

● **Univers Educates Calpine Employees About New HRA Health Plan**

Client

Calpine Corporation, a major U.S. power company with more than 2,000 employees and 70+ locations in 18 states

Challenge

To ensure employee understanding as the company transitioned to a new Healthcare Reimbursement Account (HRA) medical plan design for 2008

Solution

A comprehensive communications campaign comprised of onsite group meetings, Web meetings and printed materials, including a personalized cost comparison utilizing each employee's actual prior claims data

Results

- Thorough communication and smooth rollout of the new HRA medical plan
- Successfully educated employees about the HRA plan costs and advantages
- Minimized employee questions and communications work for the HR team



Transitioning to a More Self-Directed, Cost-Effective Health Plan

As a progressive employer, Calpine Corporation supports the health and well-being of its employees with high-quality, generous medical benefits. In 2007, the company decided to transition to a Healthcare Reimbursement Account (HRA) arrangement, which would give employees more direct control over their benefits while still providing generous coverage. The HRA would also help slow the rate of benefit cost increases for the company over time. To ensure a smooth transition, Calpine needed to find a way to educate its 2,000+ employees at more than 70 locations about the new plan.

Ross Wiltzius, Vice President of Compensation, Benefits and HR Systems at Calpine, commented, "We assumed that there would be a lot of questions relative to what an HRA is and how it works, so we decided it would be appropriate to step up our communications. But with our benefits team of three people, it wasn't feasible for us to conduct meetings with employees at all of our locations."

Calpine's Benefit Consultant, Lynda Badum of Hilb Rogal & Hobbs (HRH), recommended bringing in Univers Workplace Benefits to do the job. "Univers had the ability to send benefit counselors to meet with employees in person, and they could also put together a branded written communications campaign. We decided it would be best to have Univers go out to educate employees about this change in product prior to open enrollment."

"Univers was very astute in understanding exactly what we wanted to convey."

— Ross Wiltzius
Vice President of Compensation,
Benefits and HR Systems
Calpine Corporation

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Univers Delivers Effective Group Meetings and Custom Communications

Univers and Calpine worked collaboratively to design a cohesive communications program with a custom logo and theme — a globe and leaf design with the tagline “Moving Forward, Together.” Wiltzius remarked, “Univers was very astute in understanding exactly what we wanted to convey. We told them that Calpine is a lean, green company, and we were trying to provide the resources for employees to be better healthcare consumers. Univers brought it all together in a succinct message, which worked out very well.

The complete solution provided by Univers included HRA-specific meetings and materials as well as other benefits program communications:

- Onsite, HRA-focused group meetings at about 40 locations, facilitated by a Univers benefit counselor with support from a local Calpine manager
- Web-based group meetings for all other locations and employees
- Printed handouts including an eight-page, comprehensive benefits brochure and a four-page, HRA-specific educational piece
- A personalized worksheet for each employee showing current coverage, enrollment details, and a PPO vs. HRA cost comparison using the employee’s actual prior claims data (Unvers obtained the claims data from United Healthcare, and generated the cost comparisons based on Calpine’s HRA plan design)
- Additional communications such as follow-up FAQs, an enrollment deadline reminder postcard, and an EAP announcement mailer

Calpine was pleased with the quality and professionalism of the Univers counselors, meetings and communication materials — especially the HRA cost comparison. Wiltzius said, “The data comparison piece was crucial. Univers never hesitated to take that project on, and they came up with a very functional piece. It was very good, very well done.”

Rollout of New Plan Goes Smoothly for Employer and Employees Alike

Having received such a thorough education about the new HRA plan in advance, employees gladly accepted the change — keeping questions to a minimum during enrollment. According to Wiltzius, “It was almost a non-issue, which is a good thing. It didn’t cause a big stir, so that’s indicative of Univers doing a good job.”

Calpine plans to continue utilizing Univers for ongoing communications support, including a new-hire benefit brochure and a monthly employee email focused on benefits. Wiltzius said, “Like when you buy a car, people ask if you would buy it again. With Univers, I will buy it again, absolutely. They are reasonably priced, professional, collaborative and extremely responsive. The lines of communication are always open, and it’s a very smooth process.”

To learn more about Univers Workplace Benefits:

- Send an e-mail to casestudy@universworkplace.com
- Visit us on the Web at www.universworkplace.com

“With Univers, the teamwork is excellent. They really understand what the client wants, and how to keep everyone working together to achieve common goals.”

— Lynda Badum, CEBS
Senior Consultant, HRH

“The sense of customization and the ability to meet with employees really differentiated what Univers brought to the table. I think they did a really good job of listening to the client, and that made a big difference.”

— Ben Haas
Senior Vice President, HRH



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