

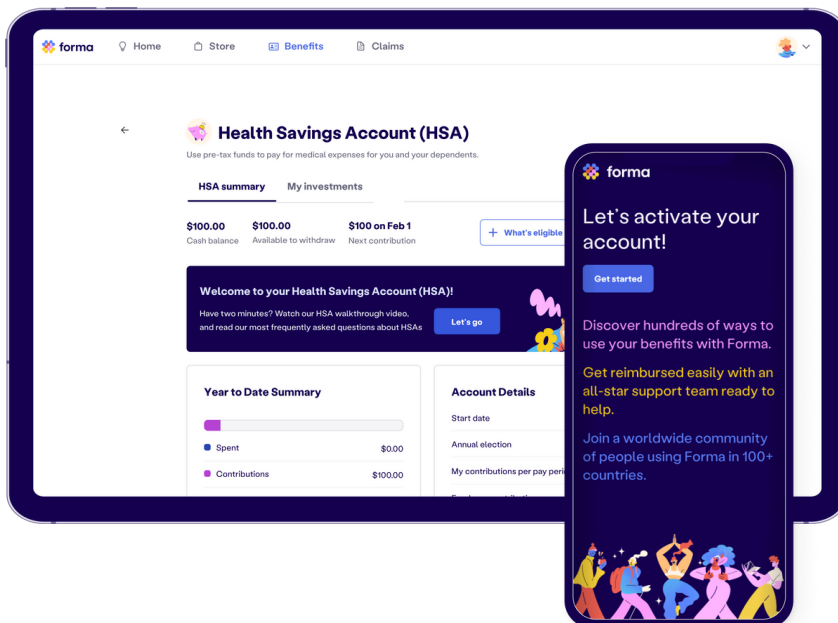
Building a better employee Pre-tax Account experience

Company overview

A closer look at The Aspen Group's employee Pre-tax Account program

The Aspen Group (TAG) operates over 900 dental locations and has expanded its footprint to include more healthcare services and providers, such as ClearChoice, WellNow Urgent Care, Chapter Aesthetic Studio, and AZPetVet. Their diverse workforce comprises thousands of employees working in corporate, clinical, and hourly roles.

As a people-focused organization, optimizing the employee experience is central to TAG's Total Rewards strategy. We sat down with Stephanie Brazil, Senior Benefits Operations Manager at The Aspen



Summary

Supporting a broad network thousands

- + ClearChoice
- + WellNow Urgent Care
- + Chapter Aesthetic Studio
- + AZPetVet

Pain points

- 3+ pre-tax systems
- Frustrating UX for employees
- Admin burden managing multiple platforms & payroll

Program goals

- 1 Gain efficiencies in benefits administration
- 2 Realize cost savings
- 3 Improve team member and HR satisfaction

The challenge

The problems with the employee pre-tax experience

Previously, TAG's employee pre-tax benefits were disjointed across multiple vendors – one for Health Savings Accounts (HSAs), one for Flexible Spending Accounts (FSAs), and another for COBRA. Employees faced a complicated experience navigating different platforms and processes.

Internally, the HR team struggled to manage three separate systems, which was administratively burdensome. As Brazil described it, "It was not a good look, tone, and feel for our team members, nor was it for our internal team because they were trying to figure out how to try to make a unified experience with three different vendors.

She went on to say, "We had multiple vendors that we were leveraging for multiple aspects of the program when it comes to our pre-tax accounts. And the feedback that we received is that it was complicated for our team members. So, like I said, it was top of mind for us to adjust that and correct that to make it more experiential."

Given the feedback, TAG set out to provide a better Pre-tax Account experience - and in doing so consolidating the program with a single provider and world-class UX.

The approach

Reimagining the employee pre-tax strategy

Brazil conducted an analysis of the benefits landscape and built a business case for streamlining. They identified the program goals, focused on efficiency for benefits admins., cost savings, and team member satisfaction.

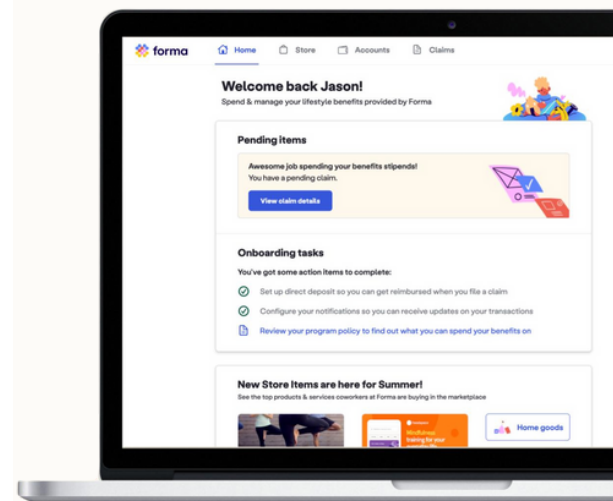
TAG needed a provider that could elevate the experience with an intuitive, unified platform. The provider needed to make benefits accessible and frictionless to drive optimal utilization. Excellence was the bar set for the vendor of choice.

CSAT rating

Vendor requirements

Elevating the pre-tax experience with an intuitive, unified platform

- ✓ Seamless consolidation of all Pre-tax Accounts
- ✓ Exceptional customer service and support
- ✓ Ability to adapt the platform to TAG's unique workforce needs
- ✓ Compliance expertise to navigate complex regulations
- ✓ Intuitive user interface requiring minimal training



The solution

Building a consolidated employee pre-tax program

With Forma, TAG established one centralized portal for all pre-tax benefits, including:

1. Health Savings Accounts (HSAs)

2. Flexible Spending Accounts (FSAs)

- + Dependent Care FSAs
- + Limited Purpose FSAs

3. Commuter Assistance Spending Account

"We actually have two different payroll systems. So we're actually doing two implementations and two open enrollment. So there's even more complexities there, and the Forma team has been able to navigate them seamlessly," Brazil explained.

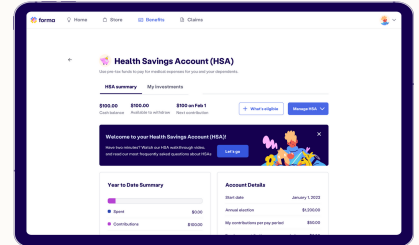
Moreover, using one platform simplified oversight for the HR team while providing employees with a unified experience. Features like automated point-of-service approvals reduced friction that previously deterred utilization.



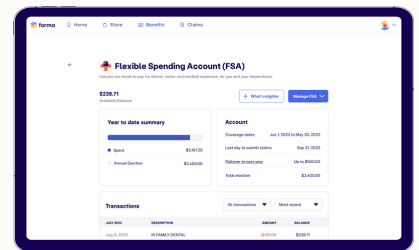
CSAT rating

Pre-tax Accounts

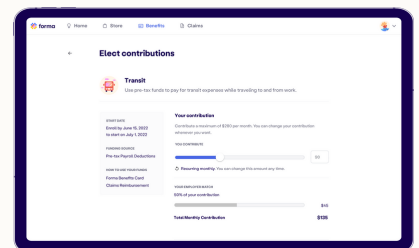
1 HSA



2 FSA



3 Commuter Assistance



The results

Preparing for a successful launch

The new UX is poised to deliver an elevated benefits experience with less friction and greater ease. To ensure a successful launch and ongoing use, Brazil stresses the importance of strategic communications in educating employees and driving program success.

TAG takes an omni-channel approach with:

- + Emails, text alerts, and intranet postings reminding of available funds
- + Bite-sized information across multiple modalities
- + Manager, HR team, and vendor resources for 1:1 support
- + Analyzing usage data to identify ongoing education needs

According to Brazil, “The user interface, I thought was brilliant. I could really see people who did not know how to really navigate within a system, being extremely intuitive. The other thing that really blew me away about Forma is the amount of time that was spent to the humanistic aspect to ensure that people have automatic approvals in a variety of different realms. Having that, I think, is revolutionary in the space. That’s why I’ve been so drawn to Forma.”

Not only am I removing the friction for myself personally, it's also allowed me as an HR professional to be able to remove the friction for all of my team members and their families as well.

- Stephanie Brazil
Senior Benefits Operations Manager

