



Energize Your Annual Enrollment: Five Tips to Engage, Educate, and Enable Your Employees for a Better Benefit Experience



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Annual enrollment (AE) is approaching fast. For all the time and effort HR teams dedicate to this yearly event, however, many employees remain disinterested or anxious when it comes to shopping for their benefits.

Most employees know they're making mistakes with their benefit decisions: 55% say they waste as much as \$750 a year due to poor benefit choices.¹ As benefits become increasingly consumer-driven, these mistakes may have an even greater impact on employers' costs and employees' satisfaction.

How can you and your team ensure a successful annual enrollment?

This At-A-Glance takes a look at five tips to drive a smarter, streamlined, and more effective enrollment experience. With the right strategy, tools, and support, you can deliver positive results for both your business and its employees.

**At-A-Glance Guide *from*
Empyrean Benefit Solutions**

This At-A-Glance takes a look at five tips to drive a smarter, streamlined, and more effective enrollment experience.



Tip 1: Inspire Action with Strong Communications

Your communication strategy is one of the major factors impacting your annual enrollment success. Benefit teams should allow around six weeks to develop and prepare their AE messages and campaign schedule, and start communicating with employees at least 60 days before enrollment starts.

To get employees excited and engaged about their benefits, it's critical that you consistently and clearly communicate the importance of annual enrollment across multiple channels.

In addition to lunch-and-learns, posters, and postcards, digital communications through emails, text messages, and your company intranet can reach employees where they receive information the most. Many electronic messages can also be enhanced with a link to your employee benefits portal, to make it easy and convenient for employees to click and complete enrollment on the spot.

Prompting your employees with questions throughout your communications can push them to consider their options more carefully.

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Tip 1: Inspire Action with Strong Communications, *Cont'd.*

Consider open-ended questions such as *Have your or your family's coverage needs changed?*, *How well have your coverage choices fit your needs in the past year?*, and *Do you know what your benefit plans cover?*

Questions like these can lead employees to take a closer look at how they approach your offering.

If practicing a *passive enrollment* (where employees are automatically enrolled in the same coverage as the previous year, unless they actively enroll in a different plan), your communications can still serve as necessary reminders for employees to review their plans before the election window closes.

If your benefits offering has changed, it will be especially critical to highlight those changes well ahead of annual enrollment. Employees will want to know how their plans and coverage will be affected, so be sure to announce any changes early and often throughout your AE communications campaign, detail how current plans will be affected, and outline next steps for employees to take.

A basic but essential element of successful AE communications is ensuring employees understand exactly when their election window begins and ends.

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Tip 1: Inspire Action with Strong Communications, *Cont'd.*

This is especially important if practicing an *active enrollment* (where employees must sign up for plans each year or risk losing coverage). Daily distractions can keep employees from setting aside ample time to weigh their benefit options – which can leave them scrambling to complete enrollment at the last minute.

As your AE deadline approaches, amp up digital communications with a countdown to the last day of enrollment, so employees receive plenty of reminders to take advantage of their election opportunity.

When reviewing your campaign, take a moment to look at your communications from an HR outsider's perspective. While you may live and breathe annual enrollment during this time of year, this may not be the case for employees outside of your benefits team. Are your messages and information clear enough, or will they leave employees scratching their heads? If in doubt, ask if your communications or marketing team can review prior to launching your campaign.

To keep employees actively engaged with their benefits after enrollment, try to maintain consistent communication year-round.

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Tip 1: Inspire Action with Strong Communications, *Cont'd.*

If you offer health-plan related savings accounts (such as a health savings account (HSA) or flexible spending account (FSA)) or voluntary coverage that can be elected outside of annual enrollment (pet insurance, for example), periodically deliver messages relevant to these options and explain why employees might benefit from them.

If your benefits provide additional perks (such as a wellness incentive under your health plan), this can offer another way to drive engagement and appreciation among your workforce. Spread the word with regular messages to ensure employees are recognizing and leveraging the full advantages of their benefit elections once AE is over.

As you develop this facet of enrollment, remember that you do not have to tackle this project alone. Your benefits administration technology partner, carriers, and other vendors may provide resources that can make your job easier. Taking advantage of available tools can help make your AE communications more effective to yield more positive results.

For more communication tips and editable templates, please download [Empyrean's Annual Enrollment Communication Kit](#).

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Tip 2: Help Your Employees Help Themselves

The rapid rise of online shopping is quickly shaping consumers' expectations for intuitive and reliable digital transactions – and this includes benefits enrollment. What makes digital storefronts like Amazon.com so successful – in addition to their convenience – are the decision support tools available to help customers select from among many choices (Amazon boasts a selection of over 419 million products alone²).

With quality decision support, consumers can easily compare options to their needs, ultimately enabling them to select the best fitting product with confidence. Given the confusion, frustration, and risk that typically surrounds employee benefits, your benefits administration partner should provide a suite of decision support tools within your enrollment experience to help guide employees to better benefits choices and outcomes.

However, comprehensive decision support cannot be provided through a single tool alone. Like Amazon, the benefits shopping experience you deliver should include a range of guidance options to ensure all employees are fully supported as they explore and learn about their benefits.

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Tip 2: Help Your Employees Help Themselves, *Cont'd.*

To help direct employees to plan matches quickly and easily, your benefits administration platform should incorporate a recommendation engine during the first steps of the enrollment process. On the Empyrean Platform, this tool walks employees through a short series of simple questions to determine their individual benefit needs, and then matches them with the plans that best meet those requirements.

An expertly-designed recommendation engine will streamline the benefits selection process, while simultaneously tailoring matches to each individual or family's needs. This enables employees to make smarter benefits decisions without poring over complex plan documents, which can bring a new level of ease, confidence, and appreciation to annual enrollment.

As benefits become increasingly influenced by consumerism, employees will need smarter tools to gain perspective on their potential coverage costs *beyond* a plan's premium. Providing a fast way to compare plans can be especially helpful for developing cost literacy across a range of options. In fact, nearly half of employees would prefer their enrollment to deliver an Amazon-style experience that enables them to easily compare plans.¹

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Tip 2: Help Your Employees Help Themselves, *Cont'd.*

With a thorough plan comparison tool, employees can select potential plans and receive a side-by-side breakdown of the costs associated with each option, including deductible, out-of-pocket maximum, in-network office visit costs, urgent care costs, ER visit costs, and more.

Going further, adding a medical cost modeler to your employees' decision support toolkit can provide an even more personalized view of coverage costs, and one that aligns with the specific services employees expect to utilize during the upcoming plan year.

Empyrean's medical cost modeler, for example, allows employees to input anticipated services and service frequency. The modeler then applies this data to yearly national cost averages to provide an estimate of the employee's annual costs under their selected coverage options. Employees can then view detailed results that outline both the payroll deduction and out-of-pocket costs under each potential plan. The tool also provides line-item estimates for their deductible, copayment, coinsurance, and prescription copayment costs, if applicable.

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Tip 2: Help Your Employees Help Themselves, *Cont'd.*

The medical cost modeler is an extremely helpful tool that employees can quickly leverage—whether they are looking forward to a new baby, planning for an upcoming surgery, require prescription medication, or want to ensure they are financially prepared for the unexpected under a certain plan. With clear graphs and comparison charts, the medical cost modeler enables your employees to see exactly how options stack up to their unique needs, giving them the power to make more informed and confident decisions.

On an adaptive platform, messages and content within your benefits portal can also be tailored to your specific offering and strategy, to better support employees' decision making processes and effectively drive your goals.

Employees often struggle to understand how their coverage works, which can lead to constant questions, endless internet searches, or worse – guesswork. Your benefits administration partner should help alleviate this difficulty by providing a broad range of engaging and easy-to-understand videos that clearly explain coverage concepts and plan details.

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Tip 2: Help Your Employees Help Themselves, *Cont'd.*

When strategically embedded throughout your benefits shopping and enrollment experience, videos provide employees with the fast answers and accurate information they need, *before* they need to ask for it.

Placing strategic messages within the enrollment experience will also support your different employee populations and help them better understand how their choices relate to their needs.

For example, an employer may target younger employees with information explaining how the company's high deductible health plan (HDHP) and HSA can help them balance their coverage and cost concerns by offering a lower premium. At the same time, older employees may see information about how electing an HDHP will enable them to contribute funds to an HSA, which they can also use as a retirement savings tool.

Finally, employees should have ready-access to electronic versions of plan documents made easily available any time through their benefits administration portal. Having access to official plan information, on top of a foundation of robust educational tools and guidance, will solidify your decision support and enable employees to make more self-sufficient coverage choices.

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Tip 3: Put the “Human” Back in Human Resources

With the right decision support in place, your employees can independently research their options and make informed choices. To deliver the full-fledged guidance your workforce needs, however, employees also require access to knowledgeable one-on-one support.

48% of employees want the opportunity to get answers and receive expert advice about their benefits³—but constant questions can take a serious toll on your team’s productivity, especially during enrollment. In addition to a streamlined and intuitive online experience, your benefits administration partner should provide guidance solutions that go beyond employees’ screens.

Instead of utilizing chaotic mass call centers with one-size-fits-all services, your employees should receive assistance from a **single client-dedicated team** that can reliably address the questions and concerns unique to *your* organization’s benefits. At Empyrean, each client is supported by a 100% US-based and in-house service team that is committed to your success. Empyrean Service Center team members gain an expert understanding of your benefits offering, strategy, and company culture, to serve as a true extension of your internal HR department.

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Tip 3: Put the “Human” Back in Human Resources, *Cont’d.*

Service center capabilities enable you to support your workforce without sacrificing your own team’s priorities or efficiency. Your outsourcing partner should be fully equipped to handle employees’ questions about coverage options, assist with using support tools, help navigate employees to the information they need, connect participants with carriers, and even walk employees through completion of the annual enrollment process as necessary.

Some employees, however, may require additional guidance and advice to understand which plans best apply to their needs. To help employees make more confident and informed benefit choices, your administration provider should offer personalized support from an in-house team of **licensed benefit advisors**.

Licensed benefit advisors are specially trained experts that are certified to discuss and compare an employee’s needs alongside their benefit options. Advisors are also legally authorized to provide plan recommendations to participants, which can enrich your enrollment experience and ensure your workforce receives comprehensive yet individualized support.

Service center capabilities will enable you to support your workforce without sacrificing your own team’s priorities or efficiency.



Tip 3: Put the “Human” Back in Human Resources, *Cont’d.*

Once an employee has confirmed their plan selection, a licensed advisor may even complete enrollment on the employee’s behalf. This capability further simplifies and streamlines annual enrollment, while relieving the stress that can come from completing the process alone.

Unlike some advisor services, **Empyrean advisors are not commissioned:** instead, they are exclusively focused on determining the best plan fit for participants – completely independent of insurance carriers, plan networks, or other vendors – providing unbiased guidance to deliver the best benefit outcomes for your individual employees. With the help of licensed advisors, employees receive the third-party expertise, clear and complete information, and reassuring recommendations they need to make a benefits decision they can feel confident in throughout the coming plan year.

Personalized, expert assistance is an often-lacking yet powerful component of a total benefits administration solution; smart assistance can help ensure employees are educated and engaged with the enrollment experience, satisfied with their benefits, and ultimately satisfied with their job.

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Tip 4: Dive into Your Data

Your benefits administration platform holds a wealth of data that you can strategically utilize to improve AE communications and processes. Your outsourcing provider should offer intuitive reporting tools and advanced capabilities to help you better target communication campaigns for maximum effectiveness.

For example, consider marking a series of checkpoint dates along your campaign calendar, leading up to your last day of AE. On each date, pull a report of employees that have yet to complete enrollment. Send them a reminder, acknowledging that they have not finished the process and informing them of the deadline. Through consistent communications, you can bring attention to outstanding enrollments, combat procrastination, and help make benefits selection a priority for your employees.

Your data can also provide key information about trends and efforts that are most impactful. As you examine enrollment patterns, you may identify both spikes and low points in employee activity.

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Tip 4: Dive into Your Data, *Cont'd.*

Review your data and company events to determine if behavior may be associated with particular factors (for instance: did a spike in activity follow a benefits-related event? Did a lull in activity come about around a company holiday?). Understanding these patterns can bring insights that will help you recognize important factors and efficiently concentrate your AE engagement efforts.

Additionally, your technology partner's service center team may be able to identify trends that have significance for the success of your annual enrollment. If utilizing a client-dedicated service team, your partner should be well positioned to recognize trends related to employee questions and call volume. For example, if many employees have questions about a particular plan, benefits change, or other topic, this may indicate that efforts can be increased to ensure comprehension around that particular concept. Often, a client's service center team serves as the first point of contact for identifying critical employee trends. With a collaborative and committed outsourcing partner, you can stay connected to the needs of your workforce without weighing down your internal resources.

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Tip 5: Your Benefits Administration Technology Partner Makes the Difference

Planning and executing a successful AE is one of the most crucial projects benefit leaders are tasked with. Benefits move fast, and each year of enrollment can present new challenges as your strategy, offering, and business evolve. In a relatively short amount of time, however, employers must ensure all eligible workers have the resources necessary to make smart coverage choices. This can be extremely daunting for HR teams that take this responsibility on internally, or that otherwise lack the support of a flexible and adaptive benefits administration technology provider.

Your technology platform will either enable or hinder your annual enrollment efforts. When selecting a system to help streamline administration, you are also choosing a partner to help protect your employees and add value to your benefits offering. It's critical that the benefits administrator you entrust with this duty is capable of fully managing and supporting your goals, leveraging modern solutions to meet today's complex benefit needs.

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Tip 5: Your Benefits Administration Technology Partner Makes the Difference, *Cont'd.*

However, not all benefits administration platforms are designed to deliver the flexibility, scalability, and adaptability required by modern organizations. Outdated or inefficient systems often rely on obsolete or convoluted programming, which can quickly fail in the face of complexity. Provider failures can lead to a slew of administrative headaches that diminish AE successes and cause issues that plague HR teams throughout the plan year, including inaccurate data, manual rework, unresponsive service teams, and more.

Additionally, your benefits administration partner should utilize a *strategy-agnostic platform*, which is architected to conform and evolve as your needs and plans shift. With a strategy-agnostic and *carrier-agnostic solution*, you can administer any plan from any carrier you choose to offer, via any strategy you see fit to implement. Utilizing a truly agile benefits administration system will enable you to evolve and improve your benefits offering over time, with fewer technology modification costs and hassles than on an outdated, inflexible, or hard-to-scale system.

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Conclusion

As you plan for the upcoming annual enrollment season, consider how your benefits administration provider supports and enables your strategy. Does your provider deliver the combination of technology and service solutions to best guide your employees and meet your goals? Or are administrative shortcomings constantly overwhelming you and your team?

Moving forward into this year's AE, take a closer look at your benefits administration capabilities. If your team is consistently running into frustrating errors, experiencing poor service performance, or falling short of your goals, it may be time to seek out a better solution. With the right steps and partner in place, your annual enrollment should proceed smoothly and effectively – no matter how your business operates or your strategy develops.

Utilizing a modern and adaptable platform and knowledgeable outsourcing team, you can simplify enrollment processes, lower company costs, protect your workforce, and create a momentum of success that will continue long after annual enrollment is over.

With the right steps and partner in place, your annual enrollment should proceed smoothly and effectively – no matter how your business operates or your strategy develops.



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About Empyrean

Empyrean Benefit Solutions manages employee health and welfare benefits programs, combining the industry's most modern, client-adaptive, and configurable benefits technology platform with expert, responsive service to deliver Hi-Touch Benefits Administration.

Empyrean provides market-leading enrollment, eligibility management, ACA reporting, and other plan administration services that empower employers, insurance brokers, and healthcare exchanges to meet ever-evolving benefit challenges. Founded in 2006, Empyrean's integrated platform serves over three million annual participants across a wide spectrum of sizes, industries, and complexities.

Visit www.GoEmpyrean.com for more information.

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