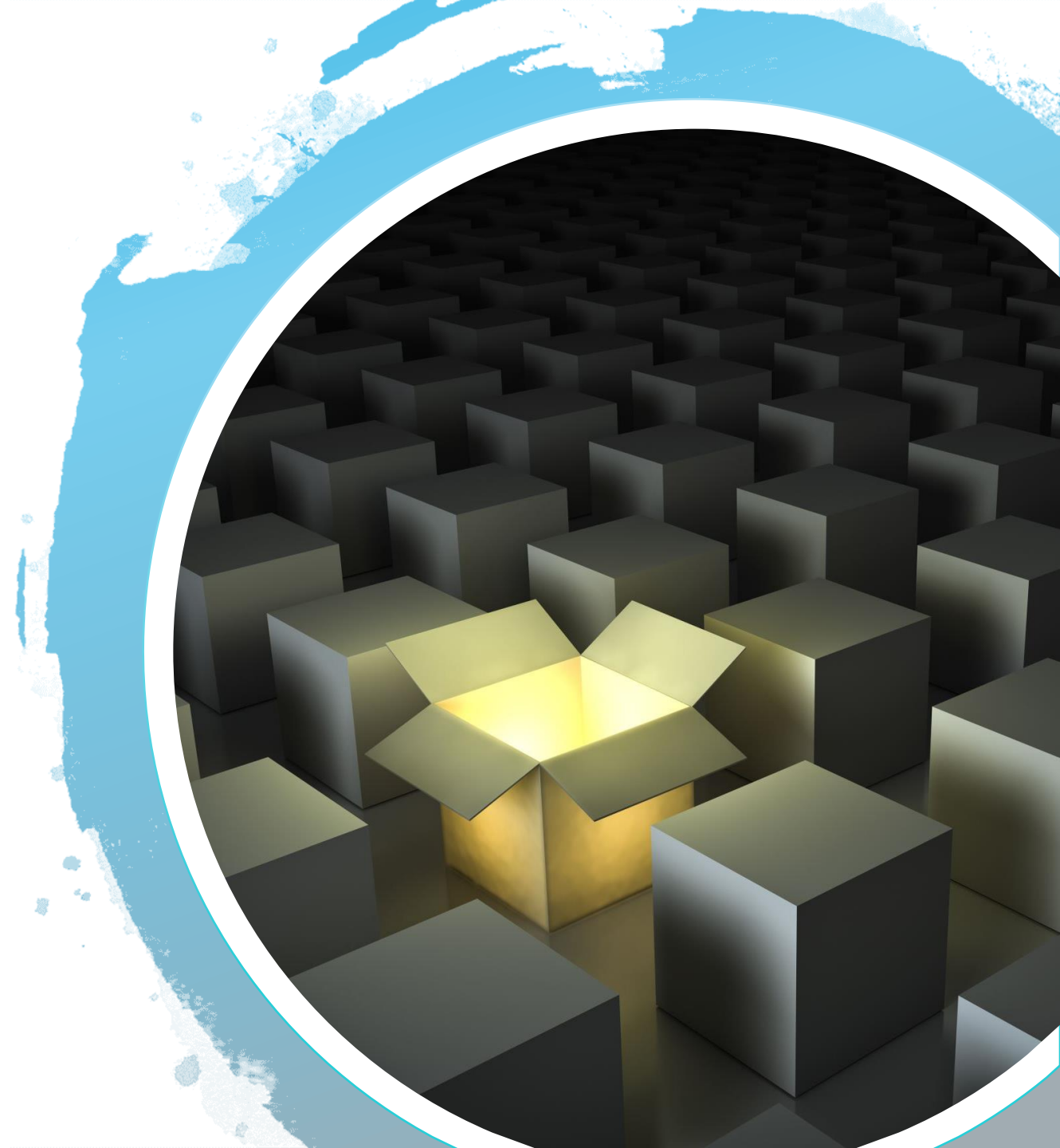# Innovative Strategies For Open Enrollment and Benefit Communications

Open Enrollment

- Time of year when employees are eligible to make changes to their benefit elections
- Period when new hires become eligible for benefits.
- Special period when employees can make changes due to Qualifying Life Events

Burdensome to HR Department?

- Stressful Time
- Still Lots of Paper to Manage?
- Communicating to out of State or Remote Employees can be a problem!
- Project Management is Difficult
- Are Employees understanding their Benefits?
- The Process is Reactive in Nature
- Poor Employee Participation in Voluntary Products
- Waiver Tracking is Difficult

HR Teams Wear a lot of hats

- HR and Legal Gurus

- Communication Experts

- Benefits Specialists

- IT Department

- Payroll Department

- Project Managers

Open Enrollment Project Management

Developing an Effective Communication Plan

- Timeline of events
- Employee Notifications
- Encourage participation

Employee Education

- Supporting Materials and Resources
- Election Assistance

Leverage Technology

- Ben Admin
- Payroll
- HRIS

Process Benefit Elections

- Carrier Transmissions
- Payroll Deductions

Types Of Open Enrollment

- Passive- Voluntary engagement

- Active – Encourages employees to engage

- Pro-Active- Direct engagement

Passive Open Enrollment

Passive Enrollment Strategy will provide:

Announcement to employees providing dates and times

Education meetings not requiring attendance

Brokers and Carrier Representatives on site to answer questions after meetings

Materials and Election Forms left on site for distribution

Additional questions answered by HR Department

Paper Elections Forms Collected by HR

Elections and Deductions processed by HR sent to carriers

Developing an Effective Communication Plan

Developing an Effective Communication Plan

- Make it easy for employees to participate
- Highlight the positives
- Encourage participation
- Illustrate benefits of participation
- Ensure all employees get the message
- Make it fun
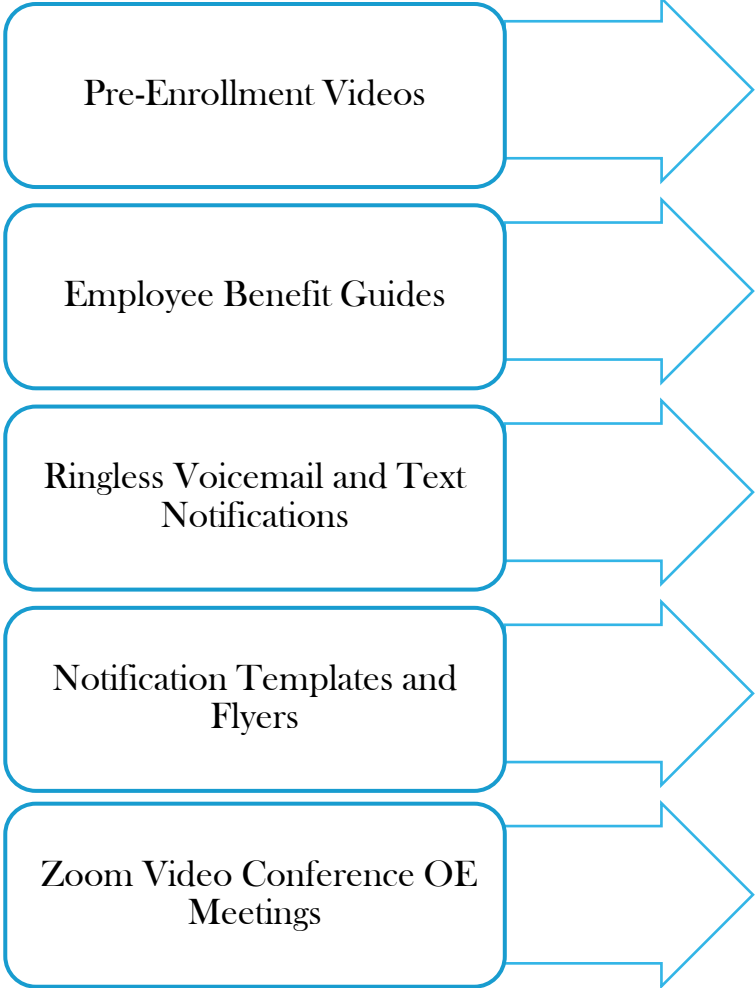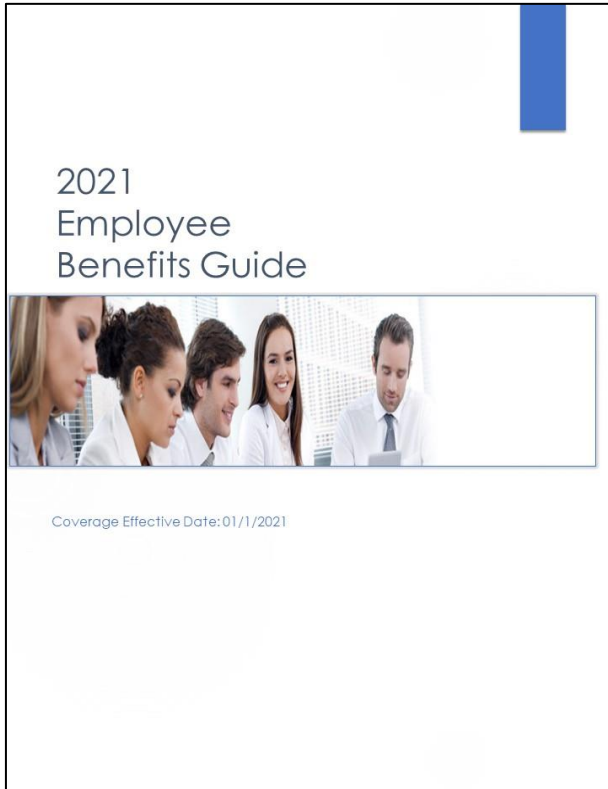
Passive Communication Plan

- Encourages voluntary participation
- Word of mouth
- Payroll stuffers
- Posters in Employee common areas
- E-mails

Active Communication Plan

- Targeted notifications
  - Multiple notice and formats
  - Read Receipts
- Mandatory Participation
  - Part of regular meetings
  - Sign In requirements
- Convenient access
  - Varying Meeting times for shift accommodation
  - Remote Video Conferences
- Employer involvement in follow up

Proactive Communication Plan

Pre-Enrollment Videos

Employee Benefit Guides

Ringless Voicemail and Text Notifications

Notification Templates and Flyers

Zoom Video Conference OE Meetings

Employee Education

Why Educate

8 out of 10 employees surveyed would prefer a 1 on 1 consultation

60% felt it was their Employers Responsibility

Employees make suitable decisions which reduces liability. 55 % of employees waste as much as $750 per year on poor choices

Employees more likely to purchase products that support Financial Wellness such Life and Disability Insurance

Employees say there are at least some things they don't understand about their overall policies including things like deductibles, copays or providers in their network.

Importance Of Employee Education

- Benefits are personal
- All employees have different needs
- Employees that select plans based on their own needs improve outcomes
- Reduces costs for employees and employers
- Wellness- Covid Exposure
- Financial Wellness

Passive Education Strategy

- Voluntary Open Enrollment Meetings

- General Q & A

- Post Meeting Follow Up Q & A

- Carrier Provided Education Materials

- HR Provides Education

Active Education Strategy

- Open Enrollment Meetings

- Employee Benefit Guides

- Post Meeting follow up Q & A

- Employee voluntary 1 on 1 sessions

- Employee Help Center

- Online access to educational materials and resources

- Online Decision Wizards

Proactive Personalized Education Strategy

- Employees schedule appointment through **Enrollment** App, by completing an Employee Education Survey, or Call Center on their own schedule

- Education Specialists engage with every employee

- All Employees enroll or waive through a 1 on 1 virtual session

- Employees meet with a licensed vetted and trained Education Specialist who explains all of their benefits

- Education Specialists enroll or waive Employees using Ben Admin technology.

- Enrollment Reports provided to track enrollment progress

- Testimonial Reports provided daily

- Employees have access to Employee Help Center throughout the year.
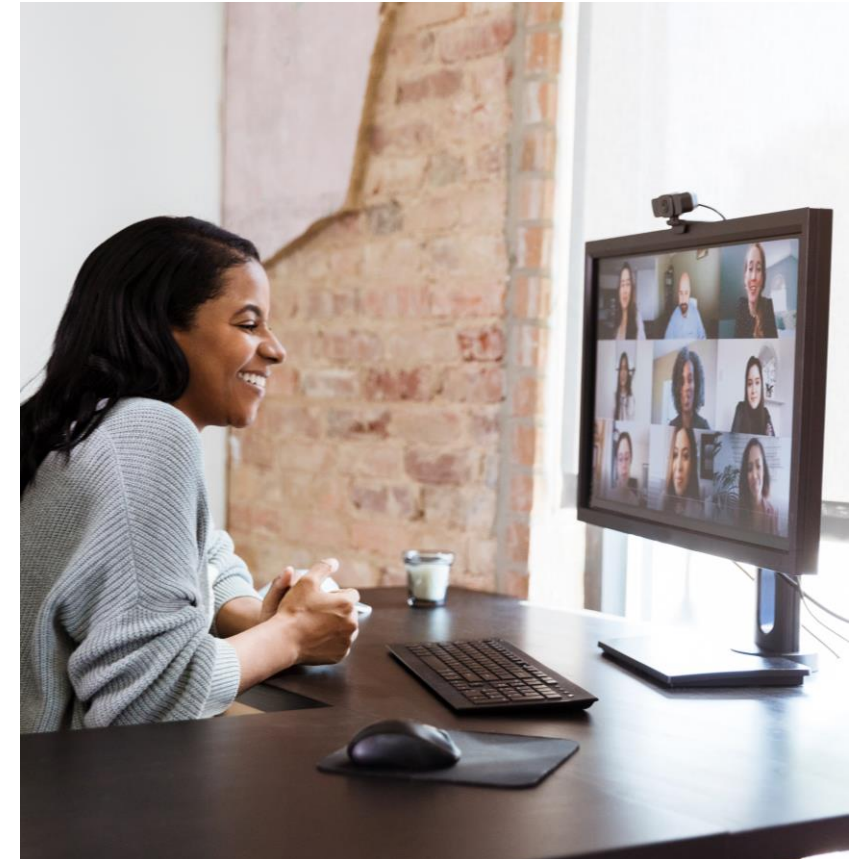
Leverage Technology

Technology

- Benefit Administration Systems
- HR and Employee Access to 24/7
- Employee Mobile Apps
- Document Storage
- Carrier Connectivity
- Paperless Enrollment Ongoing Support

ease

employee NAVIGATOR

How To Access Technology

- Payroll Providers
- Broker Partners
- HR Consulting Firms
- Insurance Carriers
- Benefits Administration Companies

Technology Strategies

Passive Approach To Technology

- Employees are directed to Vendor Websites for provider search and claims information

- HR may process transactions on Carrier Websites

- HR collects paper transactions and uploads spreadsheets

Active Approach To Technology

- HR or Broker complete enrollments on carrier website

- Employees have access to Payroll and Carrier Portals

- Employees utilize Carrier Mobile Aps

Proactive Use Of Technology

- Education Specialist process benefit elections in Employer Ben Admin Portal

- HR and Employees have access to Ben Admin Portal

- EDI feeds used for transactions and Ben Admin integrated with Payroll

Budgeting For Technology

- Payroll Providers
  - Average $5-$8 PEPM for Ben Admin Upgrades
  - Most efficient for Payroll integrations
- Benefits Administration Platforms
  - Average $3- $5 PEPM
  - May include Onboarding and HRIS functions
- Use Of Technology Credits
  - Medical Insurance Carriers incentivize larger plans with Tech Credits that can be built into premiums
  - Ancillary and Voluntary Carriers may provide additional incentives to offer products.

Active Open Enrollment

Active Enrollment Plan will provide:

Access to Ben Administration, Open Enrollment, and On-boarding technology.

Open Enrollment Communication Materials including Employee Benefits Guide, Meeting Announcements, and What's New.

Host remote access General Open Enrollment Meetings via Zoom or in person. Zoom meetings can be recorded and stored in Ben Admin for future viewing.

Individual Employee Education with Education Specialists via Employee 1 on 1 sign up request link or in person session.

Employee elections recorded by employees, or HR.

Complete & close Open Enrollment on an agreed upon date. Transmit elections to carriers and provide access to Payroll Deduction Reports.

Employee access to Help Center

Pro - Active Open Enrollment

Pro - Active Enrollment Plan will provide:

Access to Benefits Administration and On-boarding technology.

Case Management Timeline for Open Enrollment.

Open Enrollment Communication Materials including Employee Benefit Guides, Meeting Announcements, What's New?, pre-enrollment video announcements, posters, flyers, Ringless V-Mail, text and e-mail campaigns.

Host remote access General Open Enrollment Meetings via Zoom or in person. Meetings can be recorded and stored in Ben Admin portals for future viewing.

Manage entire enrollment process proactively utilizing enrollment outsourced enrollment partners. Employees contacted directly to schedule 1 on 1 sessions with Education Specialists. Elections or Waivers recorded on all products offered.

Daily reporting of Enrollments, or Scheduled meetings, and employee testimonials.

Technology provided utilizing Benefits Administration system with opportunity for Payroll Integration.

Immediate access to Account Management services with dedicated Acct. Manager.

Impact on HR

- Employer Of Choice Model
  - Employees feel supported and engaged
  - Employees gain access to more benefits and Wellness initiatives
- Outsourced strategy eases burden on HR Team
  - Open Enrollment Process Managed by Broker
  - HR becomes Project Manager and delegates OE tasks
  - Robust reporting functions improve post enrollment efficiency
- Education by Benefits Counselors instead of HR
  - Leaves plan education to benefits specialists
  - HIPPA Compliance
- Ongoing Employee Management
  - New hires processed by Benefits Counselors
  - Technology driven transactions
  - EDI's and Payroll Integration
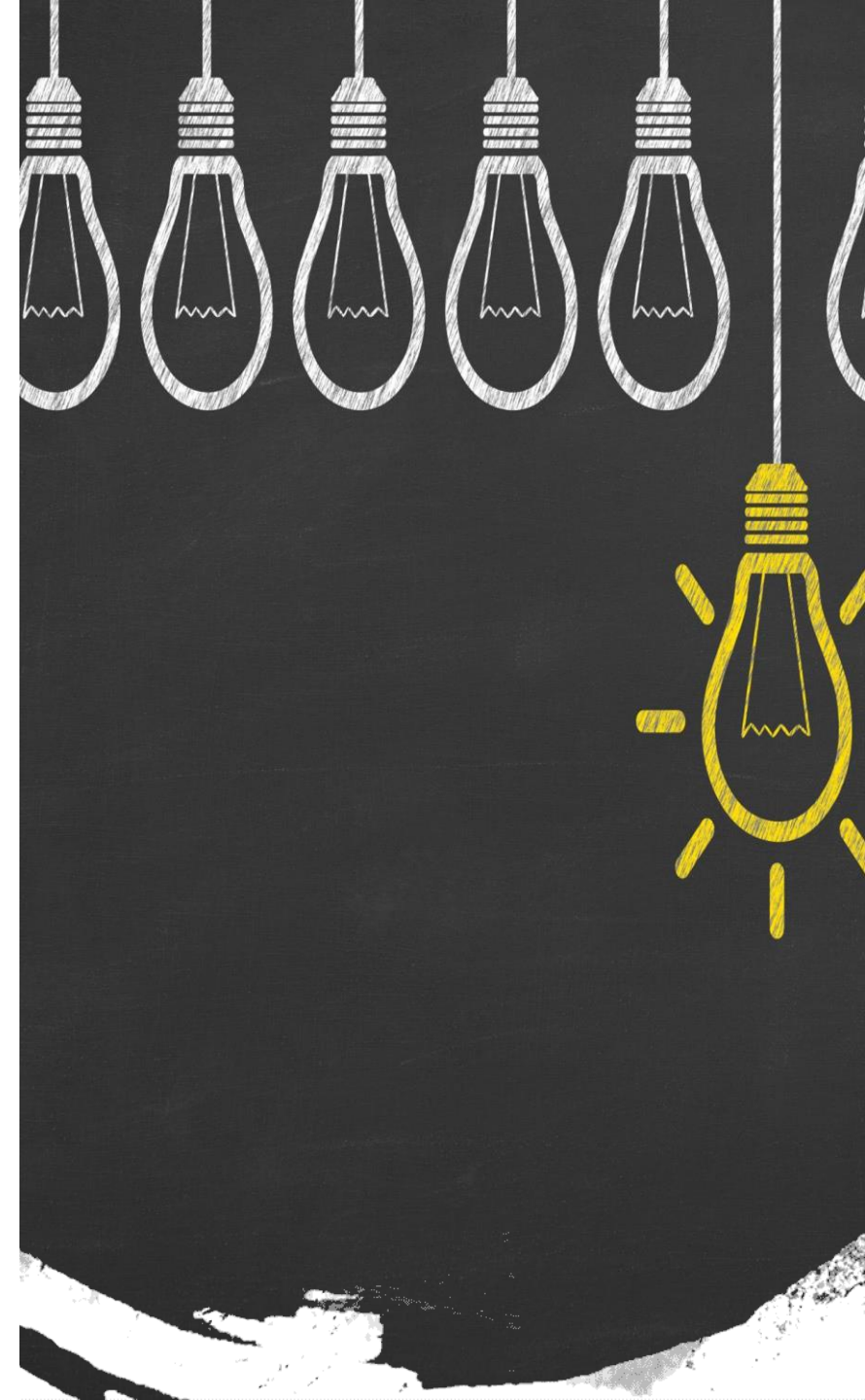
Case Study

CHALLENGES

- Enrollments in prior years completed with paper enrollment forms; no enrollment platform

- Remote employees unable to be reached by Human Resources

- Communication of NEW carriers, benefits and plan changes

SCENARIO

- Growing Mortgage Brokerage company expanding from 500 employees to 1500 in 2020 with employees working remotely in 30+ states

- Expansion of benefits to accommodate a competitive industry and growing workforce

- Carrier change for medical, dental and vision including 5 options for medical coverage to account for employees in different markets with access to different networks

- Introduction of NEW ancillary benefits including STD, LTD and voluntary life

- Introduction of NEW worksite benefits including Critical Illness, Accident and Hospital to assist with enhancing the medical plan options

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- Introduction and <u>deployment of benefit administration system</u> with full build out of plans, contributions and   eligibility rules along with carrier feeds to Empire, Anthem, Aflac and Mass Mutual

- Support of <u>20 trained Benefit Counselors</u> to assist with education and enrollment of 92% of the employees via a Call Center consult or screen share meeting

- <u>Custom Communication</u> and Engagement strategy including branded poster and postcards, custom videos, text and push communication

- <u>Virtual App</u> to allow employees to access communication, schedule and complete their consultation through the app

- <u>Daily Reports showing employee ratings</u> of Benefit Counselors to gain insight into the employee experience

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- Daily reporting provided to HR at all locations to provide visibility into who has scheduled and who hasn't so that HR can assist with engaging employees locally to take steps to schedule & complete OE

- Deduction file provided in layout needed for easy import into Paychex

- Full file scrub of elections prior to files being sent to carriers in carrier layouts

- Ongoing new hires on boarded by dedicated Ep6ix Benefit Counselors

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Q & A