



Voluntary Benefits of America

## **FOR IMMEDIATE RELEASE**

**May 1, 2009**

**CONTACT: Tom Smith, Founder**  
[ts@voluntarybenefits.com](mailto:ts@voluntarybenefits.com)  
**877-752-1115**

### **New Company Eliminates Traditional Challenges to Voluntary Benefits Enrollment**

Tom Smith, founder of [www.hiddenpaycheck.com](http://www.hiddenpaycheck.com), has launched a new company. Voluntary Benefits of America (VBA) will transform the voluntary benefits enrollment process for employers and insurance brokers alike. Distributed exclusively through brokers, VBA's user-friendly AutoApp™ software (patent pending) reduces the enrollment interaction with employees to less than five minutes, eliminating many of the challenges that have traditionally made the enrollment process a headache for employers and brokers.

One-on-one employee meetings are no longer necessary with AutoApp™. Employees may be enrolled in group meetings, or they may enroll themselves, making the enrollment process much less disruptive for employers and enabling brokers to offer supplemental voluntary benefits just as they do core benefits, without using an enrollment firm or carrier agent. VBA's enrollment process is flexible enough to complement an existing open enrollment process (either online or onsite), but the enrollment process need not be tied to the core benefit enrollment program.

According to Eastbridge Consulting, sales growth for voluntary benefits grew by 5% in 2008, and 76% of voluntary benefits sales were virgin cases—even after years of growth for voluntary benefits. “Voluntary benefits should be low-hanging fruit for brokers who are looking for ways to build their business,” says Smith. “But in fact, voluntary benefits represent only a small fraction of most brokers’ income. VBA’s AutoApp™ will make it much easier for employee benefit brokers to take advantage of this huge and growing opportunity.”

Voluntary Benefits of America can provide a broker with the process and the blueprint to implement an in-house voluntary benefit strategy. But VBA also offers support services ranging from benefit coordinators who can conduct onsite group meetings, to policy service, billing administration and call center support for the broker who wants to outsource the implementation. “Successful voluntary benefit enrollment requires interaction with employees,” says Smith. “Whereas online enrollment systems eliminate interaction with employees, we use technology to create employee interaction. The result is higher participation.”

The precursor of the AutoApp™ software was originally developed as a tool for checking the accuracy of the hundreds of thousands of benefit statements generated by [www.hiddenpaycheck.com](http://www.hiddenpaycheck.com)—converting paper into electronic data. Smith quickly realized the technology’s potential for improving the voluntary benefits enrollment process and gave his technology team the task of developing a new electronic enrollment platform. “After developing this software I knew it was too powerful not to take to the market and let other brokers utilize it,” he says. “I have enjoyed working directly with employers building personalized benefit statements with the [www.hiddenpaycheck.com](http://www.hiddenpaycheck.com) program, but I’m more excited about returning to my roots and working with brokers to implement successful voluntary benefit enrollments.”

In the course of AutoApp’s six-month beta testing period, over 7000 employees have been enrolled. Participation results have been equal to or greater than traditional enrollments.

Voluntary Benefits of America is a Single Member Limited Liability Company located in Franklin, TN. The company website is [www.voluntarybenefits.com](http://www.voluntarybenefits.com).