About ⓘ

Cummins, an international leader in power generation systems, has over 33,500 employees around the world. Headquartered in Columbus, Indiana, Cummins serves customers in more than 160 countries through its network of 550 company-owned and independent distributor facilities and more than 5,000 dealer locations.

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Plum IVR Solutions for HR

Plum Enables Convenient, IVR-enabled Benefits Enrollment for Cummins

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Benefits enrollment season at large enterprises is a demanding time of year for HR benefits professionals. First, it is a process that can consume large amounts of paper that has to be prepared and processed. Second, it demands frequent follow up required for incomplete or inaccurate forms, which wastes an excessive amount of time from manual data entry. Furthermore, open season can impose high levels of disruption to normal work schedules.

Years ago, the Cummins HR staff was subject to such annual pains, but the company has actively taken steps to alleviate the headaches associated with open enrollment. Chief among these actions has been the implementation of an IVR (interactive voice response) benefits enrollment system. And with this IVR system, Cummins has streamlined operations by providing:

1. An easier and less costly way to distribute benefit information
2. Assured accuracy in terms of benefit selections, cost calculations and submission completeness
3. Automated collection and entry of the data in their payroll and HR database

Making Benefits Enrollment More Convenient for Employees

Engaging employees in the selection and planning of their benefits is a perennial challenge for HR departments. A survey by The Guardian Life Insurance Company of America found that wage earners spend more time planning for the holidays than they do reviewing their health, life, dental and disability coverage over the course of a year. If an employer offers a great package but fails to provide employees with the right tools that make it easy and convenient to participate, this creates a void that can reduce the impact of a solid benefits program.

An IVR-enabled system offers the convenience and ease of self-service to help employees make the most of their company's benefit offerings.

How the IVR Enabled Benefits Enrollment System Works

Prior to enrollment, employees fill out a worksheet with their enrollment information. This worksheet then serves to guide them through the IVR-enabled system.

Referring to the worksheet, employees navigate through IVR menus that enable them to input their coverage selections for each type of insurance offering.

- Medical, Vision and Pharmacy
- Dental
- Healthcare Flexible Spending Accounts
- Short-Term and Long-Term Disability
- Healthcare Flexible Spending Accounts

For example, in the Medical, Vision and Pharmacy menu, callers press 1 to opt for no coverage, press 2 for the core plan, press 3 for the high plan. Callers can then indicate the level of coverage that they want (1 for employee only, 2 for employee + spouse, 3 for employee + children, et cetera.)

Once an employee has entered his/her benefits enrollment choices, the selections are repeated back to the caller for confirmation. The system then reads what the per-pay-period contributions for the year will be.

Plum Voice IVR for Benefits Enrollment Delivers:

- Streamlined operations
- Significant reductions in time, cost and effort
- "Load balancing" of inquiries/changes from employees prevents the mad rush of last minute submissions
- High availability and convenience

The Technical Specifics

Plum Voice technology is telephony- and web-based, integrated to a single database, and available either as a hosted service or a turnkey system. Cummins chose to deploy their IVR system as a hosted solution. With the Plum DEV fully managed IVR hosting service, Plum manages, monitors and maintains all the hardware, the IVR application and the VoiceXML software. Providing comprehensive system management Plum also manages the telco connectivity and provides continuous monitoring for high performance and 99.999% uptime.

The IVR system is able to interface with Oracle application software and an Oracle database.

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Highlighted Features of the System

Easy to use and understand caller menu – Plum engineers designed and built the IVR application with user-friendly call interfaces in mind. With added features such as the provision of an enrollment confirmation number, the IVR system at Cummins is winning over employees for its convenience.

Ability to handle high call loads at peak periods – Plum DEV hosted IVR provides the scalability that accommodates high call volumes.

High reliability – Plum's hosted service is delivered on a carrier-grade infrastructure, housed in secure class-A datacenters for maximum reliability.

Security – Plum provides for data exchange via secure HTTP. The interface between Plum data centers may be secured through a combination of IP blocking and authentication and encryption using SSL. Other security mechanisms, such as virtual private networks, are also used as required.

Plum Voice makes interactive voice response (IVR) more effective, providing organizations with the tools and control they need to develop, measure and improve voice applications for great caller experiences, improved contact center ROI and lower overall customer service costs.

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