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

September 2019

3 Strategies to Tackle Annual Enrollment *with Ease*

EMPYREAN

CONTENTS

INTRODUCTION

Annual enrollment (AE) is the ultimate stress test of HR's benefits strategy, communications plan, and effectiveness. Preparing for AE is no small feat, and the outcomes of the enrollment period will impact your success for the entire plan year. For many employers, benefits enrollment also comes near the end of the calendar year – adding to HR's challenge as they compete for employees' attention alongside year-end priorities and the various holiday seasons.

Enrollment might be your busiest time of the year, but it doesn't have to mean long nights and looming headaches. With the right planning and support, *this AE can be your easiest and most effective yet.*

This At-A-Glance offers three comprehensive steps to help organize your efforts and ready your team to tackle every step of annual enrollment prep.

1 Ensure Team Alignment with Your Goals and Processes

1 | ENSURE TEAM ALIGNMENT WITH YOUR GOALS AND PROCESSES

Before a long hike, you'd make sure your entire group knows which trail to take in order to reach your planned destination. And ahead of annual enrollment, you'll want to do the same with your HR team. Your *entire* benefits team, including your benefits administration partner and third-party vendors, must align with your goals and understand your desired outcomes.

What are you working towards this year? What has changed with your benefits or strategy, and how might that affect your employee experience, back-end processes, or compliance requirements?

Whether you're looking to increase enrollment participation, introduce new plans or programs, or grow employees' benefits awareness, you'll need a solid plan that your team and partners can follow.

As you start planning, think on the following key points:

- **Have any of your benefit plans, carriers, or vendors changed since your last enrollment?**
- **Has your organization gone through any major structural or strategic shifts?**
- **Are employees knowledgeable about how to enroll in their benefits, and do they know all of the tools and resources available to support them with enrollment *and* year-round utilization?**
  - Are there any new tools or resources your employees need to know about?
- **What lessons and feedback did you gather from your last enrollment experience? How should these takeaways shape your plans for this upcoming enrollment?**
- **What expectations do you have for both your internal team and external vendors going into AE? How have these expectations evolved since your previous enrollment?**

1 | ENSURE TEAM ALIGNMENT WITH YOUR GOALS AND PROCESSES *(CONT.)*

Clearly defined and *measurable* goals are the most effective way to measure progress and ultimately define the success of your outcomes. **Analyze year-over-year metrics and run reports as necessary to map the full "starting point" for your upcoming enrollment.** As you develop your plan, make sure to account for any major changes that your business, leadership, or workforce has experienced.

Once you have outlined your goals, expectations, and challenges, invest time to **connect with your benefits enrollment and administration provider to discuss your objectives.** A trusted benefits administration partner will serve as a collaborative and ready extension of your own HR team, offering best practices and streamlined solutions to see that your AE is properly executed.

During the discussion with your benefits administration provider, address **custom reporting** needs you may have to provide a more complete performance picture once AE is underway. By doing so, you should have the ready-access to the data you need to quickly analyze before, during, *and after* enrollment.

Review your eligibility rules and gatekeeping processes, especially if you are managing multiple complex populations with unique attributes (such as union employees, grandfathered populations, and retirees). Check to make sure employee eligibility and dependent eligibility rules are precisely aligned with your organization's needs and applicable requirements, to avoid data issues from ineligible elections.

This also a good time to **check in on your regulatory compliance** and address concerns *before* they snowball into potential liabilities. Set aside time to review benefit processes and eligibility gatekeeping rules so your team won't be totally bogged down by compliance issues later in the year.

With tons of regulations surrounding the Affordable Care Act (ACA), high deductible health plans (HDHPs) and health savings accounts (HSAs), voluntary benefits, and more, there's no reason to test the high risks of non-compliance. The right benefits administration partner will do their part to help you rest easy, leveraging dedicated in-house compliance expertise to ensure your solution aligns with the latest regulatory standards, and will utilize advanced measures to keep your data accurate and error-free.

2
Create a Clear Communications Plan

2 | CREATE A CLEAR COMMUNICATIONS PLAN

A clear communications plan is at the center of every successful annual enrollment. Communications can make or break an otherwise solid benefits strategy. After all, employees can't properly use and appreciate their benefits if they don't understand what they have to offer (or worse, if employees aren't aware of their benefits at all!).

Employees need to know more than just when their enrollment window opens and closes. First and foremost, employees need to know the benefits that are available to them. From there, they need to know which plans fit their specific requirements, as well as how different benefits work together.

For example, an employee who is considering electing an HDHP for the first time will need to understand:

- The tradeoffs between the plan's lower premiums and higher deductible, including what to expect when paying for doctor's visits or picking up prescriptions
- How to open, contribute, and properly utilize an HSA for eligible medical expenses
- Which voluntary benefits will help round out their coverage in the event of a critical illness or accident

There's a lot of buzz generated about encouraging *holistic* benefits utilization, but putting this into practice can seem overwhelming if you try to unravel too much at one time. Focus on foundational concepts *first*, to address the biggest gaps in employees' benefits education. One major benefit blind spot is how benefit concepts fit together, for example: **just 7% of employees consider healthcare to be an impactful part of their *financial* wellbeing,**[1] despite medical coverage and costs often being the most expensive (and arguably, critical) aspect of their benefits.

A company's plans, programs, and resources might seem crystal clear to HR professionals who manage benefits every day – but the majority of employees have a very different experience: **A whopping 75% of employees don't fully understand their benefits.**[2] Reasons for this disconnect vary, but communication is both the heart – and *solution* – of the problem.

2 | CREATE A CLEAR COMMUNICATIONS PLAN *(CONT.)*

Benefits confusion (and the near-inevitable frustration that follows) can take a huge toll on employee satisfaction, and greatly diminish the return on your benefits investment. The right balance of education, communication, and support will keep employees aware of their options and prepare them to make smart choices once enrollment begins.

Review the following questions to determine where to focus your communication efforts:

- **Have your benefits changed at all?**
  If so, employees will need to understand what plans have been impacted, and what to consider moving forward so they can maintain suitable or improved coverage for their circumstances.

- **What decision-support tools are available to employees during enrollment, and where are these tools located within the enrollment experience?**
  Decision-support tools (such as a recommendation engine) provide employees with personalized guidance during the enrollment process, which is a huge help as participants evaluate all of their options. However, some vendor tools are not directly accessible from within the enrollment experience itself – which can create unnecessary hassles for your employees and benefits team.

  Disconnected point solutions often require employees to navigate to a third-party site, run through the tool, and then manually input recommended plans into their enrollment system. With this kind of disparate decision-support tool, your employees will need to know all the steps to find and use the tool, which means your benefits team will also need to spend extra time communicating this process to your employees. And if something goes wrong on the back end, it's just another vendor you have to deal with.

  On the other hand, a properly integrated decision-support tool will be included as a native part of your benefits enrollment platform. Employees are prompted to use the tool right as they begin enrollment. This makes it easy for employees to harness powerful support and make smarter benefit decisions (without putting an unnecessary burden on your participants or benefits team).

2 | CREATE A CLEAR COMMUNICATIONS PLAN *(CONT.)*

- **What additional benefit resources do employees have access to (be it through your benefits technology provider, carrier websites, financial wellness or health wellness program vendors, telehealth providers, or elsewhere)?**
  Employees need to know what resources they have available to use, but they won't be aware that these tools exist unless they are *made* aware of them. Employees can easily get confused when navigating the different websites, applications, and program names that may be associated with their benefits package. These resources often offer valuable plan- and program-specific information that employees need to leverage throughout the year.

  Annual enrollment is the perfect time to remind participants about these resources, and educate participants about where and how to access them when they are needed. Your benefit administration provider should offer pre-established partnerships that make it easy to connect these resources within your benefits experience. If you are not leveraging such partnerships, you may still be able to include helpful links to these resources within your benefits portal.

Remember, employees will need to see more than the occasional email or breakroom poster for your enrollment communications to be seen as relevant to their needs. To avoid becoming white noise in employees' inboxes, however, keep things interesting and engaging so participants are less likely to tune out.

Here are some pointers to create compelling annual enrollment communications:

- **Create a communications calendar with dates leading up to, during, and after enrollment.**
  While your exact needs may vary, you should plan to begin communicating with employees at least 60 days ahead of the first day of enrollment. Once your communications calendar is complete, craft your messages in advance. With messages ready to go ahead of time, you can easily stick to the dates set on your communications calendar without worrying about future priorities derailing your plans.

2 | CREATE A CLEAR COMMUNICATIONS PLAN *(CONT.)*

- **When educating employees about their benefits, break complex concepts down into easy-to-understand chunks.**
  Employees can get overwhelmed when faced with too much benefits information at one time, and many workers do not understand benefits jargon or know the meaning of common benefit acronyms. **Divide key information into quick bites** that employees can easily absorb, and map these messages out on your communications calendar. Make sure you do not rely extensively on acronyms or benefits jargon in your messages, to avoid confusing employees.

- **Think outside the inbox to reach employees anywhere they are – not just in the office.**
  Remember that while email and in-office signage can be a powerful tool in your messaging toolbox, it's not the only option you have, nor is it necessarily the most effective. Employees that work away from a computer or traditional office environment – such as on-site, remote, and retail employees – can benefit greatly from alternate communication channels, such as **text messages.**

  With 81% of Americans now owning a smartphone, and 37% of adults using their smartphone as their main means to access the internet,[3] text messages are a prime way to reach younger or more mobile-connected employees. In addition to text-message communication capabilities, your benefits enrollment platform should also provide a **fully-functional mobile enrollment experience**, so employees can enroll right from their internet-connected smartphone or tablet.

- **Analyze your Service Center data to discover potential blind spots.**
  Your Service Center is where employees go to get their benefit-related questions answered, issues resolved, and in some cases even contact to complete enrollment. As such, **your Service Center is an excellent resource** to understand where and why employees struggle with their benefits – both during enrollment and year-round. Ask your Client Service Manager about the most common questions your Service Center receives from your employees. This information can help guide you towards blind spots in your communications strategy that you can remedy ahead of enrollment.

2 | CREATE A CLEAR COMMUNICATIONS PLAN *(CONT.)*

- **Utilize targeted communications to keep messages relevant to each employee.**
  If your workforce has complex populations, enrollment rules, or different enrollment windows, traditional company-wide emails simply won't cut it during enrollment. If messages are too broad (or too specific, without being tailored to reach the right audience), core demographics of employees will tune out and miss important updates.

  Speak to your benefits administration partner about sending **tailored communications** to different employee populations via your benefits portal, email, and text message. Be sure you are targeting employees when and where they're most likely to be reached – such as email during the day, or text messages after hours. And if you choose to send reminders during enrollment, you might decide to message only those employees that have not yet completed their elections. This can help avoid confusion for those employees that complete enrollment early, but still receive a general automated email reminding them to enroll.

  Think of it as a smart marketing campaign for your benefits. You likely get marketing emails for stuff you've either bought or have no intention of buying. Don't be that kind of HR marketer. Be the one that reaches out only to those that need it, applying the right communicative pressure points to get your employees to their benefits goals.

3
Know Your Steps for Post-AE Follow-Up

3 | KNOW YOUR STEPS FOR POST-AE FOLLOW-UP

Overseeing enrollment is a huge priority, and it is understandable to focus primarily on pre- and mid-enrollment prep as you plan for AE. But don't lose sight of having a solid **follow-up plan** ready for your team and vendors once enrollment is over. Having these tasks and responsibilities laid out ahead of time will make it faster and easier to evaluate enrollment outcomes, execute next steps, and report on your successes when enrollment ends.

During planning meetings with team members and stakeholders, take time to discuss previous years' follow-up processes and your future plans. **What has worked in the past, and what could be improved?** Keep in mind that if your business has experienced major changes (to your benefits, business structure, or even your internal HR team) there's a chance that what has worked in the past may need to be tweaked.

As suggested previously, reach out to your **benefits administration provider** to discuss best practices for every stage of enrollment, including post-AE follow up. Stay open to new ideas from your benefits administration service team, as knowledgeable client service managers often bring valuable insights and experience that you can leverage to improve a host of enrollment-related requirements. Make sure you have access to all the data you'll need once enrollment is over. Review your current reporting capabilities, and discuss any custom reporting needs with your partner as necessary.

If gathering **employee feedback** is a part of your follow-up procedures, have this step prepared as soon as possible. Whether you request feedback via your company intranet portal, online survey platform, or other method, try to keep things as brief and easy-to-answer as possible. Make feedback forms available as soon as enrollment is over, to take advantage of the momentum and interest generated from your recent enrollment period.

CONCLUSION

A successful annual enrollment takes a coordinated and concentrated effort among your teams, partners, and stakeholders. And while enrollment may be a fast-paced project, *you don't* have to dread the process or its outcomes.

As you plan for this upcoming enrollment, take note of how well your participants and HR team are being supported. Are your partners reliable, knowledgeable, and equipped with solutions to best execute your strategy? Or do you find yourself struggling to keep up with administrative tasks, employee complaints, or frequent data errors due to inefficient processes or a sub-par vendor?

Don't leave your success (and stress levels) to chance. Connect with an Empyrean expert to learn how the right partner and modern technology can make all the difference to your employees and business.

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ABOUT EMPYREAN

Empyrean Benefit Solutions enriches employees' lives by *making benefits matter every day.*

Working with benefits leaders across a wide spectrum of sizes, industries, and complexities, we provide employee benefit solutions *without compromise* through the development and delivery of software and services.

Founded in 2006, we are proud to serve more than 3.6 million participants annually by combining enrollment, administration, and compliance services with on-time implementation and dedicated daily support.

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