

# Taking Hospital Indemnity to the Next Level — With HI+

Phoebe Putney Health System



Will Peterson, AVP of Human Resources,  
Phoebe Putney Health System

“It was unprecedented for The Standard to be willing to establish a new product with a client like us. We’re not a Fortune 100 company. You could have developed this product and we could have bolted.”

## THE CLIENT

Phoebe Putney Health System has 3500+ employees — from physicians and nurses to professional and custodial staff.

The medical network wanted to move away from traditional employer-provided insurance to a program of benefits that work together with wellness incentives built into every plan.

Conversations with our client led to an enhanced hospital indemnity product tailored to encourage employees to seek care within its network.

## THE CHALLENGE

Phoebe Putney had worked with benefits firm OneDigital on designing a benefits strategy that would make its vision a reality.

### How could Phoebe Putney find a carrier to create the new products it envisioned?

The insurance industry avoids risk and is slow to innovate.

### Could Phoebe Putney get more of its employees to sign up for the enhanced product?

Enrollment in non-medical benefits wasn’t always strong.

- ▲ Industry average for hospital indemnity: about 9%<sup>1</sup>
- ▲ Phoebe Putney’s average for hospital indemnity: about 9%<sup>2</sup>



## THE SOLUTION

### Partnership

OneDigital looked for a carrier who was willing to partner, to adapt to the client's needs and create a new product. The Standard stepped up!

### Innovation

We built Hospital Indemnity Plus insurance with a bonus benefit payout if employees stay within Phoebe Putney's network for care.

### Communication

Hodges-Mace delivered the product to Phoebe Putney employees with a mid-year enrollment strategy that included ongoing education and personalized communications.

## THE RESULTS

HI+ enrollment exceeded **22%**  
That's an HI record for Phoebe Putney!

**Bar Raised.** Our innovative work with OneDigital and Phoebe Putney has made the HI+ model more popular with other health systems.

**Win-Win.** Employees who use their employer's system gain access to financial benefits. Phoebe Putney gets more business as benefit incentives drive employees to seek services there.

## Partner With The Standard

Contact your sales representative to discuss tailoring a solution for your benefits.



Trey Shoemaker, The Standard, Senior Employee Benefits Consultant

“It has caused waves in the insurance industry. There are now other major carriers who are going to come out with this type of hospital indemnity product. They know they have to do it because this is the new norm.”

<sup>1</sup> Voluntary Participation Rates: Spotlight Report, Eastbridge Consulting Group, November 2017

<sup>2</sup> Phoebe Putney Health System internal data, 2017

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