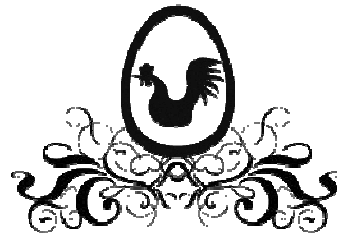


User Experience Review & Recommendations

Small Farm Design

S & S Benefits

Sept 22, 2009



What is a User Experience Review

A heuristic review discovers problems that are easy to find by someone trained to see issues with websites. This is done at fraction of the cost traditional usability studies.

User experience analysis takes into consideration:

- Ease of use
- Structure – Information architecture
- Functionality – Interaction design mock ups
- Intuitiveness – Information design
- Aesthetic – Visual design

Used together these elements balance the “golden triangle”:

- User needs
- Business objectives
- Technical capabilities

Summary

This review includes elements of a heuristic review as well as analysis of how S & S Benefits integrates their audience into a good user experience.

I spent some time looking at your site and think you have a lot of good things happening. However, there were a few things that struck me that I think would make for a better experience.

The main things that stand out are:

- Home page lacks clear purpose
- Home page lacks a Call to Action
- Linked logos are confusing and disorienting
- Update copy making it more scannable
- Indicate why a user is filling out a form

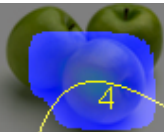
Detailed Findings

User heat maps give you feedback on which areas of the website are weak, provide valuable feedback on the effectiveness of the page layout, buttons and banners and general visual branding effectiveness.

How to interpret focus map data:

- Color & Intensity – the more intense the color, the more interested the viewer is. From weak (blue) to strong (red)
- Hotspots & Fixations – Denote areas of interest. Circles represent the focal point.
- Hotspot number order – The number represents the flow of eye movement.
- Gaze saccades – Yellow lines represent the movement of the eyes between different hotspots.

An area that appears untouched by the heat map is unseen by the user either because the areas have no interest or because users have trained themselves not to look at that area.



S&S Benefits

Request a Quote >

Individual & Family | Groups & Business

- Home
- About
- Individual & Family Plans
- Employer Plans
- Carriers
- Wellness
- Resources
- Contact



Health Insurance for Groups & Individuals



Individual Health Plans

Click on the carrier links below to request a quote now!



Welcome to S&S Benefits

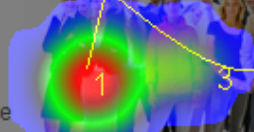
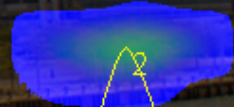
Created by Feng-GUI.com

S&S Benefits is a leading insurance broker serving the insurance needs of professionals, public employees, associations and businesses of all sizes, since 1990.

Our professional staff combines vast experience with youthful enthusiasm, and prides itself on personal service and attention to detail. Our corporate culture emphasizes the need to listen carefully to our clients. While most insurance agents rush to sell you their product, we will take the time to listen to your needs and tailor a customized solution from the broad range of top rated insurance companies we represent.

This is our pledge to you:

- We will listen to your unique requirements.
- We will stay abreast of the latest insurance offerings.



3



It isn't immediately clear to me when arriving at your site what service you provided and how it pertains to me, the visitor.

I realized it was something to do with health insurance but what exactly wasn't clear.

I'm assuming when most visitors arrive at your site they are saying to themselves, "Okay, I need insurance for, myself, my family, or business, etc. There are a lot of different choices out there, I don't want to spend a fortune but want decent coverage. I don't know where to start. How is *this* company going to help me?"

If my assumption is correct I would build each page in a way that answers those types of questions.

Key Takeaway: No clear direction on how this page will point the user in the correct direction.

The screenshot shows the S&S Benefits website. At the top left is a logo with three green apples and the text "S&S Benefits". To the right is a "Request a Quote >" link with subtext "Individual & Family | Groups & Business". Below this is a navigation menu with links: Home, About, Individual & Family Plans, Employer Plans, Carriers, Wellness, Resources, and Contact. A large banner image of a city skyline is followed by the text "Health Insurance for Groups & Individuals".

Individual Health Plans

Click on the carrier links below to request a quote now!

Aetna Anthem
ASSURANT KAISER PERMANENTE
MEDICAL MUTUAL OF OHIO UnitedHealthcare

Group Health Plans

Click [here](#) to request a Group quote now!

Welcome to S&S Benefits

S&S Benefits, headquartered in Cleveland, Ohio, has been serving the insurance needs of professionals, public employees, associations and businesses of all sizes, since 1990.

Our professional staff combines vast experience with youthful enthusiasm, and prides itself on personal service and attention to detail. Our corporate culture emphasizes the need to listen carefully to our clients. While most insurance agents rush to sell you their product, we will take the time to listen to your needs and tailor a customized solution from the broad range of top rated insurance companies we represent.

This is our pledge to you:

- We will listen to your unique requirements.
- We will stay abreast of the latest insurance offerings.
- We will service your account promptly and courteously.

Please browse through the rest of our site. S&S Benefits welcomes the opportunity to become your trusted source for Health Insurance and Wellness.

Few can match our commitment to service and loyalty, or match our experience and expertise. It's the formula that has led to S&S Benefit's success for almost twenty years.

© 2008 S&S Bbenefits Privacy Policy Developed by: Modern Media

1. I wasn't expecting the logos to take me off your site – rather disorienting to a new visitor

2. Do site visitors know which plan is best for them, what the difference is between each company being shown, or why one is better than the other?

I think this is one area where you could really create an experience that would be beneficial to your visitors. It would also help enforce the fact that your company "listens" and "tailors solutions"

The screenshot shows the S&S Benefits website homepage. At the top left is the S&S Benefits logo with three green apples. To the right is a "Request a Quote >" link with subtext "Individual & Family | Groups & Business". Below this is a navigation menu with links: Home, About, Individual & Family Plans, Employer Plans, Carriers, Wellness, Resources, and Contact. A large banner image of a city skyline is overlaid with the text "Health Insurance for Groups & Individuals".

Annotation 1 (red circle with '1') points to the "Individual Health Plans" section, which contains a call to action: "Click on the carrier links below to request a quote now!". Below this are logos for Aetna, Anthem, Assurant, Kaiser Permanente, Medical Mutual of Ohio, and UnitedHealthcare.

Annotation 2 (red circle with '2') points to the "Welcome to S&S Benefits" section. This section includes a paragraph about the company's history and a "pledge to you" with three bullet points: "We will listen to your unique requirements.", "We will stay abreast of the latest insurance offerings.", and "We will service your account promptly and courteously." To the right of this text is a group photo of the company staff.

At the bottom of the page, there is a footer with copyright information: "© 2008 S&S Bbenefits", a "Privacy Policy" link, and "Developed by: Modern Media".



S&S Benefits

[Request a Quote >](#)

Individual & Family | Groups & Business

[Home](#)

[About](#)

[Individual & Family Plans](#)

[Employer Plans](#)

[Carriers](#)

[Wellness](#)

[Resources](#)

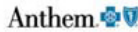
[Contact](#)



Health Insurance for Groups & Individuals

Individual Health Plans

Click on the carrier links below to request a quote now!



Group Health Plans

Click [here](#) to request a Group quote now!

Welcome to S&S Benefits

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This is our pledge to you:

- We will listen to your unique requirements.
- We will stay abreast of the latest insurance offerings.
- We will service your account promptly and courteously.

Please browse through the rest of our site. S&S Benefits welcomes the opportunity to become your trusted source for Health Insurance and Wellness.

Few can match our commitment to service and loyalty, or match our experience and expertise. It's the formula that has led to S&S Benefit's success for almost twenty years.

3. The 'Request a Quote' looks like it would be the link not the gray text

4. Might be a good idea to show a picture more relevant to your service – Even if you only offer your service to Cleveland markets

5. I'd edit the 'Welcome' copy Focusing on the areas will help your visitor solve their problem. As an example point them to content that is relevant to them (business owner vs. family)

Key Takeaways:

No clear direction on how this page will point the user in the correct direction.

Make the 'Request a Quote' a stronger call to action

Update where the clicking the logos go to. Think about a softer transition page.



Health Insurance for Groups & Individuals

- Choices for Better Health**
- [Copay](#)
 - [Health Savings Accounts HSA](#)
 - [High Deductible](#)
 - [Short Term Medical](#)
 - [Student Coverage](#)

Individual & Family Quote Request

First Name:

Last Name:

Address:

City:

State:

Zip:

Phone:

Email:

	Gender	Date of birth mm dd yyyy	Height	Weight	Tobacco User?
*Applicant	M	/ /	Ft In		<input type="checkbox"/>
Spouse	--	/ /	Ft In		<input type="checkbox"/>
Child	--	/ /	Ft In		<input type="checkbox"/>
Child	--	/ /	Ft In		<input type="checkbox"/>
Child	--	/ /	Ft In		<input type="checkbox"/>
Child	--	/ /	Ft In		<input type="checkbox"/>
Child	--	/ /	Ft In		<input type="checkbox"/>
Child	--	/ /	Ft In		<input type="checkbox"/>

6. When I clicked into your 'Individual and Family Quote Form' it **wasn't clear why** I was filling out the form.

Is someone from your company going to call me back, am I going to receive a quote on the next page, what is the next step after I submit, etc.?

7. The bulleted list on the left of the form looks like text links with each item being underlined but aren't. If something isn't a link I wouldn't underline the text.

Key Takeaways:

Make it clear to users what to expect in filling out the form.

Indicate the total number of steps involved

Don't underline text if it isn't being used as a link.



Individual & Family Plans

S&S Benefits believes everyone deserves flexible health care. That's why we represent best-in-class insurance carriers who offer a range of health insurance plans directly to families and individuals under age 64.

From traditional health benefits to Health Savings Accounts Plans and more, S&S Benefits will provide coverage options that fit your changing needs and your budget. Please note: Insurance and HMO plans are subject to health underwriting and product availability and insurance and HMO plan designs vary by state.

Health Insurance Plans More choices for better health.

S&S Benefits has a variety of plans* to help you find the coverage you need at a price you can afford. You can also purchase optional benefits and riders to further increase your coverage.

Why buy health insurance?

- Health insurance helps you pay for medical care when you need it.
- You can't predict when you'll need it.
- Health insurance helps you pay for medical care when you need it.
- You can't predict when you'll need it.

What is health insurance?

Health insurance is a contract between you and an insurance company. The insurance company agrees to pay for your medical care when you need it. In return, you agree to pay a certain amount of money each month to the insurance company. This amount is called a premium.

How much does health insurance cost?

The cost of health insurance depends on many factors, including your age, health, and the type of plan you choose. Generally, the cost of health insurance increases as you get older and as your health worsens. The cost of health insurance also varies by state.

What are the different types of health insurance plans?

There are several different types of health insurance plans, including:

- **Traditional Health Insurance Plans:** These plans typically cover medical care, hospital care, and prescription drugs. They may also cover dental and vision care.
- **Health Savings Accounts (HSAs):** These plans allow you to save money on a pre-tax basis to pay for medical care. They typically have lower premiums than traditional health insurance plans, but they also have higher deductibles.
- **Health Reimbursement Accounts (HRAs):** These plans allow your employer to reimburse you for medical care expenses. They typically have lower premiums than traditional health insurance plans, but they also have higher deductibles.
- **Health Flexible Spending Accounts (FSA):** These plans allow you to set aside money on a pre-tax basis to pay for medical care expenses. They typically have lower premiums than traditional health insurance plans, but they also have higher deductibles.

How do I choose a health insurance plan?

When choosing a health insurance plan, you should consider the following factors:

- **Cost:** Consider the premium, deductible, and out-of-pocket maximum.
- **Coverage:** Consider the types of medical care covered by the plan.
- **Network:** Consider the types of doctors and hospitals in the plan's network.
- **Flexibility:** Consider the plan's rules regarding when and how you can use the plan's benefits.

How do I get health insurance?

You can get health insurance through your employer, a health insurance marketplace, or directly from an insurance carrier. If you are self-employed, you can also get health insurance through a health insurance marketplace.

8. There is a lot of information on the pages and the copy isn't as scannable as it could be.

Visitors aren't going to read your entire site. Instead they are going to quickly scan looking for sections that are pertinent to them.

Once they find relevancy they will be open to reading.

Key Takeaways:

Chunk information into smaller pieces and use links to guide users into areas that provide more details.

Make use of bulleted lists, headlines and subheads

Remember people don't read online – instead they scan looking for information that is relevant to them

Take Aways

Overall it appears to me there is a 'curse of knowledge' happening with your site. You're extremely close to the content and know the ins and outs where each page will lead and why it is there, but I wonder if your visitors have this much familiarity with the subject. I'd try and step back and look at your site as a visitor with a lot of questions about insurance. Then look for ways to answer their questions and concerns this will better positioning your company as the experts and make you more valuable to your visitors.

I'm sure there are reasons why the choices on the site have been made and I'm just not aware of them so some of my suggestions would need to be modified based on the goals of the business. But looking at it with only the eyes of a first time visitor I would say there are some things that could be tweaked without a lot of effort.