

## **Course Outline**

### **Group Benefit Design and Administration**

#### **Lesson 1: Introduction to Group Benefits Programs**

- I. Group Benefits Defined
- II. Differences Between Insured and Noninsured Benefits
- III. Benefits Provided on a Noninsured vs. Insured Basis
- IV. Sick Leave Benefits
- V. Salary Continuance Benefits
- VI. Wellness Programs
- VII. Dependent Care
- VIII. Health Care Spending Account (HCSA)
- IX. Plan Sponsor's Role in Group Benefits Program Management
- X. Interrelated Factors that Impact Benefits Plan Management
- XI. Plan Design, Administration and Funding
- XII. Factors That Affect Plan Objectives
- XIII. Complexity of the Plan Sponsor's Program Management Role and Responsibilities

Total pages in lesson: 13

#### **Lesson 2: Group Benefits Program Design**

- I. Benefits Program Design Process
- II. Benefits Plan Philosophy/Benefits Objectives Statement
- III. Different Classes of Benefits
- IV. Functional Approach to Benefits Program Design
- V. Key Steps in the Functional Approach
- VI. Advantages of the Functional Approach
- VII. Life-Cycle Approach to Benefits Program Design
- VIII. Financing Considerations—Noncontributory vs. Contributory
- IX. Financing Considerations—Direct vs. Indirect Cost Sharing
- X. Financing Considerations—Taxation

Total pages in lesson: 10

#### **Lesson 3: Approaches to Group Benefits Program Design**

- I. Broad Approaches to Group Benefits Program Design
- II. Traditional With Add-ons Benefits Approach
- III. Reasons for Using a Flexible Approach
- IV. Modular Flex Approach
- V. Full Flex Approach
- VI. Total Rewards Flex Approach
- VII. Benefits Suitable for Inclusion in a Flexible Design Approach

Total pages in lesson: 7

## **Lesson 4: Group Benefits Program Administration**

- I. Common Administrative Approaches
- II. Basic Responsibilities in Benefits Plan Administration
- III. Enrollment and Eligibility Administration
- IV. Confirmation of Eligibility
- V. Evidence of Insurability
- VI. Managing Coverage Provisions
- VII. Insurer Administration
- VIII. Self-Administration by the Plan Sponsor
- IX. Administration by a Third-Party Administrator (TPA)
- X. TPA's Relationship with an Insurer

Total pages in lesson: 10

## **Lesson 5: Key Requirements of Group Benefits Program Administration**

- I. Overview of Claims Administration
- II. Role of Claims Adjudicator
- III. Time Limitations for Submitting Claims
- IV. Electronic Claims Submission
- V. Premium Administration: Self-Administered Plan
- VI. Premium Administration: TPA-Administered Plan
- VII. Premium Administration: Insurer-Administered Plan
- VIII. Benefits of Automated Systems for Premium Administration
- IX. Recordkeeping Administration
- X. Timely Reporting of Employee Terminations
- XI. Reviewing Plan Experience Results
- XII. Communication Administration
- XIII. Communication Strategy
- XIV. Information to Include in the Communication
- XV. Most Common Problem With Benefits Communication

Total pages in lesson: 15