

5 TIPS FOR YEAR-ROUND BENEFITS COMMUNICATION & ENGAGEMENT



INTRODUCTION

Annual Enrollment (AE) season is here for many employers, but what about life after enrollment is over? How well prepared are you to engage employees once Open Enrollment season is wrapped up?

For some employees, AE (or OE) can be the only time of year when they are engaged with their benefits – and this lack of year-round engagement can take a serious toll on the success of your benefits strategy.

Employees often face hurdles that make it difficult to understand and interact with their benefits. Participants can easily get confused when trying to decipher benefits jargon, overwhelmed by a plethora of websites and logins to remember, and derailed by other priorities at work and home.

As an HR leader, how can you cut through the noise to ensure your employees are actively engaging with your benefits *every day* – and making smarter decisions for themselves in the process?

This At-A-Glance Guide takes you through five crucial tips to foster year-round benefits communication and engagement. These tips will help you gain more from your benefits strategy well after enrollment is over. And more relevantly – *and most importantly* – your employees will get more from their benefits, too.

1 | *Aim to Excite, Not Overwhelm*

Employees need regular (and in many cases, *repeated*) reminders when it comes to explaining all the benefits and resources you offer. As an HR professional, you're constantly analyzing, optimizing, and thinking about your employee benefits. However, your employees likely have an entirely different experience.

67% of employees are uncomfortable when reading about their benefits.¹ This means employees need regular nudges throughout the year to gain the confidence to fully absorb (and get excited about) the information you provide.

Remember, very few things about benefits are truly “no brainers” for employees.

Participants can be easily become overwhelmed when presented with too much information all at once. And if employees are tuned out, the effectiveness of your engagement efforts will be diminished.

Many employees are familiar with the experience of seeing a flurry of benefits-related emails, posters, and mailers in the weeks leading up to Annual Enrollment. However, 75% of employees don't fully understand how their benefits work to begin with.¹ These employees greatly benefit from support that addresses their needs even after enrollment ends. If your communication strategy is mostly concentrated around your enrollment period, your workforce may have more questions than answers during the remainder of the year.

Always keep your benefit messages clear and concise. Consider applying a simple, employee-centric framework to help craft your messages. For example, try to make sure that you can clearly and quickly answer the following questions for each message:

- *What is the benefit?*

Employees need to know the type of benefit offered and who is eligible to enroll or participate.

1 | *Aim to Excite, Not Overwhelm (cont.)*

- *What does the benefit do for me, the employee?*

Why should employees be excited about this benefit? If applicable, how does this benefit work in hand with other benefits? Think of the connection between high deductible savings accounts (HDHPs) and health savings accounts (HSAs), or HDHPs and voluntary coverage, for example.

- *How and when can I enroll?*

Is this a program employees can join at any time, or coverage that can only be elected during Annual Enrollment or after a qualified life event?

Additionally, try distilling your benefits-related messages down into bite-sized bits of information. Instead of sending out one long email highlighting all of your financial benefits and programs, break messages up benefit-by-benefit. If focusing on financial wellness, for example, you might choose to spotlight your retirement options one week, then student loan repayment benefits the next week.



2 | *Plan Out Your Communications Calendar*

You're likely sending out the bulk of your benefits-related communications around Annual Enrollment – but it shouldn't be concentrated in just that one month. What is your communication strategy during the other eleven months of the year?

Make your engagement goals easier to achieve by **creating a dedicated benefits content and communications calendar**.

Your benefits greatly impact and improve your employees' lives *every day*, but employees need help making a connection between the benefits they elect during enrollment and their *daily* wellbeing in the year ahead.

A communications calendar will help you stay consistent, keep your messaging fresh and varied, and strengthen the connection between your benefits and events that are already on employees' minds throughout the year.



2 | Plan Out Your Communications Calendar (cont.)

Your communications calendar might look something like this:

<p>JAN 2020</p> <p>01</p> <p>Fresh Financial Start <i>Highlights:</i> Retirement benefits, health savings account (HSA) utilization, financial wellness and planning tools, student loan repayment benefits, and how to use decision support tools to make cost-effective health care coverage choices.</p>	<p>FEB 2020</p> <p>02</p> <p>Caring for Yourself and Your Family <i>Highlights:</i> Decision support tools, telehealth benefits, vision and dental benefits, mental health benefits, employee assistance program (EAP) benefits, and home and pet insurance.</p>	<p>MAR 2020</p> <p>03</p> <p>Spring Cleaning: Clearing Clutter with Digital Tools <i>Highlights:</i> Employee portal tools, mobile apps, and carrier resources to help employees digitally engage with their benefits and electronically file important documents (such as claims-related documents and HSA-related receipts).</p>
<p>APR 2020</p> <p>04</p> <p>Tax Season and Financial Tools <i>Highlights:</i> HSA utilization, retirement benefits, student loan repayment benefits, and financial wellness tools.</p>	<p>MAY 2020</p> <p>05</p> <p>Summer Planning and Coverage <i>Highlights:</i> Health care and coverage decision support tools, step-by-step instructions on how to check for in-network providers while on the road, and EAP benefits when traveling abroad.</p>	<p>JUN 2020</p> <p>06</p> <p>Wellness Check-In <i>Highlights:</i> Vision and dental benefits, wellness programs, and mental health benefits.</p>
<p>JUL 2020</p> <p>07</p> <p>Financial Check-In <i>Highlights:</i> Overview of financial wellness benefits, tools, and resources.</p>	<p>AUG 2020</p> <p>08</p> <p>Back-to-School Season <i>Highlights:</i> Tools and resources for finding quality providers close to school, work, and home, and reminders about telehealth services.</p>	<p>SEP 2020</p> <p>09</p> <p>Flu and Seasonal Illness Prevention <i>Highlights:</i> Tools for finding cost-effective providers and pharmacies, the benefits of telehealth services, and reminders about flu vaccination coverage (including information about at-work flu shot events, if offered).</p>
<p>OCT 2020</p> <p>10</p> <p>Annual Enrollment Prep <i>Highlights:</i> Encourage employees to review their current plans alongside their families' future needs, to ensure they have the most effective and cost-efficient coverage for the year ahead.</p>	<p>NOV 2020</p> <p>11</p> <p>Annual Enrollment</p>	<p>DEC 2020</p> <p>12</p> <p>End-of-Year Benefits Wrap Up <i>Highlights:</i> Remind employees about benefits that may be expiring or resetting around the year's end, such as flexible spending account (FSA) benefits and health insurance deductibles, so they can prepare accordingly.</p>

2 | *Plan Out Your Communications Calendar (cont.)*

Decide how often you want to reach out to your workforce or specific populations each month. You may even choose to break down communications further by specific benefits or concerns, such as health care, financial wellness, and general wellbeing.

Make sure you include all pertinent offerings, programs, and tools, so employees stay aware of everything available to them throughout the year. If you miss out on a benefit, chances are employees will too.

Reach out to your marketing or communications department for help crafting, refining, or adding visual flair to your messages as needed. For your calendar to be as effective as possible, be sure to draft, approve, and schedule your communications as far in advance as possible. This way you'll have strong content ready to launch throughout the year while remaining free to focus on other priorities.



3 | *Think Outside the Inbox*

While emails are certainly a valid way to get your benefit communications out to employees, be sure to consider alternate channels as well.

To better understand the type of communications certain employees might best respond to, take a moment to consider the various benefits-eligible populations within your overall workforce. Think through the following questions:

- *Who are your employees?*

What is the demographic makeup of your workforce? How varied are your employee populations in terms of size, age range, type of work, work location, benefit options, union requirements, etc.?

- *Where are your employees?*

Does this population often work in front of a computer, or are employees away from a desk for most of the day? While emails will reach the typical desk-job employee, they might miss others that work elsewhere. Mobile-based communications, like text messages, may be better suited for employees that primarily work away from a computer (such as shift workers, retail workers, and those who are frequently on a job site).

- *When are your employees available to engage?*

You want to reach employees when they're most likely to notice and engage with your communications – especially when sending out digital communications. If your workforce is largely office-based, try sending out emails before the mid-morning rush or in the afternoon. Aim to schedule text messages or push notifications to arrive in the morning or early evening, when employees are already likely to be interacting with their smartphones.

- *What else should you consider?*

Remember to consider any unique populations you may have (such as late-shift workers) and adjust your communication schedule to fit these populations as appropriate. If you're unsure about how to time communications for these employees, consult with team leaders within each population for insights.

4 | *Leverage Your Resources*

Year-round engagement can seem like a daunting task to take on yourself – especially for smaller HR teams or those with an already jam-packed list of priorities. And you shouldn't have to grapple with this task alone.

Take advantage of the resources and tools available to you through your partners, vendors, and carriers to help enrich the employee experience and boost your communication efforts. Reach out to your account executives, brokers, consultants, and client service managers for information and content you can use to fuel your messaging.

In addition, consider implementing **mobile technology solutions** that will make daily engagement much easier to achieve and maintain.

The best benefits engagement solution is one that continuously and automatically delivers personalized support to your employees, when and where they need it most.

Manually providing real-time care and cost recommendations to each employee is an impossible task for even the largest HR team. However, the latest technology solutions can provide this detailed level of support without your HR team having to lift a finger.

For example, **Empyrean Pilot+** is a decision-support and engagement tool that leverages real-time claims data, consumer behavior, and artificial intelligence (AI) to provide employees with personalized and *plan-specific* guidance. Recommendations span providers, prescriptions, spending accounts, voluntary benefits, and more. With Pilot+, participants also get financial updates and cost predictions that add transparency to health care planning and financial wellness, and can also receive alerts for claims filing and appealing charges.

With Pilot+, employees receive notifications and guidance via a convenient mobile app, which enables them to engage with their benefits anytime – whether they're in the office, at home caring for their child, or headed out to a doctor's visit. In addition, Pilot+ provides feedback that helps employees understand how their selected plan is performing against their needs based on their personal claims data. This delivers valuable insights that not only guide their current choices, but can also inform future plan elections.

4 | *Leverage Your Resources (cont.)*

In addition, Pilot+ is fully integrated within the Empyrean Platform, removing the need for third-party vendors and eliminating the hurdles of additional logins for your employees to remember.

Just 7% of employees recognize the impact that health care has on their financial wellness – even though over *half* of employees have put off a healthcare-related need because of their finances.² In addition, 55% of employees say they waste an estimated *\$750 a year* due to mistakes made during enrollment.¹ Such mistakes can also negatively impact employers' benefits spend and their participants' benefits satisfaction. These figures illustrate the immediate need (and the potential advantages) for providing easily accessible guidance that supports employees' health *and* wealth – both before and after enrollment.

Taking advantage of the resources available to your workforce, including data-driven digital engagement tools, will supercharge your engagement efforts while enabling employees to make smarter care and cost decisions all year round.



5 | *Avoid Surprises*

Surprises are the last thing employees want when it comes to their benefits. However, with 92% of employees choosing the same benefits year after year,³ any change to your benefits offering might come as a shock to unsuspecting employees down the road. **A strong communication strategy will help your workforce avoid unwelcome surprises, and support a better understanding and appreciation of your benefits program.**

In addition to knowing what is changing, your employees also want to know how the change will benefit them and their families. Clearly state the advantages of your updates (such as lower costs, better care, easier access, or improved tools).

Whether employees are learning about a new benefits portal, wellness program, or a major coverage change, **the earlier your workforce knows about their options the better prepared they will be.** Make sure employees have enough time and consistent notifications regarding changes to your offering ahead of launch. Add benefit updates and important announcements to your communications calendar whenever possible to maintain a full picture of your messaging from month to month.



CONCLUSION

Getting your employees to engage with their benefits (and *stay* engaged) is not an impossible task – it is just one that requires a strong framework and the right resources to accomplish.

Clear communication is the key to building awareness: Start planning your benefits messaging out now so you will be prepared to foster greater engagement in the year ahead. Keep in mind that your HR team does not have to take on the burden of driving engagement alone. Your benefits administration technology provider should offer comprehensive solutions that foster engagement, boost your benefits strategy, and support your employees' health and wealth at every step.

The newest technology allows you to connect with your workforce and make your benefits matter every day. With proper planning and support, your team can build awareness, excitement, and engagement around your benefits offering that will last all year long.

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ABOUT EMPYREAN

Empyrean Benefit Solutions looks to enrich employees' lives by making benefits matter every day.

Empyrean provides employee benefit solutions without compromise through the development and delivery of software and services.

Founded in 2006, Empyrean serves more than 3.6 million participants annually across a wide spectrum of sizes, industries, and complexities.

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