

Assess for Success

Employee Benefits Enrollment & Engagement Playbook

Your game plan to help you and your workforce make the most of your benefits.

Benefitfocus[®]





Welcome!

It's time to Assess for Success and get your benefits year off to a great start!

Open enrollment season is over – and that means you can finally sit back and relax, right? Of course not. A new benefits year is beginning, and after a well-earned rest you're eager to implement programs and campaigns that keep benefits top-of-mind with your employees. To help you build out your winning strategies and meet (or even exceed!) your goals, we have created this playbook for you to use as a resource to:



Identify opportunities to connect with employees through timely events related to employee benefits.



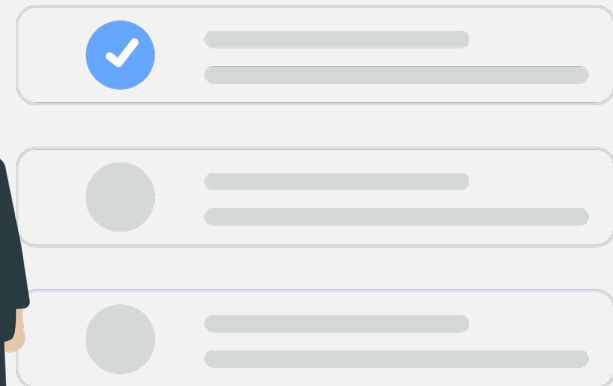
Explore best practices for employee communications that boost awareness, spark interest and drive action for ongoing benefits engagement.



Get inspired by compelling ideas tried and tested by benefits administrators at top employers to make your benefits program more fun and engaging for employees and their families.

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Your Q1 At-a-Glance Game Plan

Assess for Success

Open enrollment is an annual rite of passage for benefits professionals like you – a critical time to get employees and their families focused on the products and programs you offer to help protect their health and wellbeing. What’s more, success with your overall employee benefits strategy depends on employees’ ongoing engagement with their benefits, well beyond OE season.

You know that offering a comprehensive benefits package is more than the “right thing to do.” Now, more than ever, it’s a competitive necessity – a powerful differentiator for top employers that want to demonstrate their commitment to caring for their workforce, strengthen their workforce culture and attract and retain their most valuable assets: their people.

It’s worth “getting right” so that you can optimize your processes, plans and performance! If you take the time to Assess for Success at the beginning of the plan year, you’ll be on your way to developing a winning strategy for the year ahead.

Objective:

Start an iterative approach to improving your company’s open enrollment and ongoing benefits engagement process.



Steps:

Evaluate the performance of your most recent OE and related initiatives

Benchmark key metrics

Identify opportunities for improvement

Act on key insights



Resources:

Open enrollment data:

Administration

Communication and engagement

Enrollment and utilization

Employee experience

Assess for Success task force:

HR teammates

Internal stakeholders (i.e., IT team, executives, employees)

Benefit partners (i.e., TPAs, benefit and technology vendors)



Wins:

Plan ongoing and special initiatives to keep employees engaged with their benefits

Report on your successes (and identify areas that need more work)

Strengthen your benefit and communication plans for the upcoming year

Advocate for budget dollars for new technology, tools and resources

Prepare to collect more feedback from employees in the year ahead



Continuous improvement is better than delayed perfection.”

Mark Twain



Assess for Success

The secret to open enrollment success is conducting a comprehensive assessment of your most recent OE season so you can make ongoing improvements to your program. This involves evaluating the hard data at your disposal as well as the more qualitative and experience-based feedback your team (and employee base) can provide. You may not have had a robust reporting plan for your last open enrollment – and that’s OK. This is an iterative process. Analyze what you can and take note of what’s missing so you can prepare for next time. **Over the next few pages, explore the key areas to Assess for Success!**



What gets measured gets improved.”

Peter Drucker,
world-renowned
management
consultant



Administration

Evaluate the efficiency and quality of your OE processes, both manual and automatic, including those related to your HR technology and benefits partners.

Assess...

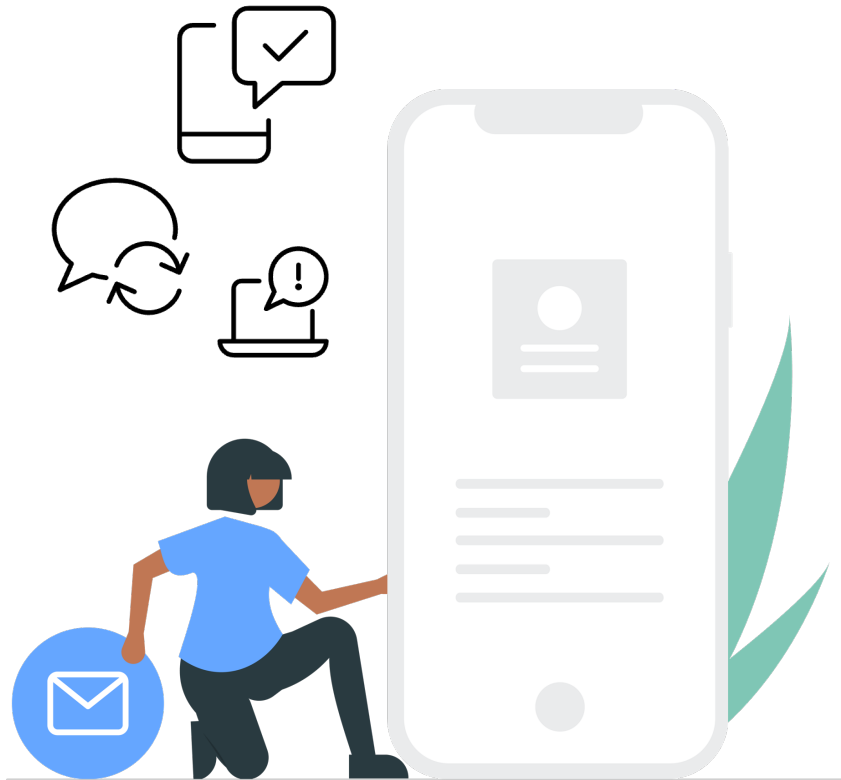
- **OE timing** – did we start and end on time? Were we able to make last-minute changes?
- **Planning process** – were the right people (including executives) engaged? Did the HR staff have adequate time to prepare and deploy education and communication materials?
- **Call center data** – what was the call volume and were issues resolved in a timely manner? Any trends emerging?
- **Eligibility and enrollment files** – were they delivered to carriers accurately and on time?

Success!

- **Make a list of the process elements that caused frustration, delay or errors** – and work with your benefits and technology vendors to address them.
- **Talk with your benefits, technology and internal IT partners** to make sure you’re collecting the right data and making it meaningful and actionable.
- **Partner with internal stakeholders**, including executives, in a commitment to prioritize benefits strategy and make the necessary improvements.

Communication & Engagement

Find out if your employee communications reached employees at the right time, in the right way with the right messages – and whether they did enough to drive the desired actions.



Assess...

- **Engagement metrics for email** – open rates, click rates and conversion rates.
- **Participation rates for live and virtual events** – sign-ups and attendance.
- **The readability and user-friendliness** of educational and communications content.

Success!

- **Determine if you're sharing compelling messages** through the right communication channels.
- **Find out if your benefits technology partners can help** you leverage untapped channels (e.g., text messages) and tools to reach employees with more personalized and targeted messages.
- **Make a case** for a longer (or shorter) pre-OE communications campaign.

More than one-half (**52 percent**) of organizations have an open enrollment period that lasts two weeks. Three- (**24 percent**) and four-week (**17 percent**) open enrollment periods are also common.

[International Foundation of Employee Benefit Plans](#)



Enrollment & Utilization

Uncover the trends in your hard data, sliced and diced by demographics (e.g., age, gender, income) for a full picture.

The most common open enrollment communication call to action (CTA) links are to:

- ✓ An enrollment portal
- ✓ PDFs of benefits guides and/or Summaries of Benefits Coverage (SBCs)
- ✓ Benefits webinar or seminar registration pages
- ✓ Decision-support tools
- ✓ HR and provider contact information
- ✓ Health or financial-wellness portals

[Flimp Communications](#)

Assess...

- **Major medical and supplemental plan enrollment and participation rates** – by plan type.
- **Selection of coverage tiers** (i.e., single, plus spouse, plus spouse and dependents) for all plan types.
- **HDHP, HSA and FSA metrics** – plan participation rates and account contributions.
- **Voluntary benefits** adoption and participation.
- **Complete vs. incomplete** enrollments.
- **Any associated claims data** – claims submitted, deductibles met, preventive care and ER visits.

Success!

- **Validate that the plan design decisions** you made are working and health plans are optimized.
- **Show that the cost control and benefits education programs** you invest in are changing employee behaviors.
- **Identify that your partners that assist with plan management** are effectively containing costs.



Employee Experience

Listen to employees via formal surveys, focus groups and quick polls as well as commentary shared more informally via emails and face-to-face communication. Note that the latter may come in early in the plan year, after employees have received their first paycheck and have started using their new benefits.

Among those who quit their job in 2021, **43 percent** said they did so because of **not having good benefits**.

[Pew Research Center](#)

Three in four (**75 percent**) organizations have their workers make open enrollment changes online/virtually, while **12 percent** **give their workers the choice** between making changes online/virtually or using hard copy documents.

[International Foundation of Employee Benefit Plans](#)

Assess...

- **Benefit offerings** – did they meet employees’ needs and expectations?
- **Benefit education materials** – were they easy to find, consume and understand?
- **Benefit and OE communications** – were they sent through the right channels and were they clear and easy to understand and act on?
- **Enrollment process** – did employees find the process convenient and easy and feel like they had enough support?

Success!

- **Consider introducing** new benefits (including voluntary offerings), programs and resources that better reflect what your workforce needs.
- **Tweak your communications mix** for next OE season, which might include text messaging or a more robust internal social campaign.
- **Change your approach to benefits education** to include more year-round informational events or mobile experiences.



Top 5 List

How Benefits Professionals Can Improve Next Year's Open Enrollment Process – **Starting Today!**

✓ **Leverage data & analytics**
Ask your internal IT team and vendor partners what benefits-related data can be collected and who can work with you to extract actionable insights. Also, start work on a plan to solicit feedback from employees on their benefit expectations and experiences to inform your benefits strategy and communications plan.

✓ **Remove the pain from administration**
Be honest about your biggest pain points. Implementing new benefit options? Incomplete employee records? Configuring last-minute changes? An inability to track enrollment completions and plan elections in real time? Take them to your internal stakeholders and benefit partners and make the necessary changes to your process and tech.

✓ **Provide a modern enrollment experience**
Rise to the expectations of today's employees – and beat the table stakes of top employers. Introduce a mobile app, gamify benefits education, personalize communications and make them actionable. Your workforce will thank you for it, and you just might have a more successful OE season to boot.

✓ **Improve benefits education**
Simplify the complicated and crowded benefits landscape for employees by helping them understand, choose and use their benefits. Three ideas to consider: replace jargon with relatable terms, give employees access to a library of resources and enable them to estimate OOP costs for health plans based on actual claims.

✓ **Plan for an active (not passive) OE**
Don't give employees an option to stay on autopilot with their benefits elections. Requiring them to review and update their benefits at least once a year (not including an official qualifying life event change) encourages them to consider how to align their benefits with their unique needs and current life situation.



Almost half (41 percent) of employees say that their top complaint about their employers' benefits programs is the communication is too infrequent.

[Health Advocate](#)



Benefitfocus acts as an extension of your benefits team to help you achieve your goals, whether you're looking to increase engagement and satisfaction, empower your employees to choose the best plan for their needs or successfully introduce new benefits.

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