



AXONIFY CASE STUDY:

Mutual of Omaha defied industry norms with 100% enrollment in voluntary group benefits

COMPANY:

Founded in 1909, Mutual of Omaha is a full-service, multi-line organization providing insurance, banking and financial products for individuals, businesses and groups throughout the United States.

INDUSTRY:

Finance & Insurance

KEY CHALLENGES:

- Replace training triggered by events to a continuous model that puts the associate needs first
- Remove dependency on subject matter experts for training and find a more efficient and effective approach
- Decrease risk of communicating misinformation through increased associate knowledge & confidence
- Increase associate engagement and better connect remote associates to home office

SOLUTION:

Launched the Axonify Microlearning Platform throughout 26 departments in Workplace Solutions, across almost 1000 associates, along with an additional 150 associates in the IT group.

RESULTS:



Direct correlation between high participation in training and high performance

100%

Voluntary enrollment rate in group benefits

98%

Associates are engaged in training

20%

Knowledge growth in dental product rollout

30%

Job specific knowledge growth in Voluntary Enrollment Group

16%

Overall knowledge growth throughout division

Why don't all employees enroll in group coverage options offered by their organization?

One of the reasons might be because they don't *understand* the benefits material presented to them. In fact, across all industries, **only 19% of employers report** their employees have a high level understanding of their benefits. No surprise there—the insurance industry is extremely complicated. Short-and long-term disability, dental, vision, critical illness, accident, life insurance, along with a host of different rules and regulations for each state—it's enough to make anyone's head spin.

Just ask Nick Schuler, Manager of Learning, and Janine LaDuke, Vice President, Learning & Development and Enrollment in Workplace Solutions at Mutual of Omaha. They know exactly how crucial it is to communicate a clear understanding of all the ancillary insurance options they have available. And they know it starts with people who are the representatives of your company and brand. Those frontline associates responsible for providing quality service to your customers.

Defy industry expectations

If you can equip your frontline staff with the right knowledge to accurately explain all the benefits options, while confidently fielding any and every question that comes at them, they could very well walk away with a **100% voluntary enrollment of a customer's employees.**

But as anyone in the industry knows, this is not a common achievement.

"Accomplishing this level of enrollment in group benefits is unheard of," explains LaDuke. In fact, other companies have enrollers out there working to get at least 25% participation. However, for a Fortune 500 insurance and financial services company like Mutual of Omaha, achieving 100% enrollment is now an attainable goal. In fact, one of its senior voluntary enrollment specialists, Pam Eisenberg achieved just that.

But if it's so unheard of—then how did she do it? We'll get into that. But first, it's important to understand the potential outcomes of your frontline having the wrong information.

The advantages of the right information

Mutual of Omaha protects people's financial futures, and they've been doing it for more than a century. However,



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this is a company that knows it's only as capable as its people, and it realizes the value of offering exceptional customer service. There are plenty of insurance providers out there. And if all things are equal, you'll probably choose a particular provider based on the cost—but you'll choose to either leave or stay based on the service.

LaDuke knows this all too well. "We may be providing the difference between someone having financial freedom or financial ruin in the event of a disability or the death of a loved one," says LaDuke. "So, equipping our associates with the right knowledge and skills is important to our business and our reputation. But more importantly, ensuring we communicate the right information sets up employers for success."

Tracking the ROI on employee training

When Schuler first joined Mutual of Omaha, training was set up in a way that was dependent on associates being subject matter experts who had to pass on their knowledge to others. “The problem with this method is that there’s no consistent quality check, no systematic assurance that the information is correct or if that person is providing training to the best of their ability,” recalls Schuler.

With the support of their executive leadership team, LaDuke and Schuler brought a new and modernized approach to training their workforce, and they haven’t looked back. “Axonify speaks our language. When we first met with the team, they didn’t talk to us about IT codes and things that weren’t relevant to us. They understood our space, why learning and development mattered to us and to our business. They never came in trying to sell us software; they came in selling us on the ability to enhance the development of our associates.”

LaDuke and Schuler couldn’t be happier with the results.

They’ve been able to completely reshape how the department approaches training. “Instead of pushing out training based on one type of event, such as a new hire or product launch, we now look at all aspects of what the person needs,” explains Schuler. The team now benefits from a personalized, daily approach to learning that only takes about 3-5 minutes out of their day. “By using Axonify, we see that people don’t always know the right answers. When that occurs, you can have a spread of misinformation. So equipping our people with the right content, and giving them confidence throughout the learning process, is incredibly key in ensuring our associates are performing at the caliber the business needs them to.”

LaDuke couldn’t agree more. She and Schuler have been completely aligned in their vision to elevate the professional development of their associates. “Having a sound base of both associate knowledge and confidence is extremely important in our industry, and it was one of the biggest reasons we chose Axonify. We simply have not seen any technology in the marketplace that can do what Axonify can as far as tracking what’s important to the business—the ROI on learning and development,” says LaDuke. “So we’ve always been campaigning for education that’s unique to each individual, but also unique to how you drive sales for the stability or revenue of the business.”



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Feeling the love long after implementation

Given the strong business imperative behind adoption of the Axonify platform, it was critical to get it up and running quickly. "The day we turned it on, we were good to go. Everything the Axonify team said it would do as far as implementation, they delivered in spades. There were no hiccups on their end at all," recalls LaDuke.

Of course, you always expect to be treated really well at the onset of getting into business with a new technology partner. So what was most surprising for LaDuke was the service that came after the sale. "With most companies, once they're done with implementation, you never hear from them again. With Axonify that relationship continued," says LaDuke. "It's a big differentiator for us to feel truly invested in, like we've got a partner that's working alongside us."

Likewise, Schuler has worked with a lot of different types of technology over the years, and in his opinion, one big thing separates Axonify from the rest of the crowd: "Axonify listens to its customers. It values their input. And it continues to develop itself. Rather than operating with a blanket model, it works with its customers to ensure they know how to use the solution, and continues to develop their technology to meet the needs of the future."

Hitting unheard of results

Axonify has helped an already successful company reach new levels of effectiveness through its associates. And, one of the best examples Schuler and LaDuke have to share is on the improvements made within their Voluntary Enrollments Group. Remember that unheard of 100% enrollment rate?

Well, Eisenberg was already a top performer with enrollment rates ranging from 40-50%. But after training on Axonify, she began hitting 60%, 70%, 80% until one day she walked away with a 100% enrollment rate in short-term disability. No one has ever done that before.

"Receiving training through Axonify has increased my productivity and effectiveness when I'm out in the field. When I first started in my role at Mutual of Omaha, there were so many little things I needed clarification on. So when I couldn't answer someone's questions, I'd have to take it back to the office," shares Eisenberg. "But I noticed Axonify allows us to hit on all the little intricacies of every product and its particular features, whereas normally it's difficult to get that kind of in-depth training during a product review."

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MANAGER OF LEARNING, MUTUAL OF OMAHA



Practice makes perfect

Mutual of Omaha has seen a direct correlation between those who train more in Axonify and better performance across the entire team. In fact, **98% of associates have logged on and participated in daily training.** “They can do it anywhere, on any device, at their own convenience—there’s no drain on their time,” says LaDuke. There’s also been an **overall lift in knowledge in the Workplace Solutions department by 16%, and a further 20% in a recent dental product rollout.** But for the Voluntary Enrollment Group, that lift was even bigger. “We worked with the team on what they should know, and the measurement through Axonify showed gaps,” explains Schuler. “After spending just a few minutes on Axonify each day they **improved their job role knowledge by 30%.**”

Associates shouldn’t feel virtually alone

Outside of the proof in numbers, Mutual of Omaha has experienced positive changes in its culture, especially with connecting those who work remotely all over the country. “We can feel very much alone since we all work independently. My job is different than another remote employee who holds the same position,” explains Eisenberg. “I could be in three different states within five days, so Axonify allows us to log in from anywhere and feel connected. This is crucial because we need to know what the company expectations are in order to do our jobs well.”

LaDuke and Schuler are thankful that their organization places such a significant value on developing a strong culture, employee knowledge and skills. “We need to be smart with how we allocate company dollars, and I wasn’t going to ask to hire 150 learning professionals,” explains LaDuke. “Because there’s no amount of staff I could hire that’s going to replicate what Axonify can do. This is an agile system that can do so much more, and it’s backed by a company that makes a commitment to its customers by continually making improvements in its technology.” 