

Example work:
Global Benefit Enrollment Platform
@ Willis Towers Watson

The History

Liazon founded a benefits enrollment platform called “Bright Choices”

In 2013 Liazon was purchased by Willis Towers Watson

In 2015, leadership decided to offer “Bright Choices” to their global clients

The Problem

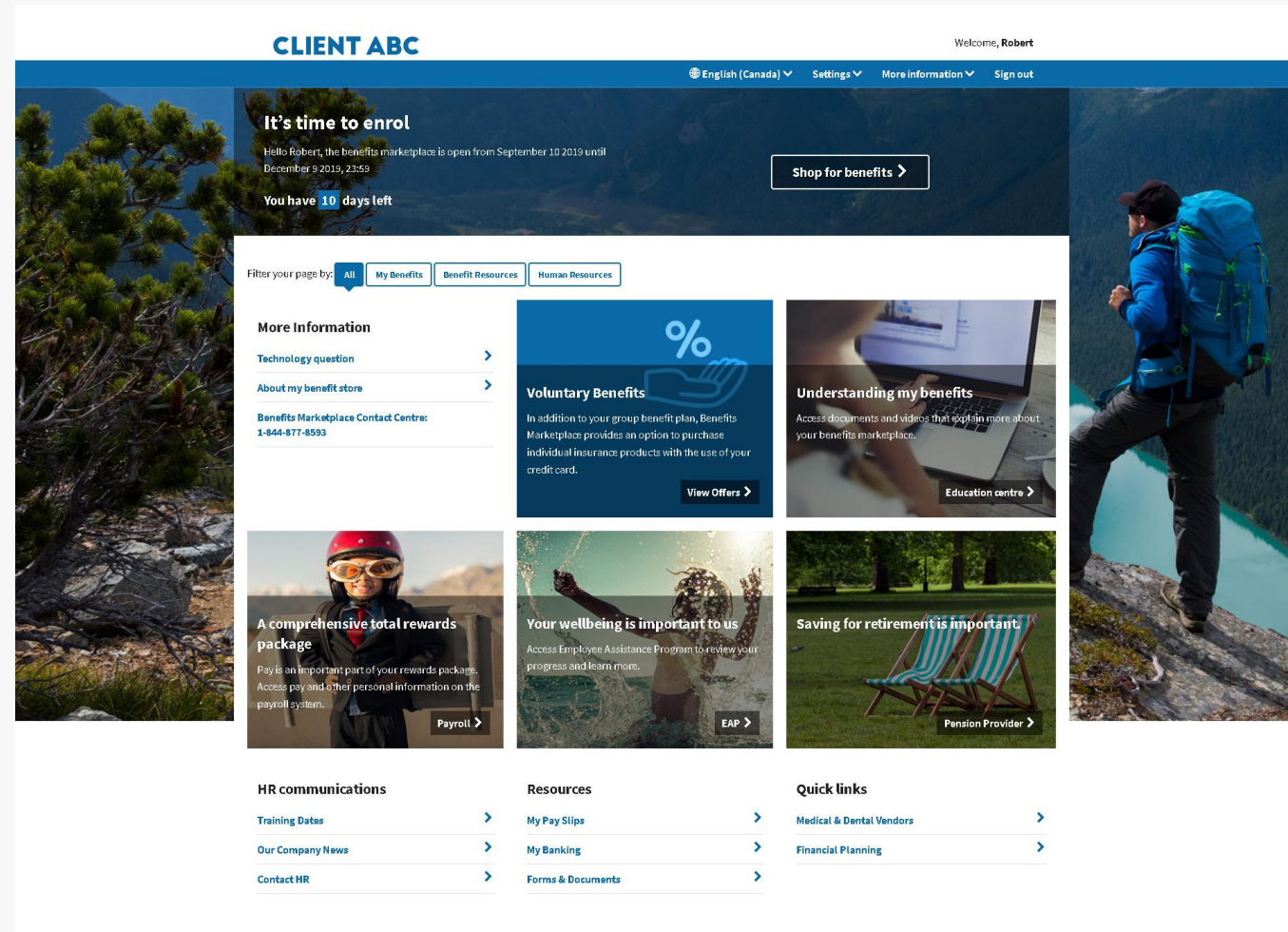
The entire platform was built only for the US, in English, and wasn't Multi-Lingual, Localized or Internationalized

The Solution

Global Benefit Enrollment Platform

- Medical
- Dental
- Vision
- Life Insurance
- Legal Plans
- Pension
- Bike to Work Ins.
- Education Asst.
- Gadget Insurance
- Gym Membership
- Pet Insurance
- Wine Club

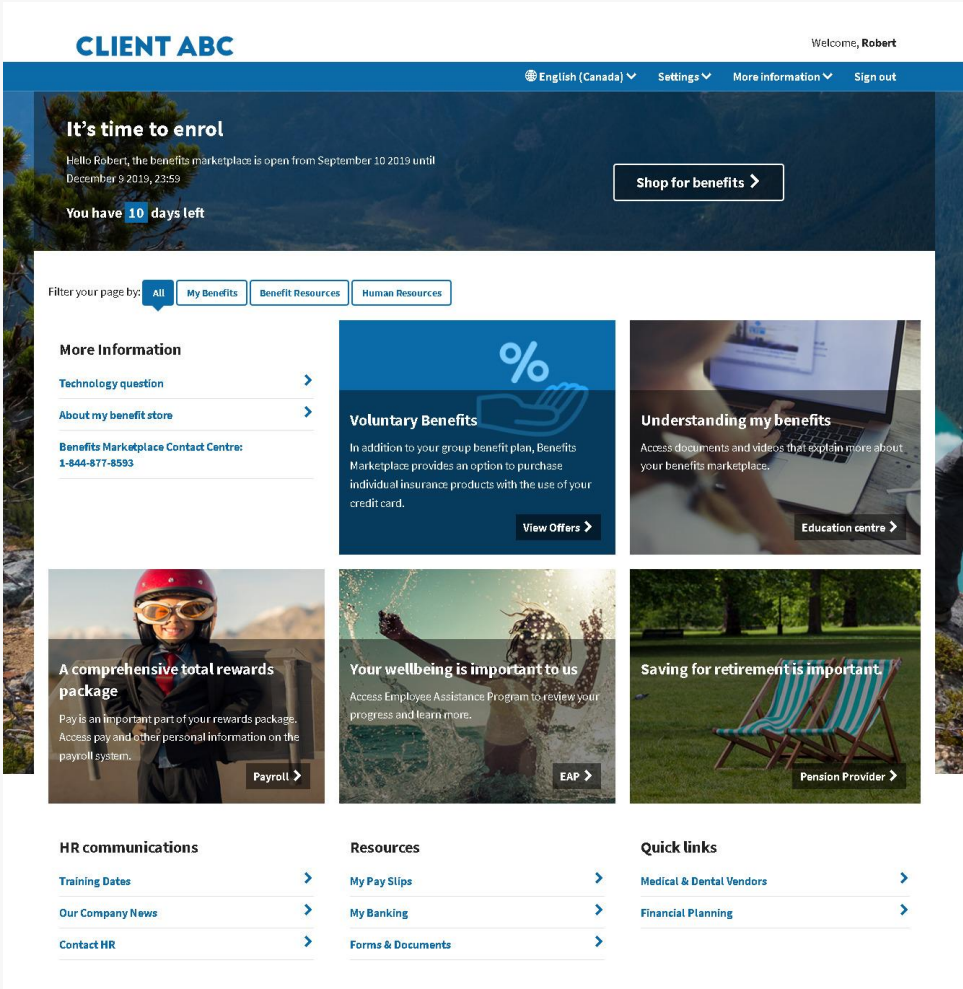
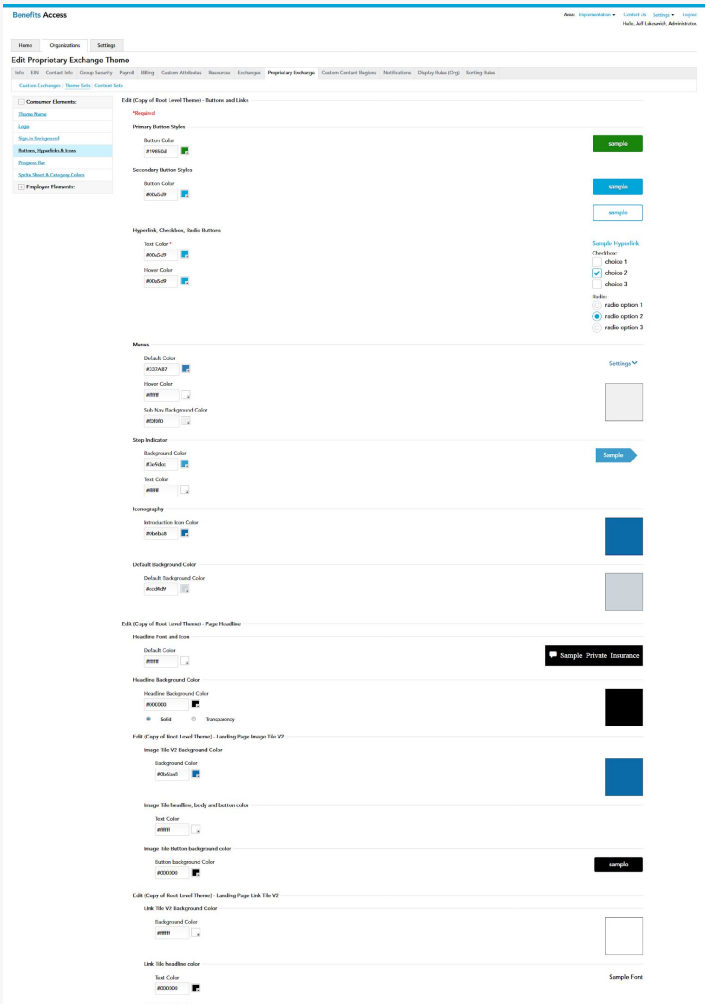
“Benefits Access”



Two Part Development

Transform the Admin

New Consumer Experience



The Team

- > I was hired specifically to lead the effort of converting the entire platform to a global solution
- > 4 PMs and 3 UI/UX designers worked across 7 scrum teams
- > Teams: Tech Lead, 3-5 Engineers, QE and a designated Scrum Master
- > Teams were organized by domain expertise
- > Product Managers and UI/UX spanned across multiple teams
- > Regional stakeholders were consulted and relied upon for feature definition and input

The Process

1. **The Vision:** This was defined by the company prior to me joining
2. **Discovery:** What's needed?
 - Reviewed the platform to determine the scope of the effort
 - High-level list of everything that needed to be developed
3. **Examine:** Feasible, desirable, and viable
 - Deeper dive into each item
 - Created stub tickets for each approved task

The Process (cont.)

4. **Prioritize:** What's needed and when is it needed
 - Worked with Stakeholders to define the MVP
 - The target first launch was to a client in the UK
 - Tasks were organized and prioritized by domain
 - The project plan ended up consisting of 250 features/tasks
5. **Design & Prototype*:** Designed and tested a functional prototype prior to development commencing (when possible/necessary)
6. **Execution**:** The teams developed and deployed

Design & Prototype

7 Main Pages Tested

Benefits Access

CLIENT ABC

It's time to enrol

Hello Robert, the benefits marketplace is open from December 3 2023, 23:59

You have 10 days left

Filter your page by: All My Benefits Benefits Details

More Information

- Technology question
- About my benefit store
- Benefits Marketplace Contact Centre: 1-844-877-8555

A comprehensive total rewards package

Play a role or part of your rewards package. Access pay and other personal information on the go with our app.

Payroll

HR communications

- Training Dates
- Our Company News
- Contact HR

Terms & Conditions

Benefits Access

Benefits Access

Benefits Access

Welcome, Jane Doe_1

Introduction Profile Store Finalize

My Store

Explore Your Benefits

Medical Insurance Products

4 Benefit(s) Available, 0 Plan(s) Selected [Action Required](#)

Private Medical

You haven't selected a benefit. [Select benefit](#)

Vision Insurance

You haven't selected a benefit. [Select benefit](#)

Money Products

2 Benefit(s) Available, 0 Plan(s) Selected

Protection Products

10 Benefit(s) Available, 0 Plan(s) Selected

Life Styles Products

1 Benefit(s) Available, 0 Plan(s) Selected

Terms & Conditions

Benefits Access

What you need to do

- Tell us a bit about you
- Shop a range of benefits
- Buy your benefits

How long do you have left to enrol in your benefits?

Enrolment is open until December 30 2023, 0:00

You have 29 days left

How we protect your information

With Terms Hubnet are committed to protecting the security of your personal information. With Terms Hubnet is a secure bank based application and European level security standards. With Terms Hubnet is subject to a strict security policy. The security of your personal information is taken seriously. With Terms Hubnet regularly reviews its operations and business practices to your personal information stays secure. With Terms Hubnet also use Desktop, an independent software company to provide an encrypted link between the web server and your browser.

Get started

Terms and conditions Security Browser Support

Benefits Access

CLIENT ABC

CLIENT ABC

Welcome, Robert

Recent activity

January 2023 to December 2023

Things you can do...

Additional offers

My benefits as of:

Health Care

Subproduct	Who is covered	Total Cost
Extended Health	Robert (Self)	\$700.00
Vision Health	Robert (Self)	
Private Health	Robert (Self)	
Private Health	Robert (Self)	
Private Health	Robert (Self)	
Private Health	Robert (Self)	

Life Insurance - Employee

Disability Insurance	Who is covered	Total Cost
Disability Insurance	Robert (Self)	\$14.00
Private Health	Robert (Self)	
Private Health	Robert (Self)	

Life Insurance - Spouse

Plan Name	Who is covered	Total Cost
Disability Insurance	Robert (Self)	\$9.00
Private Health	Robert (Self)	
Private Health	Robert (Self)	

Life Insurance - EE

Plan Name	Who is covered	Total Cost
Disability Insurance	Robert (Self)	\$7.00
Private Health	Robert (Self)	
Private Health	Robert (Self)	

Long Term Disability - Non Taxable

Plan Name	Who is covered	Total Cost
Disability Insurance	Robert (Self)	\$5.00
Private Health	Robert (Self)	
Private Health	Robert (Self)	

Retirement - Savings

Plan Name	Who is covered	My Previous Balance	Total Contributions
Retirement Savings	Robert (Self)	\$0.00	\$170.00
Private Health	Robert (Self)		
Private Health	Robert (Self)		

Cost Breakdown

Category	Amount
Shopping dollars	\$80.00
Shopping dollars	\$14.00
Your payroll deduction	-\$16.00
Shopping dollars available	> \$58.00

Change my benefits

Terms and conditions Security Browser Support

Benefits Access

Benefits Access

Benefits Access

Welcome, Jane Doe_1

Introduction Profile Store Finalize

Personal Accident

If you're accidentally injured, your medical insurance will cover your medical expenses. Accident insurance will pay you a cash benefit to use for anything else as injury might require, such as emergency treatment, hospital stays, and transportation and lodging needs, among others. With multiple tiers of coverage to choose FROM, you have the flexibility to choose the right supplement to your medical insurance.

Choose a plan

Plan 1 of 3	Plan 2 of 3	Plan 3 of 3
Bronze Engineering Test Vendor	Silver Engineering Test Vendor	Gold Engineering Test Vendor
See More Detail	See More Detail	See More Detail
Premium (Pay Period): \$233.26 12x Your Monthly Salary (\$7,752.00)	Premium (Pay Period): \$419.86 12x Your Monthly Salary (\$7,752.00)	Premium (Pay Period): \$606.47 12x Your Monthly Salary (\$7,752.00)
Deselect	+ Select	+ Select

Benefit Coverage

View Costs As: Annual

Cost of coverage for Bronze

Benefit	Cost
Private Health	\$233.26
Private Health	\$466.51
Private Health	\$699.77
Private Health	\$933.02

Level of Benefit Coverage

Level of Benefit Coverage	Pay Period Cost
Silver 12x Your Monthly Salary (\$7,752.00)	\$419.86
Gold 12x Your Monthly Salary (\$7,752.00)	\$606.47

Back Save & Continue

Terms & Conditions Security Browser Support

Benefits Access

Benefits Access

See More Detail

Category	Total Cost	You Pay
Private Health	\$100.00	\$42.31

Dental

Benefit	Who is Covered?	Employer Contribution	Total Cost	You Pay
Test Dental - Bronze Engineering Test Vendor 2	Jane Doe_1 (Self)	\$7.89	\$7.89	\$0.00

Medical Flexible Spending Account

Benefit	Total Contributions	I Contribute
Test MFSA Engineering Test Vendor \$1,200.00 Contribution	\$43.31	\$38.46

View Costs As: Pay Period

Cost Breakdown

Category	Amount
Total benefit cost	\$146.19
Your employer pays	\$100.00
You Pay	> \$50.00

Continue Shopping Proceed to Finalize

Terms and conditions Security Browser Support

Benefits Access

Ex. Landing Page

Position of the log in link

Tiles vs. Text

Use of imagery

Need for filtering

Responsive design:

Tested Desktop & Mobile

The screenshot shows a desktop view of a benefits landing page for 'CLIENT ABC'. The page features a blue header with the client name, a user greeting 'Welcome, Robert', and navigation links for language, settings, information, and sign out. A main banner area contains a 'It's time to enrol' message with a countdown timer and a 'Shop for benefits' button. Below this is a filter section with tabs for 'All', 'My Benefits', 'Benefit Resources', and 'Human Resources'. The main content area is divided into several sections: 'More Information' with links for technology questions and benefit store info; 'Voluntary Benefits' with a 'View Offers' button; 'Understanding my benefits' with an 'Education centre' button; 'A comprehensive total rewards package' with a 'Payroll' button; 'Your wellbeing is important to us' with an 'EAP' button; and 'Saving for retirement is important' with a 'Pension Provider' button. At the bottom, there are three columns of links: 'HR communications' (Training Dates, Our Company News, Contact HR), 'Resources' (My Pay Slips, My Banking, Forms & Documents), and 'Quick links' (Medical & Dental Vendors, Financial Planning). A footer contains links for Terms and conditions, Security, Browser support, and Benefits Access.

Ex. Store Page

Location-specific Icons

Coloring of Product Categories

Notifications

Accordions Open vs. Closed

Cards vs. Headline Links

The screenshot displays the 'Benefits Access' web application interface. At the top, there is a navigation bar with links for Home, English, Settings, More Information, View FSA, and Sign Out. A user greeting 'Welcome, Jane Doe_1' is visible in the top right corner. Below the navigation bar is a progress indicator with four steps: Introduction, Profile, Store, and Finalize. The main content area is titled 'My Store' and features an 'Explore Your Benefits' button. The primary category is 'Medical Insurance Products', which includes four sub-categories: Private Medical, Dental, Vision Insurance, and Hospital Indemnity. Each sub-category card shows the number of available benefits and selected plans, along with a 'Select benefit' button. The 'Dental' category has an 'Action Required' notification. Below the medical products are three more categories: Money Products, Protection Products, and Life Styles Products, each with a 'Select benefit' button. At the bottom of the page, there are 'Back' and 'Save & Continue' buttons.

Ex. Enrollment Page

Different Product Templates

Treatment of Selected Product

Dependent Selection

Cost Ledger

Plan Comparison

The screenshot shows a web interface for enrolling in dental coverage. At the top, there's a navigation bar with 'Benefits Access' and a user name 'Welcome, Doe_1, Jane'. Below that is a progress indicator with four steps: Introduction, Profile, Store, and Finalize. The 'Store' step is currently active. The main content area is titled 'Dental' and includes a brief description of dental plans. Below this, there's a 'Choose a plan' section with three options: Bronze, Silver, and Gold. Each plan shows its name, vendor, premium (all at ¥0.00), and coverage maximums. The Bronze plan is selected. A 'No thanks, I don't want to sign up for Dental' checkbox is present. The 'Who would you like to cover?' section lists 'Jane Doe_1 (Self)' as selected and several children as unselected. The 'Coverage Tier' is set to 'Employee Only'. A 'Selected Benefits' summary shows a total cost of ¥7.69, an employer contribution of ¥38.46, and a 'You Pay' amount of ¥0.00. A note indicates that ¥30.77 of unused funds can be used towards final costs. At the bottom, a 'Compared to' table shows the cost for Silver and Gold plans is also ¥0.00. Navigation buttons for 'Back' and 'Save & Continue' are at the bottom right.

Welcome, Doe_1, Jane

Home English Settings More Information View FSA Sign Out

Your Basket 3

Introduction Profile **Store** Finalize

Dental

The right dental plan helps keep your mouth healthy and manages unexpected expenses. A dental plan may cover services FROM routine care to root canals and braces. Plans differ in how they deliver those services, how much they pay, their networks, and ranges of coverage. Consider your needs and your budget when choosing the dental coverage that's best for you.

Choose a plan

View Costs As: Pay Period

Plan 1 of 3	Plan 2 of 3	Plan 3 of 3
Bronze Engineering Test Vendor 2 See More Detail	Silver Engineering Test Vendor 2 See More Detail	Gold Engineering Test Vendor 2 See More Detail
Premium (Pay Period) You Pay ¥0.00 Employee Only	Premium (Pay Period) You Pay ¥0.00 Employee Only	Premium (Pay Period) You Pay ¥0.00 Employee Only
Coverage Maximum (Annual) ¥1,000,000	Coverage Maximum (Annual) ¥2,500,000	Coverage Maximum (Annual) ¥5,000,000
Coverage Maximum (Per Visit) ¥10,000	Coverage Maximum (Per Visit) ¥25,000	Coverage Maximum (Per Visit) ¥50,000
X Deselect	+ Select	+ Select

No thanks, I don't want to sign up for Dental

Who would you like to cover?

Participants that are checked will be added to this coverage.

- Jane Doe_1 (Self)
- test test (Child)
- tests tests (Child)
- testst testse (Child)
- testsetes selestest (Child)
- testttt testttt (Child)

Coverage Tier: **Employee Only**

View Costs As: Pay Period

Selected Benefits for: **Test Dental - Bronze**

Total Cost	¥7.69
Employer Contribution	¥38.46
You Pay	▶ ¥0.00
Unused funds to be used towards your final costs	▶ ¥30.77

Compared to

Plan(s)	Coverage Tier	Pay Period Cost
Cost of coverage for Silver	Employee Only	¥0.00
Cost of coverage for Gold	Employee Only	¥0.00

[Back](#) [Save & Continue](#)

Execution

Started w/ the admin tools that had to be re-architected (ex. translations) and other areas of the platform that were new (ex. products)

As the user experience testing finished, new tasks were identified and slotted in the backlog

Initial deployment consisted of a “happy-path” from Authentication to Checkout

Features were then released iteratively and layered on-top until the MVP was complete and could be deployed

Execution (cont.)

Each team functioned within a set of guidelines and expectations

- Two-week sprints
- Ceremonies differed by team: Refinement, stand-ups, retros, demos...
- Tickets were formatted similarly
- Stakeholder demos, showcasing the progress, were done every sprint
- Project plan and target delivery dates were communicated as the teams progressed

Releases were coordinated and deployed at the conclusion of every sprint

Utilized Feature Flags to toggle the display on/off

Launch

Initial launch was to our colleagues in the UK (“eating your own dog food!”)

Feedback was easily obtained

- Live Site Incidents (LSIs) were quickly identified and fixed
- Consumer experience improvements were prioritized in the backlog

Post-MVP deployments were launched based on capabilities and needs

Marketing collateral, including emails to client employees, are completed by corporate marketing team and signed-off by Product

Results

Benefits Access has since been launched to over 100 clients across 35 countries in 30 dialects

Benefits Access was chosen over its main competitor's product as part of a (cancelled) merger between the two organizations

~95% retention rate of those clients that trial the platform

We've exceeded the 2x year-over-year growth plan every year

What did we learn

Attempt to understand the entire scope before development commences knowing there will always be unknowns

Consider regional laws when building a global platform.

Managing Stakeholder expectations (delivery dates) can be difficult

Communicating requirements to Stakeholders vs. Engineers is different

Whenever budget and time permit, designing and testing prior to development will save time and reduce the amount of re-work

Deadline driven development results in short-sighted decisions, tech debt, and burns the team out

Thank You

Jeff Lukasavich