



Unqork for Group Benefits

Digitize complex benefits processes to optimize internal processes, amplify employee productivity, and enhance the member experience.



Group Benefits is an inherently data- and process-intensive sector that requires coordinating multiple stakeholders across a wide variety of channels and systems. Too often, these processes are overly reliant on manual intervention and paper-based tasks, which places a high administrative burden on insurers and frequently falls short of modern customer expectations for service. Digital solutions can automate and optimize key benefits processes at scale, however “going digital” isn’t for the faint of heart—particularly in this type of complex, highly regulated, and continuously evolving sector.

Custom enterprise software requires upgrading and integrating of legacy systems¹, complying with an evolving patchwork of governance, and competing for scarce IT talent with better-funded, more nimble players. Factoring all these challenges together, developing enterprise software internally can be a painfully inefficient affair with [85% of projects going over schedule](#) and 70% of large-scale digital IT programs [failing to even reach their stated goals](#).

This is why leading group benefits providers are increasingly embracing no-code application platforms such as Unqork. This new class of development platforms eliminates traditional friction points and accelerates the building of scalable, enterprise-ready benefit solutions.

Unqork-built solutions empower group benefits insurers to rapidly produce robust solutions which **reduce manual back-and-forth** between insurers, agents, and members; **scale the processing efficiency of employee enrollments**; **accelerate the appointments** of agents and brokers; **automate data intake and rating** for new and renewal group underwriting; and **provide for a simpler, more intuitive experience** for members submitting claims against their group benefits policies.

Key Benefits

- ✓ **Improved Quality:** Unqork empowers healthcare organizations to maintain a flexible digital infrastructure with **99.99% uptime and 600x fewer defects than code/low-code**.
- ✓ **Accelerated Development:** Utilize every ounce of your tech budget to create, improve, and deploy digital experiences across your organization. **Go from ideation to production in as little as 12 weeks**.
- ✓ **Reduced Costs:** Reduce costs of initial builds & ongoing maintenance with **3x cost savings** versus the Total Cost of Ownership with a traditional code/low-code-based approach.

¹Consider last year’s strange [rush on COBOL-literate programmers](#) to update long-untouched government systems built on a mostly-forgotten language.



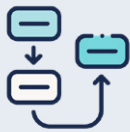


Example Group Benefits Solutions



Employer Onboarding

Digital onboarding to enable employers to complete contracting, set up benefits offerings, and prepare for enrollment in an integrated environment



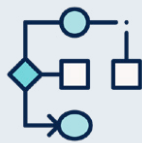
Broker/Agent Onboarding

Digitize appointment and licensing, and contracting workflows to eliminate redundancy and maintain regulatory compliance



Employee Enrollment & EOI

End-to-end digital enrollment and Evidence of Insurability (EOI) journey, including integrated help/chat functionality, individual applicant statuses, and individual/bulk reminders



Claims Intake & Management

Streamline claims process, eliminate manual workflow and paper forms to reduce cycle time; deliver supporting / ancillary services to insureds during critical periods of claim journey



Underwriting & Sales Operations

Automatically ingest and interpret inbound RFP bid specs and connect to rating system; provide quotes in a digital environment with user-friendly dashboards





Unqork and the No-Code Revolution

No-code is a new class of cloud-based development platform that empowers organizations to rapidly build robust enterprise-grade software without writing a single line of code. Advanced no-code platforms such as Unqork come “out-of-the-box” (or out-of-the-virtual-SaaS-box) with all the toolsets and elements necessary to build and manage a robust application (e.g., front-end UX, workflow, rules engine, analytics, integrations, and maintenance). Since they’re all components of the same unified platform, everything works together in instant harmony. With no-code, organizations can devote all their development resources to addressing business challenges instead of technical ones.

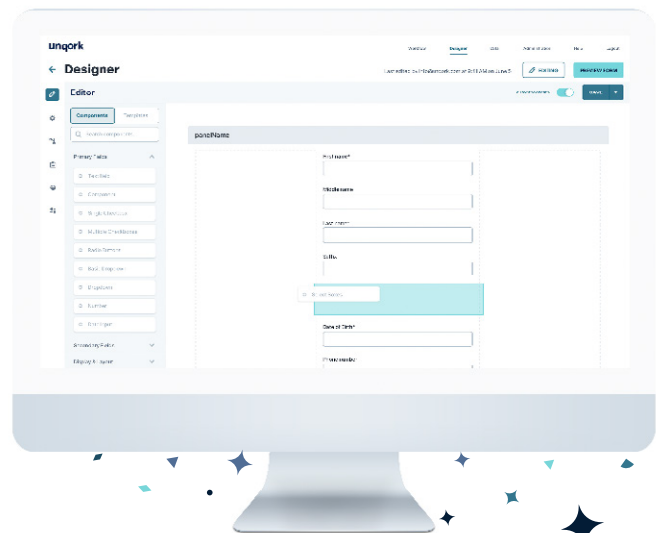
Also, by eliminating the need to write code from the building process, no-code expands the scope of who is doing the development. In a no-code platform, users (or **‘Creators’** as we refer to them at Unqork) build applications by drag-and-dropping configurable elements representing both user-facing features and back-end application logic. While modern programming languages (Java, Python, etc.) can take a year to learn and a decade to master, no-code can be picked up in **just a few weeks**, making development more collaborative and recruiting more flexible.

Unqork: the World's First Enterprise No-Code Application Platform

Unqork is specifically designed to address the challenges of the world’s most complex and regulated service environments, including **financial services, insurance, healthcare, and government**. We levy decades of industry-specific experience from our in-house experts to take on each sector’s most critical challenges.

Unqork has backing from some of the world’s most disciplined investors, including Goldman Sachs, Capital G, and BlackRock. Our technologies have been adopted by leading organizations, including Liberty Mutual, Marsh, Pacific Life, Goldman Sachs, and the city of New York, just to name a notable few.

Our clients can achieve unparalleled speed and flexibility in their development function while requiring a fraction of the resources. We can deliver these benefits through:



A Unified SaaS Platform

Unqork boasts dozens of components and capabilities related to **compliance** (up-to-date rules engines for FATCA, UK CDOT, Dodd-Frank, and more), **security** (native encryption, RBAC, and crowd-sourced penetration tests), and **application management** (SDLC governance, historic versioning, and module management).



A Visual UI

Applications are built via an intuitive, visual User Interface (UI) featuring drag-and-drop components representing user-facing elements, backend processes, data transformations, third-party integrations, and a growing library of industry-specific templates.



Enterprise-Grade Standards

Unqork comes with enterprise-ready compliance (e.g., SOC2, GDPR, Privacy Shield compliant, etc.). We have complete security capabilities, including proprietary RBAC solutions, and we provide BCP and DR support for applications built on our platform.

Curious about no-code for your organization?

Get in touch to **schedule a demonstration** from one of our no-code experts.

Contact Us