



CLIENT CASE STUDY

CITY OF SAN ANTONIO

Our client is the City of San Antonio (COSA), a major city in South-Central Texas with over 10,000 employees. They had offered a Flexible Spending Account (FSA) as a part of their benefits package for several years prior to switching to Flex as their administrator.



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“The paper claim process was the old days. A lot of people were extremely dissatisfied because, even though that vendor did provide a debit card, they had to substantiate each claim afterwards.”

- Patricia Atkins, City of San Antonio

PROBLEMS

Frustrating Substantiation Experience with Debit Cards

The debit card substantiation process was confusing and difficult for employees. Their previous FSA administrator did not have proper integrations with COSA's medical insurance carrier resulting in a lot of manual work. Their employees were required to manually substantiate debit card transactions by sending in documentation for the claims team to review. This led to an increased claims turn-around time and frustrated employees. Employees calling customer service were often told that the documentation they had sent either had not been received or could not be located, requiring them to send the information multiple times.

Dissatisfying Customer Service Experience

Prior to working with Flex, employees of COSA were unhappy with the long response times and the lack of resolutions provided by the customer service team. Employees routinely complained that the customer service team was unresponsive and hard to reach.

This lack of response from the FSA administrator led to employees frequently reaching out to COSA's HR team for assistance, substantially increasing their workload.

CHALLENGES

COSA began looking for a replacement administrator that could provide a better customer experience for their employees. However, they were worried that switching FSA administrators would cause a disruption in service and lead to even unhappier employees.

Compounding this was the fact that COSA's FSA plan had a January 1st renewal date. This is historically the busiest time of year for FSA administrators, as a majority of their clients' plans renew on this date. This increased volume can sometimes result in extended turn-around times or delays in service. COSA was determined to find a new FSA administrator that could provide the smoothest possible transition with the least amount of disruption for employees.

“An FSA plan with integration with medical on their debit card swipes - that was important to folks...Flex started right away with finding out what they could do to make the process easier for our employees.”

- Patricia Atkins, City of San Antonio



SOLUTION

At Flex, we pride ourselves on our excellent customer service and industry-leading technology. We knew that we could meet COSA's expectations, but we wanted to exceed them. So, we got to work developing a game plan that would ensure the best possible experience for COSA and their employees.

Fact Finding Call

Our first step was to put together a fact-finding call with the Flex sales, implementation, and operations teams and the COSA stakeholders. The purpose of the call was to talk through COSA's current challenges and unique needs to make sure that everyone was on the same page.

As a result of the fact-finding call, we discovered that COSA was very particular when it came to their workforce, and that their employees were used to a certain degree of handholding. It quickly became clear that employee satisfaction was COSA's number one priority.

It also came to light that COSA had some unique requirements when it came to data integration. The previous vendor had struggled to properly manage COSA's quarterly wellness contributions, so they wanted to be sure that Flex would be able to accommodate these. In addition, COSA wanted to use their existing employee ID numbers as the Flex ID number, just to make things easier for their employees. We were able to assure COSA that these items would not be a problem.

A Better Debit Card Experience

COSA told us that a seamless debit card experience was a valuable feature to their employees. In fact, the previous administrator's manual debit card substantiation process was the leading cause of dissatisfaction amongst employees. The employees were unhappy with what they saw as an old-fashioned claims process and wanted a better technology solution. COSA felt that the administrator didn't seem to understand the significance of the issue and wasn't able to offer them a better solution.

Flex had the perfect debit card solution to meet our client's needs. As an integrated vendor for COSA's health insurance carrier, we receive regular electronic claims feeds directly from the carrier. When a debit card is swiped, our system automatically checks the carrier claims file for matching claims. When a debit card swipe matches the medical claim information, the transaction will automatically substantiate. This process drastically reduces the number of times that employees are asked to send in supporting documentation, making for a hassle-free debit card experience.



“Flex’s FSA implementation was seamless for my company and for our employees.”

- Patricia Atkins, City of San Antonio

Dedicated Support and Service

Lack of customer service was one of the issues that employees had with the prior administrator, and we knew that this was one area where we would need to knock it out of the park. Flex prides ourselves on our excellent customer service and employer support, and we strive to make every client feel like they are our only client, regardless of size. We were confident that our service model could more than meet COSA’s expectations.

We provided COSA with a host of resources available to ensure a stress-free benefits experience. From industry-leading technology to dedicated service and support, to compliance expertise, we’ve got them covered. To ensure our services continually exceed COSA’s expectations, we have a quality assurance team in place to audit and monitor all aspects of our services. Our focus on service excellence drives all aspects of our quality control procedures.

The COSA benefits staff has access to our user-friendly employer website which allows them to manage every aspect of their benefit plans online. Throughout the plan year, the portal will provide them with comprehensive, online, on-demand and real-time resources. We also set them up with an Account Manager who would be the main point of contact and run point on any questions or issues that might arise.

Setting Clear Expectations

Our top priority was to make sure that the onboarding and implementation process went as smoothly as possible. We knew how important it was to COSA that their employees would not be inconvenienced by the change in FSA administrator, and we were determined to start off on the right foot.

We began by setting clear expectations with the COSA benefits team and detailing the process to get the group up and running. We were working on a tight timeframe, during our busiest time of year, but we were committed to having everything completed prior to the January 1 effective date.

Our implementation team worked closely with COSA to provide an up-to-date implementation timeline and tailor the specific dates for various milestones based on their needs. The Account Manager oversaw the entire process, collaborating with the various departments within Flex to make sure that all tasks were being completed on time and that the promised go live date would be met.

Our proactive approach to managing the process paid off. We were able to get the plan up and running and debit cards into the employees’ hands two weeks ahead of the promised date.

RESULTS

Working closely with COSA to identify their particular needs and challenges allowed us to create an FSA solution that worked for both their employees and the benefits team. We were able to address COSA's main pain points with our integrated debit card solution and dedicated customer service model, providing a better overall customer experience.

Five months after the successful implementation, we checked in with Patricia Atkins and Wanda Heard from COSA to get their thoughts.

Here's what they had to say about their experience with Flex:

“I think Flex was really impressive from the beginning through the negotiation stage – Flex was cooperative in pricing and plan setup. From the beginning Flex has been so accommodating.”

*Let me tell you how many complaints we've heard so far *pauses for dramatic effect* - you didn't hear anything did you? We've had no complaints since we've been working with Flex.”*

Patricia Atkins

Employee Benefits Policy Administrator
City of San Antonio

“I will tell you that we are a bit needy and we don't like to take "we can't do this" as a response from a vendor. We want to service our employees the best way we can. You guys have worked well and it is appreciated.”

It has been a seamless process. The integration has been awesome!”

Wanda Heard

Assistant Director of Human Resources
City of San Antonio

