BASIC GURU

Sterling Benefits Streamlines Administration, Compliance and Communications with BASIC GURU

Client
Sterling Benefits, LLC.

Industry
Premier provider of employee and executive benefits.

Location
Located in Virginia Beach, VA, the firm serves small and mid-sized employee groups, from sole proprietors to professional groups numbering over 500 employees.

Challenge
To streamline benefits administration and keep clients updated on everything from healthcare reform to new and ongoing federal workplace requirements.

Solution
Sterling Benefits depends on BASIC Guru to centralize benefits administration, communications and compliance.

Christina Fortney is a self-described tech *and* insurance geek. She comes by the title honestly, as she's not only a licensed Insurance Broker, but also has degrees in Information Technology (Computer Operations, Networking, Programming, and Electronic Health Records System Engineering).

For the past eight years, Christina has had a dual role with Sterling Benefits, LLC, a Virginia-based benefits agency, managing the office technology and assisting clients -- from sole proprietors to professional groups numbering over 500 employees -- with all of their employee and executive benefit needs.

When she started with Sterling Benefits, internal office processes were mostly paper-based; she steadily integrated tools to improve these processes, while incrementally moving the company -- and their clients -- online.

"Because of my tech background I started looking for alternatives to paper. Once the paper was printed and mailed to the employer and the employees, it was static and nothing could be updated without sending even more paper," said Christina. "The logical step was to create a benefits CD that we'd distribute to employees, which at the time represented a major leap forward. The CD would automatically play when inserted and provided an interactive guide on their benefits. To further simplify the process, for organizations with an intranet, our clients could load the CD so it could be accessed anywhere employees had Internet access."

In 2006, Brenda Cutting, a Sterling Benefits Partner, discovered BASIC GURU after talking to a senior company representative at a Virginia Association of Health Underwriters (VAHU) meeting. They signed on for an initial a range of services (POP, HRA, COBRA support), then expanded their use of the BASIC Guru platform three years ago.

"BASIC Guru seemed the logical next step as it allowed us to provide and update everything in one place for our clients -- a resource library, benefit summaries, forms, etc., though we can only move as fast as our clients will allow, as new technology takes time to adapt."

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She found that BASIC Guru was "a lot less expensive than other programs, while having a lot of the same functionality."

In the past two years, Sterling Benefits has put the paper in the rearview as they've increased their reliance on the BASIC Guru platform for everything from benefits communication to supporting client compliance.

"Now, all of our employer groups have their benefits loaded onto the BASIC Guru platform. We've worked closely with clients who are somewhat tech-averse, and have won them over -- as they realize the improved efficiencies and convenience of having everything they need in one place. Some even use BASIC Guru as an intranet, even as an HRIS, as they use it to handle all their HR and benefits processes and needs."

The BASIC Guru team works in conjunction with Sterling Benefits to tailor communications -- flyers, emails -- to remind clients to go out to the platform and drive utilization -- which enables Sterling to extend their support and underscore their ongoing value through the year.

"As we go through renewals, we're seeing more usage of the platform. We remind them when they're up for renewal and upload every form clients will ever need. We issue frequent reminders and updates on everything from healthcare reform to new and ongoing federal requirements touching on benefits."

Christina says that she's used BASIC Guru to disseminate timely information to their clients (emails, newsletters, guidance). Their next step is to use the automated SBC compliance service built into the platform, in order to save clients the hassle of adhering to the new guidelines -- which comes with a stiff $1K per employee penalties for noncompliance.

"We've used different versions of BASIC Guru the past several years -- as a lot of my suggestions have made their way into these new versions, which reflects how closely the BASIC Guru team listens to what we need to be efficient, productive, and competitive. On any number of occasions, I've shared my screen with their support staff and showed how I'd like to manipulate BASIC Guru and what tweaks would be beneficial."

As an all-purpose "geek," you'd expect Christina to be able to handle the learning curve of any new technology, but she insists that BASIC Guru is as intuitive as any business tool she's ever used.

"I wasn't as concerned about my learning curve as I was about making sure our clients wouldn't have trouble getting up to speed. Just to give you an idea, a little while back we had a high school intern who, with just a little training was able to start populating and using the system."

Christina also likes the flexibility the system affords her.

"When we're on the road, everything we need to assist clients is saved to the cloud. Wherever I am I can go to Guru to see benefits summaries, rates that I've uploaded, etc. It's just a great tool. It does what it needs to do -- and believe me, that's the highest form of praise from a geek!"