◆ CLIENT SUCCESS STORY

# Consider It Done: Complex Premium Administration

NCFlex Premium Administration · State of North Carolina Benefits Program

## Background

In 1996, a carrier partner approached us for help administering AD&D for employees participating in the NCFlex benefit program for the State of North Carolina. They had tried to manage it in-house, but the group's complexity proved unworkable and they turned to LifeHelp.

Ten years of administration later, a different carrier approached LifeHelp in 2006 after running into similar difficulties implementing their Group Term Life product for the NCFlex program. LifeHelp agreed to partner with them and has been ever since — growing to five administered benefits in total as of 2026.

In both cases, the same underlying challenges had made the program unworkable to administer internally:

- High organizational complexity, with many independent participating organizations each with different needs and capabilities. Likewise, payments arriving from 65+ payroll centers, often combining multiple products into a single remittance
- Data & timing issues with enrollment data
- Difficulty verifying eligibility statuses due to timing issues and data inconsistencies
- Difficulty correctly handling leave situations

## The LifeHelp Approach

LifeHelp's approach has evolved over the past thirty years, but the following constants have driven our success since day one in 1996:

### A strong focus on solving both the client & the carrier's needs

This comes in many forms:

- Instead of relying on a one-size-fits-all approach for each of the client's groups, LifeHelp created what each group needed, such as billing & reconciliation processes that met each payroll group's requirements. For the carriers, LifeHelp created reporting that matched their standards & expectations as well.
- Listening closely, asking the right questions, and adapting their processes to fit the program — not the other way around.

Receiving & aggregating payments of the 65+ payroll centers into an auditable, carrier-friendly remittance.

Creating custom tooling, such as a web-based imputed income calculator.

### Taking responsibility to make sure things are correct — and creating working solutions to fill the gaps when they're not

Verifying Evidence of Insurability (EOI) against plan rules, greatly minimizing the risk to the carrier.

Performing internal audits & generating customized reporting to detect data integrity or synchronization issues between us, the enrollment platform, the carrier, and the payroll centers — and following through with all parties until resolved.

Handling individual leave status & payments.

### Providing excellent service to both the carrier and the end member

Providing employees a dedicated call center and email support that handles 1,000+ inquiries a month.

Generating IRS 1099 forms for qualifying benefit programs & notifying them once a threshold was met.

Initiating claims and performing employer certification to the carrier.

## The Results

| 30+ | $3M+ | 65+ | 1,000+ |
|---|---|---|---|
| YEARS ADMINISTERING THE PROGRAM | MONTHLY PREMIUM SUPPORTED | PAYROLL CENTERS COORDINATED | MEMBER INQUIRIES / MONTH |

### Business Impact

- ✓ Helped the carrier obtain & retain its largest national client for more than 20 years, representing roughly $3 million in monthly premium.
- ✓ Became the carrier's de facto operational knowledge center for one of its most complex accounts, providing a valuable layer of institutional knowledge the carrier couldn't easily replicate internally.
- ✓ Restored confidence in administrative accuracy, reporting, and financial controls.

### Operational Impact

- ✓ Accurate premium administration at both aggregate and individual levels.
- ✓ Reliable handling of high-volume, high-variation scenarios.
- ✓ Freed carrier teams to focus on sales, strategic relationships, and growth.

◆ TAKEAWAYS

**If you're managing:**

- ✓ Multi-payroll billing environments
- ✓ Individual-level premium scenarios
- ✓ High-stakes group programs where administrative errors threaten retention
- ✓ Clients requiring custom reporting and data workflows

**LifeHelp handles the operational layer that carriers can't always staff internally — and they make it work reliably, every time.**