewer than 1,000 employees.



Taming Benefits Management

If you are like many human resources professionals, one of your key objectives is to attract and retain high-quality employees. The benefits that your organization offers are an important component of meeting this objective. And yet, benefits are expensive. Nearly one third of most organizations’ payroll expense is the cost of the benefits provided to its employees.

Rising Costs

Health plan costs continue to rise. According to Hewitt Associates Inc., in an analysis of health plans sponsored by 400 major employers, costs are expected to rise by an average of 7.7% to \$8,349 per employee in 2007.

Open Enrollment Crunch

Adding to the actual costs of health and other benefits, are the less easily quantifiable, but significant, costs of time spent in the open enrollment process, on the part of both HR professionals and employees. With this annual event once again looming, now is the time to evaluate what you can do to make this process run more smoothly. It may be one of the only ways you can reduce benefit costs—and the money saved can be used to maintain or improve benefits to help with that all-important employee retention.



Sage Abra HRMS contains a powerful set of tools to automate your benefits enrollment process.

End-To-End Benefits Management Automation

Business Process Automation is being implemented in many aspects of business today in order to reduce costs and benefits management is no exception. With the powerful toolset Sage Abra HRMS provides, you can automate your entire benefits open enrollment process, from the setting of eligibility criteria, all the way through to the communication of employee benefits enrollment data to insurance and benefits carriers.

The Core—Sage Abra HR

Sage Abra HR begins the process with its comprehensive benefits management capabilities. With Sage Abra HR you can quickly and easily create accurate savings and insurance plans. Benefit plan set-up wizards take you step-by-step through the entire process.

You can:

- ▶ Track unlimited benefit plans
- ▶ Define eligibility criteria
- ▶ Automatically calculate precise employee, dependent, and employer premium and benefits costs

Benefits history reporting allows you to generate reports on employees’ prior benefit elections. Changing employees’ benefit plans from the current year to the following year can be accomplished with a click of a button.

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Taming Benefits Management CONTINUED

Automated Enrollment

Your core benefit definitions from the Sage Abra HR module automatically flow into Sage Abra Benefits Enrollment. This Web-based module appears on the Sage Abra Employee Self Service module menu if that module is installed, or it can run as a standalone solution. An intuitive browser interface is used by plan administrators to set up benefit plan information, and by employees to access and select applicable plans.

Simple Plan Set Up

Benefit plan information is automatically transferred from Abra HR where set-up wizards in Abra Benefits Enrollment make it simple for administrators to specify the additional information required to automate enrollment. Set up information includes:

- ▶ Open enrollment start and end dates
- ▶ Applicable companies
- ▶ Eligible organizational levels
- ▶ Dependent eligibility
- ▶ Benefit plan groupings

A separate enrollment project can be created for different eligibility groups. For example, union contracts may require a specific set of benefits for one group of employees, while a field-based sales team has a different set. During the open enrollment process, employees will only be able to choose from those plans applicable to them based on the criteria you set up.

Online Workforce Enrollment

Once your benefit plans are set up, you are ready to invite your employees to review and select their plans online. Training is not required, since Abra Benefits Enrollment uses familiar Internet browser technology and wizards to guide employees step-by-step through each benefit election choice. These wizards are easily customized to meet your company's specific needs. You can post company-specific plan documents for employees to review online, and include URL links to provider Web sites to allow employees to review detailed benefit-provider information. Election Comparison functionality helps employees make informed decisions by comparing current benefit elections with alternative benefit plans. Employees are prompted to choose plans based on automatic eligibility criteria. Employ-

ees can stop part way through the process, save their progress, and return at a later date. When selections are complete, they can authorize their choices with digital signatures.

Monitor Enrollment Progress

Perhaps the biggest headache during open enrollment is making sure the entire workforce has correctly received, completed, and submitted their forms prior to the deadline. With Abra Benefits Enrollment, this process is easily managed. Comprehensive tools allow you to monitor the progress of each employee online. You can quickly approve or reject benefits selections, and automatically update benefit plan changes to Abra HR when you are ready. Customized e-mail reminders can automatically be sent to employees who haven't completed the benefits enrollment process.

Close The Loop

Once approved by the appropriate administrator, changes made to benefit elections during the open enrollment period are automatically updated into Sage Abra HR. When installed with Sage Abra Payroll, benefit deduction changes are automatically updated into the payroll system, including start dates, thus eliminating hours of data entry.

Life Events Management

As an employee's personal situation changes, they can update their information. Employees and managers can use Abra Benefits Enrollment as a self-service tool to quickly provide the HR department with life-event updates. Life events include: add dependents, change marital status, update W-4 elections, change dependent status, and designate dependents as students. These features are available at all times, including during the open enrollment period.

Connecting To Benefit Providers

The last step in benefits enrollment is to send all the required information about enrolled employees to your benefit providers. In the past this required the organization and delivery of mounds of paperwork, or dealing with multiple complex electronic file formats. No more with Abra Benefits Connect. This Web service securely automates communication of employee benefits enrollment data to insurance and benefits providers.

Both affordable and easy-to-use, Abra Benefits Connect simplifies the back-end of the enrollment process between the employer and the carriers. The service supports virtually all benefits carriers in the U.S.

Paperless Savings

With Sage Abra Benefits Enrollment you can achieve virtually paperless benefits enrollment. This saves you not only the cost of the paper itself, but the labor and space costs involved in routing, copying, and filing paper documents.

You can save even more when you use Sage Abra Benefits Connect to send enrollment information to your benefit providers.

End-To-End Integration

The workflow of benefits management using this series of Sage Abra HRMS Suite modules looks something like this:

1. Enter base benefit information into Abra HR
2. Benefit information transferred to Abra Benefits Enrollment
3. Benefits grouped, criteria and eligibility added in Abra Benefits Enrollment
4. Employees enroll through the Abra Employee Self Service Portal
5. Administrators monitor and approve elections online
6. Approved benefit elections are updated back to Abra HR and Abra Payroll
7. Enrollment information is automatically transmitted to your providers via Sage Abra Benefits Connect

As you can see, tight connections between this series of Abra HRMS Suite modules creates a complete end-to-end automated solution for benefits enrollment and management. The need for handling paper is virtually eliminated, duplicate entry and missed enrollments are a thing of the past, and employee satisfaction with benefits is greatly enhanced. Studies have shown that you can reduce the annual cost of the benefits enrollment process by over 75 percent by automating.

Call us today to discuss implementation of this end-to-end benefits management solution in your organization. ☆