

Client Utilization Study for Comm5

Web Systems

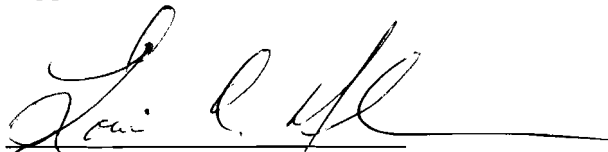
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Abstract

The following research examines a specific issue Comm5 Web Systems is facing regarding overall customer satisfaction and extent of utilization among its product, *benefitsCONNECT*sm. An electronic survey entitled, Client Utilization Survey, was developed to address client opinions on very useful features and less useful features and functionality within the system. It was also developed to assess why certain client groups do not use the software package even though they have obtained a license and continue to pay for its services on a monthly basis or yearly contract. The Client Utilization Survey was electronically sent to 643 system users of the *benefitsCONNECT*sm system. This group is primarily comprised of insurance brokers nationwide. A total of 69 surveys were returned and analyzed. The objective of the research was to identify important and highly used features and functionalities of the software system, while also

considering those undesired functionalities. This would provide great insight as to what Comm5 Web System's various departments should expend energy on (i.e. improvements, enhancements, and upgrades). Determining reasons why users do not use the system as often and what inhibits regular use is extremely beneficial in later software modifications and releases. Possible future changes to the product would very likely increase client satisfaction in utilizing *benefitsCONNECT*sm and make the product more desirable in the insurance broker business market. Results were analyzed within Microsoft Excel, and charts were formulated to describe patterns and display differences. The results suggested that Outsourcing requests might be prominent for the future of Comm5. On-going broker training may also play a part in future planning. Lastly, Fulfillment tasks and Employee Self-Service proved to be the most important functionalities of the *benefitsCONNECT*sm system with less desirable functionalities being the Add-on Modules.

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Chapter I: Introduction

Comm5 Web Systems is a custom web solutions provider, delivering creative and comprehensive solutions for organizations wanting to leverage the Internet to enhance their productivity and increase their profitability. Comm5 Web Systems was created with the objective of providing organizations with quality products and services that will enable them to be successful using Internet technology. The company was founded in 1996, and the product *benefitsCONNECT*sm was developed in 2001.

*benefitsCONNECT*sm is a web-based employee benefits administration and reporting service designed to meet the needs of companies with less than five employees to large multi-national corporations with facilities and employees throughout the world. It allows insurance brokers to add their client companies onto the system so that benefit administration and employee administration can take place. Not only administrators but also employees may access the system after being provided login credentials and given the appropriate URL address [Figure 1-1]. Employee online benefit plan enrollment is one of the most important capabilities of the system. This capability allows for an employee to log into *benefitsCONNECT*sm at his or her company *benefitsCONNECT*sm URL in order to update census data, add or change dependent information [Figure 1-3], and choose eligible benefit plans offered by his company. [Figure 1-2].

[Figure 1-1] System Administrator Login

benefitsCONNECT™
your complete benefits management and enrollment solution

today is **May 25, 2006**
you are **not logged in**
[Show/Hide System Stats](#)

system administrator login

Please login below to enter the **benefitsCONNECT™** system.

Username

Password

[Figure 1-2] Benefit Plan Enrollment Screen for Employee

benefitsCONNECT™
your complete benefits management and enrollment solution

today is **May 25, 2006**
logged in as **System User testadmin**
[Show/Hide System Stats](#)

[system menu](#) > [select company](#) > [company menu](#) > [select employee](#) > [employee menu](#) > [benefits plan enrollment](#) > [select benefits](#)
[help](#) [logout](#)

managing company > **TESTCO** No. of Plan Designs: 7 No. of Employees: 6 Enrollment Status: Open [select company](#) [select employee](#)
managing employee > **Test, John** SSN: 999-99-9998 DOB: 10/13/1970 DOE: 10/18/2004 Division: Chicago Active in System on 5/17/2006

employee administration

Benefit Plan Enrollment - Test, John

To view the outline of benefits of a specific plan design, click on the corresponding icon. All costs shown below are per pay period, unless otherwise noted.

Available Medical Plans	Coverage	Cost
<input checked="" type="radio"/> Option 1 View Plan Outline of Benefits Provided by SCBS of IL Eligible on 4/26/2006 Elected coverage effective on 4/18/2006 Cost is deducted on a pre-tax basis	<input checked="" type="checkbox"/> John [employee] <input checked="" type="checkbox"/> Jane [spouse] <input checked="" type="checkbox"/> Joe [child]	<input type="text" value="200.00"/>
<input type="radio"/> Option 2 View Plan Outline of Benefits Provided by Consumers Life Eligible on 4/26/2006 Cost is deducted on a pre-tax basis	<input type="checkbox"/> John [employee] <input type="checkbox"/> Jane [spouse]	<input type="text"/>
<input type="radio"/> Employee waives enrollment in all Medical plans		

Please enter the Effective Date for this new enrollment:

Please enter the Termination Date for past enrollment:

Election Summary
Costs shown are as of 4/26/2006
Medical

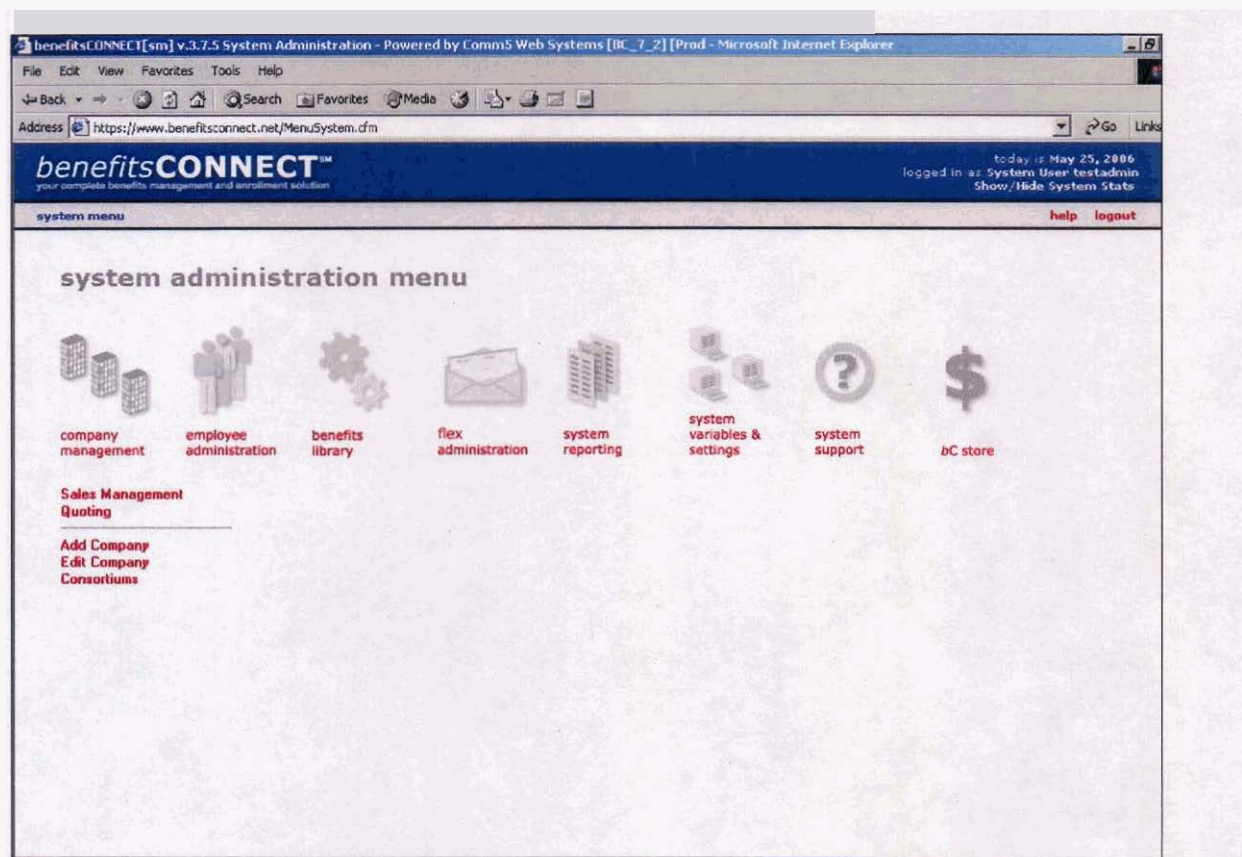
Basic Life/AD&D
[ENROLLED] \$0.00
Dental
Semi-monthly Payroll Deduction

[Figure 1-3] Dependent Census Information

The screenshot displays the 'benefitsCONNECT' web application. At the top, a blue header contains the logo and tagline 'your complete benefits management and enrollment solution'. To the right, it shows the date 'today is May 25, 2006' and the user 'logged in as System User testadmin' with a 'Show/Hide System Stats' link. Below the header is a navigation bar with links: 'system menu', 'select company', 'company menu', 'select employee', and 'employee menu'. On the far right of this bar are 'help' and 'logout' links. The main content area has a sub-header 'managing company > TESTCO' followed by statistics: 'No. of Plan Designs: 7', 'No. of Employees: 6', and 'Enrollment Status: Open'. It also includes links for 'select company' and 'select employee'. Below this, it shows 'managing employee > Test, John' with personal details: 'SSN: 999-99-9998', 'DOB: 10/13/1970', 'DOE: 10/18/2004', 'Division: Chicago', and 'Active in System on 5/17/2006'. The main section is titled 'employee administration' with a sub-link 'Edit Employee - Test, John'. It features three icons: a person for 'personal information', a family for 'dependent information', and gears for 'benefits plan information'. Under 'dependent information', there is a list of dependents: 'Test, Jane [spouse]' and 'Test, Joe [child]', each with edit, delete, and add icons. At the bottom of this list are links for 'Add Child' and 'Add Ex-Spouse'.

benefitsCONNECTsm is a very robust and comprehensive system with a number of different modules and functions that may be turned on under the System Administration Menu [Figure 1-4]. Such modules and functionalities include: Employee Self-Service, Employee Administration, Benefit Administration, Reporting Functionality, Flex Administration, COBRA Integration Manager, Invoicing/Distribution, Mass Update, Commission Tracking, Sales Management, Company Communications, Scheduled Events, Fulfillment Forms, Fulfillment (Electronic Data Interfaces), and the Support Request System [Figure 1-5]. Many of these modules are Human Resources administration tools, such as entering employee census data (i.e. phone number, address, salary) under Employee Administration, processing COBRA events (i.e. when employee is to receive COBRA benefits), and managing flex contributions into flex plans, such as Health Care Reimbursement (125). Other functions have to do with running company reports for plan enrollment and billing purposes.

[Figure 1-4] System Administration Menu



[Figure 1-5] Company Modules

Company Modules	
Select additional modules for company to use.	
<input checked="" type="checkbox"/> Employee Self-Service	<input checked="" type="checkbox"/> Confirm Transactions
<input checked="" type="checkbox"/> Company Reporting	<input checked="" type="checkbox"/> Mass Update
<input checked="" type="checkbox"/> Flex Administration	<input type="checkbox"/> Salary Guides
<input type="checkbox"/> Debit Card	<input type="checkbox"/> Offsite Enrollment
<input checked="" type="checkbox"/> COBRA Integration Manager	<input type="checkbox"/> Agent-assisted Enrollment
<input type="checkbox"/> Claims Administration	<input checked="" type="checkbox"/> Employee Handbook
<input type="checkbox"/> Invoicing & Distribution	<input checked="" type="checkbox"/> E-mail Broadcast System
<input checked="" type="checkbox"/> Sales Management	<input checked="" type="checkbox"/> News & Bulletins
<input type="checkbox"/> Forms Administration	<input checked="" type="checkbox"/> Site Branding

Comm5 Web Systems distributed two surveys in early 2001 to prospective insurance brokers, whom are Comm5's primary customer base. The purpose was to determine these brokers' needs in regards to online capabilities to add and manage employee and benefit plan information. Questions concerning employee online benefit enrollment, reporting capabilities, and electronic data interfaces between two parties were addressed in the survey. Through the use of these two surveys, Comm5 Web Systems was able to identify important features and functionality to add to the newly developed product. Since 2001, Comm5 has not delivered other surveys.

Statement of the Problem

Comm5 is extremely interested in what its customers value and what they think needs improvement within its product, *benefitsCONNECTsm*. In addition, Comm5 has also recently noted the number of insurance broker groups who have purchased the product, gone through the required Core System training offered at Comm5 Web Systems headquarters, yet have low usability numbers and very few companies added under their broker group name. There may be multiple reasons for this underutilization. Among many, some of these reasons may include: no new clients to add to the system, have forgotten what was learned in training, or dependency on other individuals within the brokerage firm to add and monitor companies on *benefitsCONNECTsm*. As a second area in this study, Comm5 would like to uncover these reasons for system user underutilization.

Purpose of the Study

The purpose of this applied research serves two purposes. First of all, Comm5 would like to gain a better idea of its most important features and functionalities within

the *benefits*CONNECTsm system. This will ultimately aid in future development and modifications, and enhancements. In the long run, this will provide high user satisfaction and will make the product more desirable in the market.

Secondly, by uncovering reasons why paying customers, or system users, do not use the system as much as they should, Comm5 Web Systems can better position itself in areas that need expansion or improvement. Whether these are minor changes to the product's fields and functions or bigger changes within Comm5's staff/specific departments (i.e. Support Service hours of operation), this type of uncovering will be useful for Comm5's future stage of client satisfaction with the product and with client relations. It would be useful to pinpoint problematic *benefits*CONNECTsm functions and features for these nonusers, in addition to recognizing any client relation problems, for example, faulty Comm5 team communication or inability to reach Comm5 staff (through various departments, such as Product Support Services, Fulfillment, Training, Outsourcing, and Sales).

Assumptions of the Study

Assumptions of this study include a perceived need for information on behalf of *benefitsCONNECT*sm customers. Not only will this study bring forth useful information for Comm5 Web Systems; it will also be important for customers to know the truly useful features and functions of the system. Customers will also benefit from knowing what needs improvement and will be improved in future software update releases. There is an assumption that customers want honest answers and necessary updates that relate to *benefitsCONNECT*sm software. These customers are dedicated, and need to know the latest problem areas, additions, and highest-ranking features so that they can improve their everyday business practices.

Definition of Terms

Company Departments

Fulfillment Team – This department mainly has two tasks: data-mapping enrollment forms and building Electronic Data Interfaces (EDIs). Any type of health, life, disability, reimbursement, or retirement enrollment form can be pre-populated with the employee's census and enrollment information if added to the system by the Fulfillment Team. This pre-population occurs when the employee enrolls in the benefit plan for which the data-mapped form is attached to. EDIs reflect an electronic transfer of information from one party to the next. For example, if a benefit provider, such as Blue Cross/Blue Shield needs to know who is enrolled in a certain HMO medical plan from a certain company, the Fulfillment Team can build this transfer and schedule it to run on a regular basis to the Blue Cross/Blue Shield provider.

Support Services Team- This area within Comm5 Web Systems is responsible for providing support to *benefitsCONNECTsm* customers. This is accomplished by answering calls from a toll free Support Services phone number, and by responding to support emails sent to support@benefitsconnect.net. Questions and emails vary considerably from customer login questions (how to access the system per different type users), company set-up questions (how to add a company to *benefitsCONNECTsm*, explanation of fields/functions), and plan set-up questions (explanation of fields/functions, how to set up a specific plan design [i.e. 401K plan]), to online enrollment questions (employee eligibility-type questions, employee census and dependent questions). The main customers who call or email Support Services are insurance broker companies, but there are some TPAs (third-party administrators) and company administrators who also need assistance.

Development Team – The development team is responsible for creating and testing new fields and functions within the *benefitsCONNECTsm* database, usually through systematic releases twice a year. Secondly, they are responsible fixing system related problems, whether it is has to do with a specific field not saving its value, a benefit plan report not running properly, an election not saving properly, or a server related problem causing temporary system failure and downtime.

Outsourcing Team – Outsourcing is an area in *benefitsCONNECTsm* where

individual companies can be added to the system by Comm5 Outsourcing staff, rather than by the brokers themselves. In other words, when Comm5's customer, the insurance broker, gains another client or company, he can contact the Outsourcing Team to add that client onboard *benefitsCONNECT*sm. With the appropriate fee, a member of Comm5 could then build the company, build its benefit plans, and upload the company's employees into the system. Outsourcing may also take on special tasks with additional fees, such as enrolling employees into benefits, conducting phone trainings with company administrators, and working with the Fulfillment Team in helping to create custom EDIs and data-mapped enrollment forms.

Training Team – The Training Team provides two types of training for those clients who decide to purchase *benefitsCONNECT*sm software. First of all, there is Core System Training, which is required by those brokers who purchase *benefitsCONNECT*sm and usually takes place before actual use of the system's capabilities. This two-day course takes place in classroom-like setting within Comm5 Web Systems headquarters. Brokers get on-hand experience as laptops, User Guides, and various exercises are provided. Secondly, there is a training course called *benefitsCONNECT*sm Module Training. This is extra training for those experienced users who decide to take advantage of Comm5's add-on modules. These modules are simply add-on features and capabilities in the system, and do require fees and training.

Sales Team – The sales team is responsible for selling the software product, *benefitsCONNECTsm*, to insurance brokers and third party administrators nationwide. The majority of their day is spent contacting agencies, responding to emails, maintaining the Sales Management reference functionality within the system, and setting up and conducting online demonstrations of *benefitsCONNECTsm*.

benefitsCONNECTsm Terms

Insurance Broker – This is a third party involved in the communication and transfer of information from a company and its various benefit insurance providers.

Company Administration – This is an icon within *benefitsCONNECTsm*, which contains all company information, such as its contact information, licensing information, divisions, categories, payroll and PTO information. Turning on/off certain modules and functionalities are also available to the user within this area.

Benefits Administration – This is an icon within *benefitsCONNECTsm* where benefit plan information is stored, such as provider information, plan set-up information, and plan summary information.

Employee Administration – This is an icon within *benefitsCONNECTsm* where employee information is stored. Such stored pages include: profile, education, emergency contact, payroll, dependent census, and benefit enrollment information.

System User – A system user within *benefitsCONNECTsm* is defined as someone with broker level access. This access contains all of the companies for which the broker agency has added to the system.

Company User – The company user within *benefitsCONNECTsm* is defined as someone with only company level access. A broker agency typically has one company administrator per each of its companies. The company administrator, therefore, only has rights to its company. Normally, this person is a Human Resources administrator or Benefits Coordinator within the company at hand.

Limitations of the Study

The survey must be electronically sent as Comm5 Web System's clients are dispersed nationwide. This is also the most logical method as the results can be directly returned to the surveyor's email inbox.

Methodology

An electronic survey was sent via mass email to all system users of *benefitsCONNECTsm*. A total of 69 surveys were completed and returned.

Chapter II: Literature Review

Technology in Human Resources (HRIS)

Human Resources Information Systems (HRIS) are becoming increasingly important in the Human Resources (HR) function of organizations today (Hendrickson, 2003). In simple terms, HRIS involves Human Resources professionals using technology to advance processes and practices within their departments. The term, Human Resource Information Systems (HRIS), can be defined as integrated systems used to gather, store, and analyze information regarding an organization's human resources (Pfeffer, 1997). Today, the Human Resource intention of organizations is changing rapidly, reacting to a changing social and organizational environment and rapidly evolving information technologies (Hendrickson, 2003). These social and organizational changes apply pressure on HR professionals to provide expanded services, of a higher quality, faster, and seamlessly linked with other corporate functions (Pfeffer, 1997).

Information technologies (IT), which provide technology-based applications to assist HR professionals in the delivery of services, have also simultaneously increased the expectations that employees, managers, customers, suppliers, and regulators have for the HR function (Hendrickson, 2003). HRIS is not limited to the computer component of its meaning, such as its hardware and software applications, which would be the technical part of the system. HRIS also includes people, policies, procedures, and data required to manage the human resources function. As a result, a functional HRIS system must create an information system that enables an assimilation of the policies and procedures used to manage the firm's human capital as well as the procedures necessary to operate the computer hardware and software applications (Hendrickson, 2003). It may also be

important to note that HRIS does not need to be computerized. It can be as informal as the payroll records and time cards of a small business, or as extensive and formal as the computerized human resource databases of banks and governments. HRIS can support long range planning, with information for labor force planning, supply and demand forecasts, and staffing. As for staffing, HRIS can assist with information on equal employment, separations, applicant qualifications, benefit plan administration, training programs costs, and trainee work performance.

Users and Applications of HRIS

HRIS typically begin with required information on part of three general categories of individuals: HR professionals, managers in the functional areas (e.g., production, marketing, engineering, etc), and employees themselves (Anderson, 1997). HR professionals rely on the HRIS to fulfill their job functions in the areas of regulatory reporting and compliance, compensation analysis, payroll, pension, profit-sharing administration, skill development, skill inventory, and benefits administration. As the complexity of these tasks increases, the need for more powerful computing and tracking capabilities also increases. Hence, for the HR professional, there is an increasing reliance on HRIS to fulfill even the most basic job tasks.

Functional managers expect the HRIS to provide functionality to meet their unit's goals and objectives (Anderson, 1997). Managers rely on the HRIS's capabilities to provide superior data collection and analysis, particularly for performance appraisals and performance management. Capabilities such as skills testing, assessment and development, resume processing, recruiting and retention, team and project management development may also be expected on behalf of managers (Fein, 2001). As managers

consider future performance, there is added weight on web-enabled training, career development, training, and benefits administration functions available from a particular firm's HRIS.

Finally, individual employees become the end-users of some HRIS applications. The increased complexity of employee benefit options and the corresponding need to monitor and modify category selections more frequently has increased the awareness of HRIS functionality among employees (Fein, 2001). Web-based access, self-service options, or web-based self-service software systems have simplified the change process and have made easier and more accessible the usability of many benefit options and benefits administration alternatives for employees.

Employee Self-Service

Employee self-service allows for employees to access various types of work-related information via a technology-based, or computerized system. Firms have developed a proverbial smorgasbord of HR applications designed to encourage individual employees to manage their personal HR profiles with respect to a variety of functions, such as benefit and retirement-plan monitoring, computerized training, in addition to using HRIS-based systems to fill out myriad personnel forms (Adamson and Zampetti, 2001). In a traditional HR system, for example, an employee who desires to alter his investment portfolio, or change his contribution in the employer's 401k program, must send a written notice to the plan administrator indicating the change requested. The plan administrator would then need to verify the employee's identity, status, and complete the requested transaction on paper. Lastly, the HR administrator would notify the 401k carrier or provider. All of these actions would most likely need to occur during

designated work hours for the HR administrator, and some type of confirmation document would be required for the HR administrator to verify the change.

With an employee self-service application, the employee signs on to the system. This procedure verifies the employee immediately. Typically, most employee self-service applications are accessed via the Internet with availability 7 days a week, 24 hours a day (Zampetti and Adamson, 2001). The HR administrator's availability or presence is unnecessary when an application can be accessed in this way. Also, change options are offered to the employee based on a program's parameters, so only valid alterations are possible (Zampetti and Adamson, 2001). In other words, an employee can only enter a valid login attempt in order to reach and change his 401k contribution. After logging in, making his desired change, and confirming the transaction, or saving the page, an email notification is sent to the employee in order to once again confirm the change.

This entire process involving an employee self-service component is available throughout numerous HRIS systems and can be accomplished without any interaction with company personnel. As a result, it is a tremendous advantage for a HRIS system to contain an employee self-service component. The savings in terms of turnaround time, personnel and administrative costs, and reduced error potential for the firm are significant (Fein, 2001).

Employee Self-Service Options

There are many web-based employee self-service options for employees. The most widely used employee self-service option, and the one mentioned in the example above, is benefits administration. Benefits administration within a web-based employee self-service option ranges from initial enrollment, open enrollment season elections,

qualifying event changes, all the way through COBRA administration, 401k communications and other retirement and reimbursement plan communications (Greenhaus, 2002). Other than benefits administration, payroll processing is also available as an employee self-service option and is a secure and convenient way to help business process payroll. Thirdly, there are payroll direct deposit and its enhancements and functionalities. Lastly, employers may use self-service for employment purposes, such as filtering resumes or updating census data information.

Employee Self-Service Advantages in the Workplace

Web-based solutions that allow employees to manage their own benefits information are having a significant impact on employee job satisfaction and at the same time are freeing up the human resources professional's time (Kovach & Cathcart, 1999). By using employee self-service as a benefits administration tool, employees have the option to view or change their benefits either at home or at work via the Internet. This allows employees more leeway or freedom in managing or taking control of their benefits. When employees have this option, benefit managers have more time to concentrate on bigger projects. The ultimate goal for management, however, is to cut the company's cost for benefits administration (Kovach & Cathcart, 1999). Advantages of employee self-service from a management point of view include: reduced paperwork and increased convenience, improved internal communication and responsiveness, increased timeliness and accuracy/better user of resources, and reduced overall costs.

Choosing the right HRIS system with employee self-service capabilities needs to be a well thought out process for employers. In order to implement employee self-service successfully, employers should consider the following characteristics of key users or

employees who may eventually utilize such a system: self-sufficiency, tech-savvy, and 24/7 access without hindrance.

Employers should also keep in mind that the following actions may be important when it comes to features within an HRIS system with employee self-service capabilities: reducing human touchpoints, not just paper, allowing for drop-down boxes within the software, adding year-round links to the main menu, allowing employees to make changes based on life events, ability to update and maintain information on dependents and beneficiaries, and taking advantage of provider trends, such as electronic data transfers, and updated enrollment forms (Fein, 2001).

In essence, a superior HRIS system with employee self-service capabilities will include all of these features, so that employees will have control not only over their benefits information, but also over their census and dependent census information. They will be able to make changes to this type of information freely, and if web-based, there will be 24/7 access. For HR professionals and functional managers, the advantages of employee self-service are numerous and phenomenal, but finding the right fit for an organization in terms of what it needs to be capture should be well considered, so that the choice to streamline HR practices, increase operational efficiency, and decrease costs is a good decision.

Chapter III: Methodology

Comm5 Web Systems would like to uncover its most important features within the *benefitsCONNECTsm* system in addition to determining why its some of its current broker client groups do not utilize the system. It was determined by the company that an electronic Client Utilization Survey be sent via email to all system users. The CEO of Comm5 Web Systems, a former software programmer, programmed the survey after he approved the written version.

Subject Selection and Description

The survey was emailed to 643 system users in November 2005. These 643 users make up the complete list of all system users within *benefitsCONNECTsm*, and all of which have supplied an email address under broker contact information. There were 53 undeliverable emails sent back to the receiver yielding a 91.8% maximum contact rate, and there were 69 completed surveys returned resulting in a minimum response rate of 11.7%. System users are mostly comprised of insurance broker agencies, and these client agencies are located throughout the United States.

Instrumentation

The instrument contained 42 total items. The first part of the survey contained 6 demographic-type questions, which asked for example, how often the respondent utilizes the system, what type of user he or she is, and how many companies this user has added to the *benefitsCONNECTsm* system. These questions are very important when analyzing the results in that specific user types, who have similar demographic characteristics, may also have similar responses as to why they do or not utilize the system. Similar user groups may also agree on important versus unimportant system elements and functions.

Responses were listed in a drop-down box next to the question. Some drop-down responses listed numeric values in increments (i.e. 1-5, 6-10, 11-20), while others listed text values as responses (i.e. daily, weekly, monthly).

The second part of the survey asked the respondent to rate the extent of each feature's usefulness according to the agency's needs. These set of questions used a 5-point Likert scale that ranged from 0 = Not at all useful through 4=Extremely Useful (N/A = Not Applicable options were also included). The respondent was simply presented with a radio button selection in order to make his or her rating. Features listed included certain modules discussed earlier. Some examples include: Employee Self-Services, Employee Administration, Reporting Functionality, Company Communications (email broadcasts, employee handbook), Scheduled Events (reports/exports/access downloads/forms), and Fulfillment Forms (ability to request/use data-mapped enrollment forms). The third question within the survey was an open-ended, which asked the respondent to list any other useful features in *benefitsCONNECT*sm that were not mentioned in the prior question. A text area was used for this question.

The fourth area of the survey was similar to the second area in its layout. These items asked respondents to indicate to what extent each of the following impacts why an organization may not be using the *benefitsCONNECT*sm system. Responses were presented a 5-point Likert scale from 0= Not at all Relevant to 4 = Very Relevant. Responses were entered using a radio button. Example statements included: "I do not have any new clients to add to *benefitsCONNECT*sm", "I need to have more sales training before I can demonstrate *benefitsCONNECT*sm to my clients," and "I am unable to reach the Comm5 Support Desk in order to get my questions answered." The fifth question

within the survey was similar to the second question. It also was open-ended and asked the respondent to list any other reasons why their organization currently does not use the system on a regular basis. A textbox response field was provided.

The sixth area within the survey asks respondents for suggestions on how Comm5 Web Systems can increase utilization across its current customer base. Listed suggestions were provided, along with a check box, so that respondents could place a checkmark on any suggestion for which they thought applied. Some examples include: Provide more On-going Training for Brokers/TPAs, Provide More Training for Employers, Provide more Demo Assistance to brokers, Reduce Software Fees, and Reduce Training Fees.

As a final portion of the survey, a textbox response field was provided entitled, Additional Comments. This was added so that customers could express their concerns and opinions about other areas within the *benefitsCONNECTsm* system. Within this text area, they could also mention any specific comments about client relations within Comm5 Web System departments or comments regarding the survey.

Data Collection Procedures

The CEO of Comm5 Web Systems programmed the survey and its results so that they would be emailed to a generic address inbox. Therefore, this site received data after a respondent clicked the “Finished” option located on the last page of the survey. Since the data was to a generic email address, respondent anonymity was ensured.

Data Analysis

The data was analyzed using Microsoft Excel, version 97-2000. Charts were created to show the differences in how customers perceive important features versus unimportant features, what hindrances were causing users not to use the system, and

various suggestions that may be useful for Comm5 Web System staff members in improving the system's capabilities.

Limitations

There was a limited response rate of 11.9%. Comm5 Web System's CEO actually expected this response rate to be 10.0% or less based on previous *benefitsCONNECT*sm surveys delivered in 2001. Since 53 undeliverable emails were sent, this also limits the return response.

Chapter IV: Results

In order to determine *benefitsCONNECT*sm best features and its less desirable features and functions, Comm5 Web Systems conducted its first Client Utilization Survey. A second purpose of the study was to determine why certain users do not fully utilize all of *benefitsCONNECT*sm capabilities on a consistent basis. In other words, there are a number of client groups who continually pay for its services, but do not utilize the system very often. A 42-item survey was electronically sent to all system users. Results were displayed and analyzed using Excel. The results were also presented to all Comm5 Web System's staff members.

Demographic Item Analysis

These five questions were designed to capture demographic characteristics of the system users. Nearly all system users responded that they were insurance brokers. Only 4 out of 69 (5.8%) responded that they were some type of Third Party Administrator or TPA. Every broker or TPA responded that they use the system either Daily or Weekly, with 27.5% responding Weekly and 72.5% responding Daily. The third question asked for the number of clients each broker or TPA currently had. There was a 0% response rate for categories 0-20 and 21-50. There was a 25% response of 51-100 clients, 3% response for 101-200 clients, and 72% response for 200 + clients. We can safely assume that insurance broker groups, if fairly well established, hold over 50 clients within their organization. The next question asked for the number of companies currently onboard the *benefitsCONNECT*sm system. There was a 55% response for 1-5 companies already onboard the system, 25% response for 6-10 companies onboard, 14.0% for 11-20 companies, and 6.0% for 20+ companies. So, the majority of these broker groups only

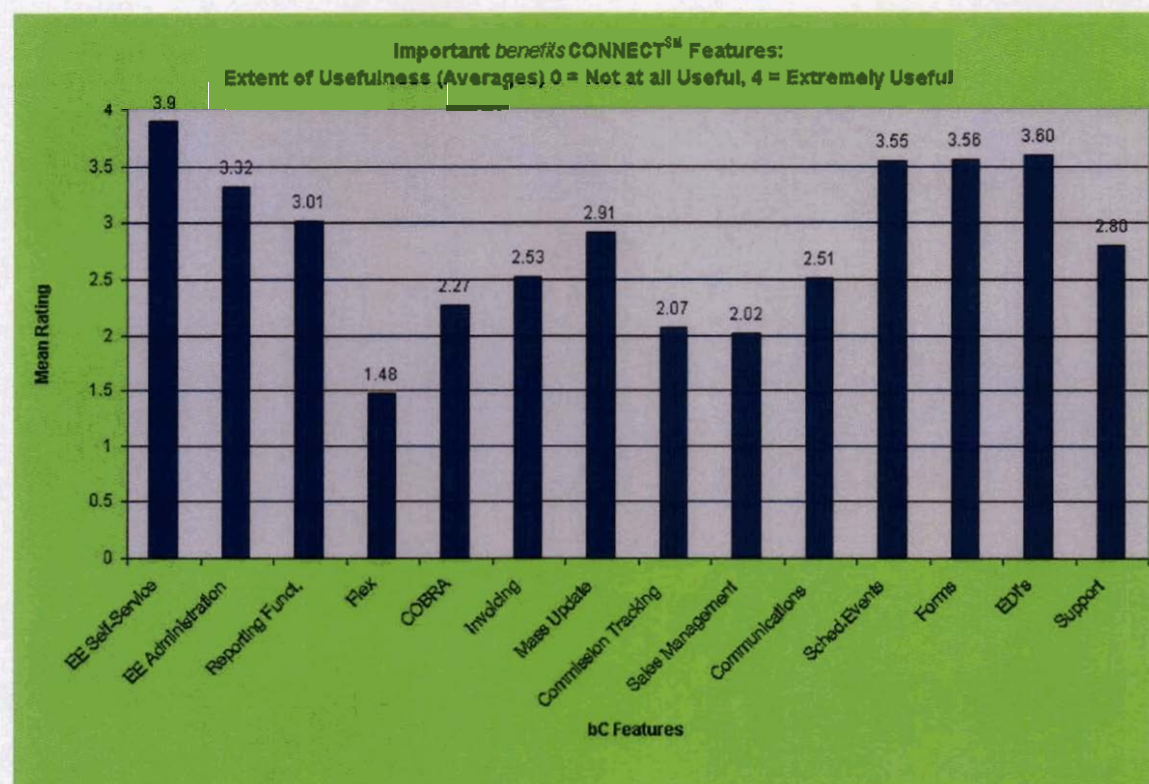
have between 1-10 companies added to the *benefitsCONNECTsm* system, even though they have anywhere from 50-200 + clients within their own broker companies. The final demographic question asked respondents to estimate the number of clients they plan to implement onto or add to the *benefitsCONNECTsm* system within the next 6-12 months. There was a 41% response for 1-5 companies, 20% response for adding 6-10 companies within the next six months, 30% responses for adding 11-20 companies, and 9% response for adding 20+ companies to the system in the next 6-12 months. Again, although nearly all of these broker groups have a large customer base, they are in no hurry to implement all of their clients onto the *benefitsCONNECTsm* system. The majority of these groups plan on implementing anywhere from 1-20 companies in only up to 6-12 months.

Extent of Usefulness Item Analysis

In this area within the survey, respondents were asked to rate the extent of each feature's usefulness [Figure 4-1]. There were 14 items here and one text box available to add any additional useful features. Responses ranged from 0 = Not at all Useful to 4 = Extremely Useful. The highest rated feature was Employee Self-Service (mean = 3.90), followed by Electronic Data Transfers (3.60), Data-Mapped Forms (3.56), and Scheduled Events (3.55). These last three are all important functions of the Fulfillment Team within Comm5 Web Systems. The remaining features that rate between Moderately and Extremely Useful are: Employee Administration (3.22) and Reporting Functionality (3.01). Those features that rate between Somewhat and Moderately Useful are Mass Update (2.91), Invoicing (2.53), Communications (2.51), COBRA module (2.27), Commission Tracking (2.07), Sales Management (2.02), and Support (2.00). The only

feature that rated low, between Not Very Useful and Somewhat Useful, was the Flex Module with an average of 1.48. There were no features that rated Not At All Useful.

[Figure 4-1] Important *benefitsCONNECT*sm Features



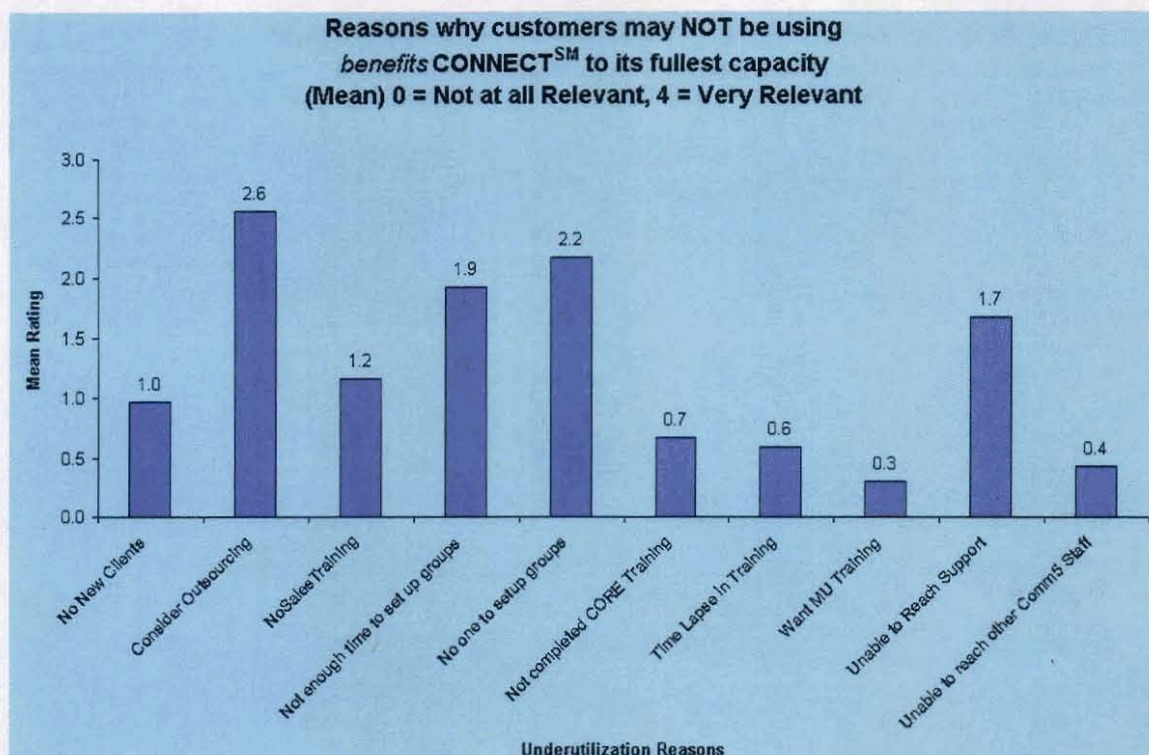
Underutilization Reasons Item Analysis

The third portion of the survey was used to discover reasons why brokers do not use the *benefitsCONNECT*sm system as much as expected by Comm5 Web Systems. After examining how often the broker respondents use the system (demographic portion), it was observed that most use the system often, either Daily or Weekly. There were no responses that the system was used Monthly or Never, which were also possible selections from the drop-down box on the survey. Therefore, the users that agreed to take and complete the survey tended to be common and consistent users. This question still has validity and is greatly useful to the study. Unfortunately, it was actually trying to

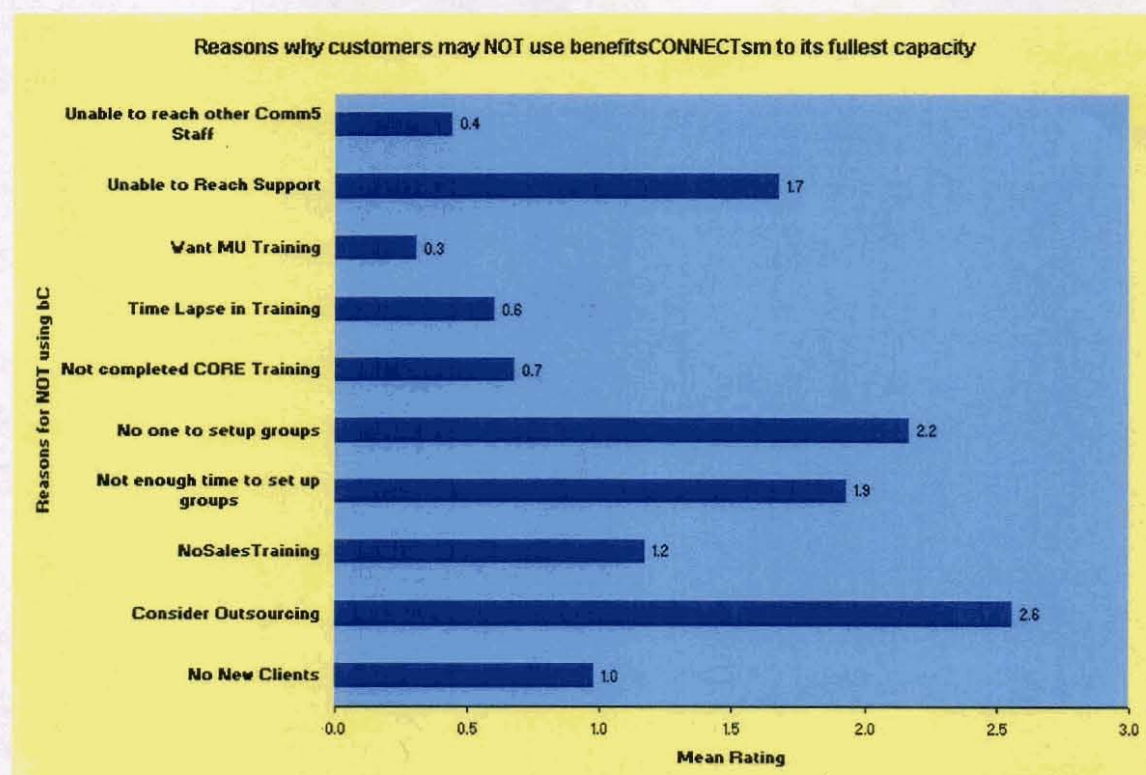
target those users who use LESS than on a weekly basis. Nonetheless, the results of this question will need to be applied to Daily and Weekly users of *benefitsCONNECT*sm.

Although the scale ranged from 0 = Not at all Relevant to 4 = Very Relevant, there were no responses between Moderately Relevant and Very Relevant. Most responses ranged between Somewhat Relevant and Moderately Relevant or Not Very Relevant [Figure 4-2] [Figure 4-3]. The highest-ranking reason was “I am considering whether or not I should have a client outsourced/implemented onto *benefitsCONNECT*sm by Comm5 Staff” (mean = 2.60). This was followed by “I do not have anyone within my organization to set up and implement our clients onto *benefitsCONNECT*sm (2.20), and “I have not had enough time to complete the implementation process for my current groups” (1.90). Lastly, “I am unable to reach the Comm5 Support Desk in order to get my questions answered ” (1.70) ranked fairly high compared to the remaining items, yet still was only between Not Very Relevant and Somewhat Relevant. A final item to mention is No Sales Training (mean = 1.2) that might directly relate to Comm5’s Sales Department activities.

[Figure 4-2] Reasons why benefitsCONNECTSM customers may NOT utilize the system



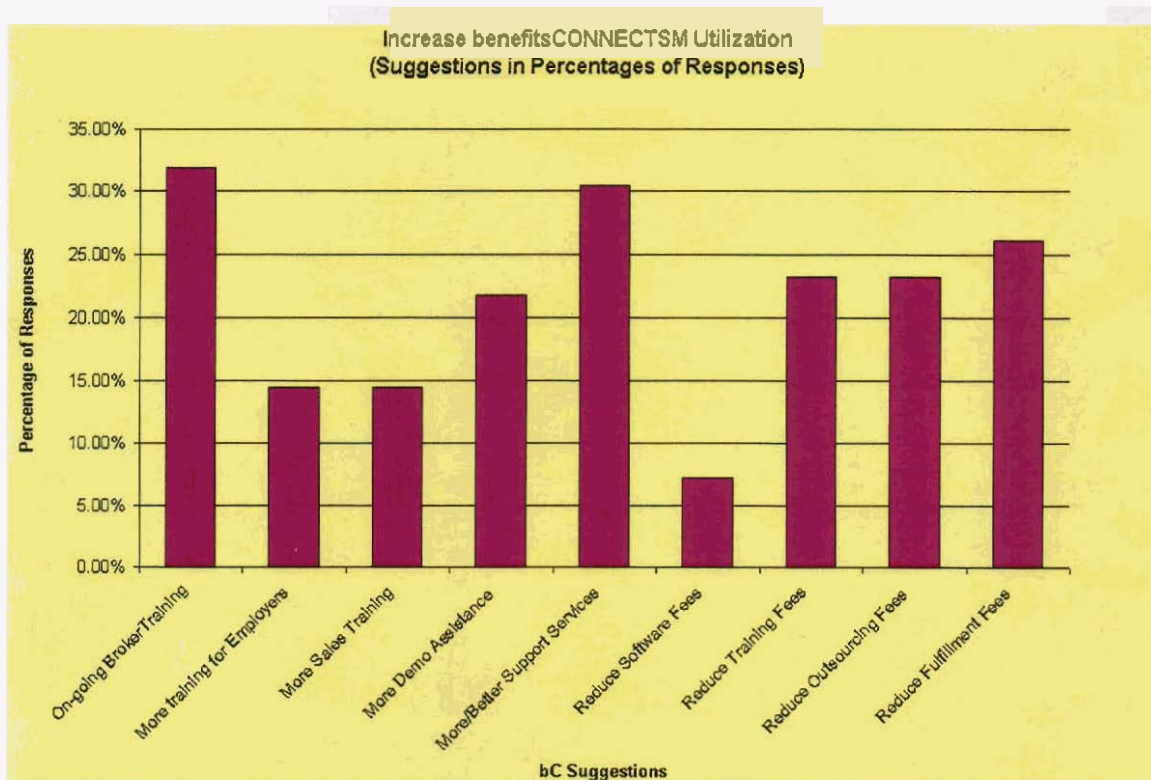
[Figure 4-3] Reasons why benefitsCONNECTSM customers may NOT utilize the system



Increase Utilization Suggestions Item Analysis

The final portion of the survey asked respondents to provide suggestions for which Comm5 Web Systems could use in an attempt to increase utilization across its customer base. There were 9 total items here with On-going Broker Training rating the highest (33.88% suggested), followed by More/Better Support Services (30.43% suggested), and Reduce Fulfillment Fees (26.09%). Following these items were Reduce Outsourcing Fees (23.19%), Reduce Training Fees (23.19%), and More Demo Assistance (21.74%) [Figure 4-4]. Those that surely did not rate very high were More Training for Employers (14.49%), More Sales Training (14.49%), with the lowest being Reduce Software Fees (7.25%).

[Figure 4-4] How to Increase Utilization among benefitsCONNECTsm customer base



Chapter V: Discussion

Comm5 Web Systems electronically sent its first Client Utilization Survey to 643 system users in order to capture its software's most desirable features and its areas of improvement. The study also aimed to capture those users' reasons for underutilizing the *benefitsCONNECTsm* system, so that Comm5 can better position itself in order to accommodate these less frequent system users.

Limitations

Limitations to this study included a narrow response rate of 11.7% (based on 643 system users), which is only a small portion of Comm5's broker client base. There were also 53 undeliverable emails returned to the sender. Given this response rate, the inferences described below should be interpreted with caution.

Conclusions: Demographic Questions

Since many insurance broker groups have a very large customer base, but few companies onboard *benefitsCONNECTsm*, it may possibly be inferred here that the implementation process is somewhat time-consuming or troublesome for these broker groups, or perhaps, the differences in company characteristics (thousands of employees and hundreds of benefit plans) may make the process of adding a company difficult. This may result in brokers seeking Outsourcing assistance from Comm5 Web Systems, whereby Outsourcing team members would gather the necessary company, employee, and benefit plan information from the broker agency, and then simply "do the work" for the broker groups with the appropriate Outsourcing fee attached per approved project.

Conclusions: Extent of Usefulness

Since no modules or features were rated Not At All Useful, it may be inferred that many of these modules work in conjunction with one another, thus all are considered useful by respondents to some degree. Even though Employee Self-Service and EDIs are used frequently, Invoicing, COBRA module, and Mass Update, for example, may be “nice to have” when needed, and therefore, are considered mildly important features.

The fact that the lower rating modules, such as Flex, Commission Tracking, and COBRA Module, have extra associated fees (in addition to requiring more training, also a bothersome cost) may suggest one explanation why they are rated lower. Respondents may not have purchased these extra modules due to the cost burden, but deem the modules somewhat important anyway. Other respondents may have purchased these modules, but do not use them as frequently as they thought they might when initially purchasing, thus deem them as not as important according to their agency’s needs.

Employee Self-Service appears to be a great selling point as it rated the highest among features and modules. As discussed earlier in the paper, insurance agencies and other businesses are continually looking for online employee enrollment capabilities to streamline or make their business practices run more efficiently and with less use of manual intervention. This area within *benefitsCONNECT*sm is extremely competitive as many software companies also stress this particular capability within their HRIS systems. Many software companies may only offer Employee Self-Service, and that is where *benefitsCONNECT*sm has a leading role in the HRIS software industry; in addition to Employee Self-Service, *benefitsCONNECT*sm offers an array of other capabilities, the second most important being Fulfillment tasks. Fulfillment functions mentioned earlier

(Scheduled Events, Fulfillment Forms, and EDIs) rated second most important within the survey and seemed to hold much influence within this portion of the survey, since all three functions (EDIs, Data-Mapped Forms, and Scheduled Events) were rated very highly. However, it is important to keep in mind that EDIs could not occur without some of the remaining functions being in place, such as Employee Administration (being able to add employees into the system and enroll them into benefit plans). The Fulfillment functions rated HIGHER than these basic, required functions, so it is no doubt that Fulfillment tasks are important to broker clients if when they see them, brokers automatically rate them higher than basic, or core functions of the *benefitsCONNECT*sm system.

Conclusions: Underutilization Reasons

Users who responded to the survey utilized the system either Daily or Weekly. Infrequent users (Monthly Use or Never) did not respond to the survey, yet the results of this question reckon some discussion for common, or consistent users of *benefitsCONNECT*sm. Since the respondents were common users, it is no surprise that that there were zero (0) responses yielded for Moderately Relevant and Very Relevant reasons why a user would NOT use the system. Most responses deemed to be Somewhat Relevant or Not Very Relevant. The highest-ranking reason, “I am considering whether or not I should have a client outsourced/implemented onto *benefitsCONNECT*sm by Comm5 Staff” is consistent with demographic questions or inferences made by demographic results. Insurance agencies have many companies to manage, and perhaps they do not have enough trained individuals to add companies, employees, and benefit plans to the *benefitsCONNECT*sm system. The second and third leading reasons,

respectively, were “I do not have anyone within my organization to set up and implement our clients onto *benefitsCONNECT*sm, and “I have not had enough time to complete the implementation process for my current groups”. Again, the results here are consistent with the user demographic questions and the need for outsourcing assistance. Since the respondents utilize the system fairly often, their reasons for NOT using the system may have nothing to do with their competence or skill level, lack of training, or time lapse in training. We can, therefore reasonably infer that their reasons have more to do with business issues, such as neither having the time to implement groups onto the system, nor the resources (or employees) to add companies and data onboard *benefitsCONNECT*sm

Users also moderately ranked some of Comm5 Web System’s department related issues, such as not being able to reach the Support Desk via email or phone. This might hint to Comm5 Web Systems the need to pay closer attention to whether Support Service hours are being properly covered. Perhaps, more questions need to be asked in order to gain a better understanding of what problems persist in the Support Services department as far as busy versus non-busy hours of the day and hours of operation. A final item to discuss is the No Sales Training reason, ranked just under Support Services. This reason may directly relate to Comm5’s Sales Department activities. Although Comm5 is only responsible for training the broker, this particular question’s results may indicate a need to assist the broker when trying to sell to his or hers prospective customer companies.

Finally, those items that rated very low, such as Time Lapse in Training and Not Completed Core System Training, may directly apply to those users whom do NOT use on a Weekly or Daily basis. Since those types of brokers did not respond to the survey, this might be a reason why those items rated very low. Without the completion of

training, one might have a very difficult time in properly utilizing the system. Daily and Weekly users, on the contrary, are trained, skilled, and will display other, different reasons for not using the system such as those discussed above.

Conclusions: Increase Utilization Suggestions

As the system keeps changing through semi-annual software releases, broker system users want to be updated on these new functionalities and fields. Providing On-going Broker Training (highest rating suggestion) seems like a reasonable request for this reason. Also, as administrators leave their positions within a particular broker company, training may need to be provided for new hires within the broker agency. This is where on-going broker training may also play a role, in that existing trained brokers may need to be refreshed with *benefitsCONNECT*sm updates on certain features, so that they may properly train any new hires within their agency.

As seen earlier, Fulfillment tasks are an important portion of the *benefitsCONNECT*sm system. Electronic Data Interfaces (EDIs) involve extensive programming on Comm5's end in addition to the dealings and communications with third parties, such as benefits providers or carriers. Fulfillment tasks are, therefore, a bit more expensive than other department tasks. If a broker agency has four EDIs in place, for example, this can easily become a financial strain on the agency. It is, therefore, not surprising that this suggestion (Reduce Fulfillment Fees) rated within the top three highest suggestions.

Providing better Support Services in addition to providing More Demo Assistance directly relates to functions held by Comm5 Web Systems Support Services and Sales departments. *benefitsCONNECT*sm demonstrations are used often by brokers and are

often a major selling point to broker customers. Instead of wanting more Sales Training, perhaps brokers only need more assistance when it comes to how to successfully prepare and conduct a *benefits*CONNECTsm demonstration. This would typically come after the initial sales call and conversation with a prospective company customer. The suggestion, More/Better Support Services, rated fairly high, yet the question does need further follow-up or investigation. The responses to this area do not present a clear picture as to whether or not Support Services needs to improve its daily functioning (Better Support Services) or improve its hours of operation (More Support Services).

The last two suggestions worthy of mentioning are Reduce Outsourcing Fees and Reduce Training Fees. By examining the results of the demographic questions and important features of the system, the need for Reducing Outsourcing Fees may indeed prove to be beneficial. The results displayed earlier suggest that Outsourcing may a common practice by broker groups in the near future, due to the number of clients brokers typically have and their reasons for not using the system to its fullest capacity. Although Reduce Training Fees rated fairly low, it may be important or a good addition for On-going Broker Training. Brokers typically would not be inclined to pay the same amount of money they paid the first time they went through training. Therefore, reducing fees associated with training may be a good idea for Comm5 if broker groups request on-going training for themselves or for new hires within their agencies.

Recommendations

Based on the results of Comm5 Web System's first Client Utilization Survey, there are some recommendations to be made, which involve the following Comm5 departments or teams: Fulfillment, Sales, Training, Outsourcing, and Support Services.

First of all, Fulfillment tasks, such as creating EDIs, data-mapped forms, and scheduling reports) rated very highly within the survey and will continue to be a financial success for Comm5. Efforts should be made to reduce the costs of these projects, so that production may speed up for the Fulfillment Team. Reducing Fulfillment costs did rate fairly high among user suggestions. If costs associated with these projects were lowered, perhaps more broker agencies could afford more EDIs and data-mapped forms.

The Employee Self-Service component of the *benefitsCONNECT*sm system is truly a major selling point as it was the highest ranked feature. Comm5 Sales Team can further their efforts to enhance this portion of their product demonstrations. As mentioned earlier within this paper, employee self-service is a major component within HRIS and is something that many organizations are now seeking. The Sales Team may also want to alter their processes or everyday responsibilities, so that they offer more Demo Assistance to brokers. This suggestion rated highly within the survey, and it proves that broker agencies need more help selling the product, *benefitsCONNECT*sm. It may be concluded that if brokers are confident they can sell this product (with the help of Comm5), perhaps they will be more likely to purchase other, Add-on Modules that the system offers, such as the Flex Module or Commission Tracking Module.

The Training Team should focus its efforts on On-going broker training, or perhaps assist the Sales Team with more Demo Assistance for brokers. On-going broker training rated highly among broker suggestions, and seems to be a good idea as the system continues to become enhanced, and more complicated through the use of system upgrades and new releases. Perhaps, a new line of training could be created, which would only focus on existing, system users. Discounted rates could then be applied to these

individuals, as long as they have completed the required, first course of Core System Training (required after purchasing the system). In order to gain higher system utilization and more system users, perhaps the on going, discounted rates could also be applied to new hires within broker agencies. Broker agencies may very well be interested in Comm5 Web Systems being responsible for training their new hires on *benefitsCONNECT*sm, rather than facing the burden themselves. This would, of course, involve an appropriate training fee.

From the demographic results, it is clear that the broker agencies that have purchased *benefitsCONNECT*sm have many clients. However, there is definitely a slow-moving attempt to get these clients onboard *benefitsCONNECT*sm. Outsourcing efforts should prove to be a successful component in Comm5's future. The results suggested that brokers neither have the time, nor individuals to implement their groups onto *benefitsCONNECT*sm. For now, many of these brokers are just contemplating whether or not to have these groups outsourced. Efforts should be made on behalf of Comm5's Outsourcing Team to advertise their services, or perhaps offer 'deals,' such as outsourcing two companies for the price of one. Another attempt to reach these brokers could be the offering of reduced outsourcing rates up to a certain point in time. This may encourage brokers to act quickly and sign up to have their clients outsourced onto *benefitsCONNECT*sm.

It may prove worthwhile to investigate how satisfied or unsatisfied individuals are with Comm5's Support Services area in terms of it hours of operation and the quality of work or responses given. The results of the survey do not prove which point(s) is suffering, availability versus quality, within the Support Services Team. However, it does

seem like a significant area to examine as it ranked second highest under broker suggestions with the survey (“More/Better Support Services”). It was also among moderately ranked responses under the second portion of the survey where “Unable to Reach Support” was one of the items listed. Although Client Utilization Surveys may be separately designed to specialize in each of Comm5 Web System’s department functions, Support Services should be the first department addressed in order to capture customer service attitudes and perceptions. A survey focusing on only Support Services may be a sensible move for Comm5 Web Systems in the future.

As a final recommendation, it may be important to determine the best way to gain a greater response rate and more information from *benefitsCONNECT*sm system users. Perhaps different data gathering techniques such as telephone surveys or interviews will provide a larger response rate and valuable feedback from regular users and infrequent users. Comm5 Web Systems should focus its efforts on obtaining more information from its customer base using these various techniques. Lastly, in an attempt to increase customer utilization, Comm5 should continue to pay special attention to information provided by users who do not use the system on a regular basis.

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Appendix A: Client Utilization Survey

Client Utilization Survey

your feedback is important to us

Thank you for taking your time to complete this survey regarding your use of *benefitsCONNECTSM*. All entries submitted with an e-mail address will be eligible to win a free Outsourcing Initial Company Setup (\$1,995 value). The winner will be notified via telephone on November 30, 2005

E-mail Address (optional):

What type of *benefitsCONNECTSM* user are you?

How often does a system user from your organization log on to *benefitsCONNECTSM*?

How many clients does your organization have?

How many clients does your organization have on *benefitsCONNECTSM*?

How many clients does your organization plan to implement onto *benefitsCONNECTSM* in the next 6-12 months?

Please rate the extent of usefulness according your organization's needs:

N/A = Not Applicable 0=Not at all Useful 1=Not Very Useful 2=Somewhat Useful 3=Moderately Useful 4=Extremely Useful

	N/A	0	1	2	3	4
Employee Self-Service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee Administration (census and benefits information)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reporting Functionality	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Add-on Module - Flex Administration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Add-on Module - COBRA Integration Manager	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Add-on Module - Invoicing/Distribution	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Add-on Module - Mass Update	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Add-on Module - Commission Tracking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Add-on Module - Sales Management	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Company Communications (email broadcasts, employee handbook)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Scheduled Events (reports/exports/access downloads/forms)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fulfillment Forms (ability to request/use data-mapped enrollment forms)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Fulfillment EDI's (ability to request/use electronic data interfaces)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support Request System	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please describe any other useful features in *benefitsCONNECTSM* according to your organization's needs.

Please indicate to what extent each of the following impacts why your organization may NOT be using *benefitsCONNECTSM*:

0=Not at all Relevant 1=Not Very Relevant 2=Somewhat Relevant 3=Moderately Relevant 4=Very Relevant

	0	1	2	3	4
I do not have any new clients to add to <i>benefitsCONNECTSM</i>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am considering whether or not I should have a client outsourced/implemented onto <i>benefitsCONNECTSM</i> by Comm5 staff.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I need to have more sales training before I can demonstrate <i>benefitsCONNECTSM</i> to my clients.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have not had enough time to complete the implementation process for my current groups.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I do not have anyone within my organization to set up and implement our clients onto <i>benefitsCONNECTSM</i> .	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have not completed <i>benefitsCONNECTSM</i> Core System Training.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
There has been a time lapse since I attended Core System Training, and I have forgotten how to use many features within <i>benefitsCONNECTSM</i> .	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like to complete Mass Update Training before I begin using <i>benefitsCONNECTSM</i> .	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am unable to reach the Comm5 Support Desk in order to get my questions answered.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am unable to reach other Comm5 staff, including the Fulfillment Team, Training, and Sales team, when I have questions.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please describe any other reasons, if any, why your organization currently does NOT use *benefitsCONNECTSM* on a regular basis.

In your opinion, what can Comm5 do to increase utilization of *benefitsCONNECTSM* across its customer base?
(Please check all that apply)

- ☐ Provide More On-going Training for Brokers/TPA's
- ☐ Provide More Training for Employers
- ☐ Provide More Sales Training
- ☐ Provide More Demo Assistance
- ☐ Provide More/Better Support Services
- ☐ Reduce Software Fees
- ☐ Reduce Training Fees
- ☐ Reduce Outsourcing Fees
- ☐ Reduce Fulfillment (EDI) Fees
- ☐ Other

Additional Comments:

finished