

T-Minus Schedule for a Successful Open Enrollment

A guide to planning, communicating,
delivering and unpacking open enrollment.

Benefitfocus[®]



The annual open enrollment (OE) period may typically only take place over the course of two weeks, but we know the significant amount of time HR and benefits leaders spend actually planning for it.

There are so many considerations and things to juggle when it comes to offering the right benefits, plan design decisions, communicating, educating and engaging employees during OE, as well as being able to quantify your results. You're working hard to make OE as positive and stress-free as possible for your employees, but what about for yourself?

That's where the T-Minus Schedule for Open Enrollment comes in. From checklists to best practices around timelines, communication plans, and more, you'll find everything you need to effectively plan, communicate, deliver and unpack open enrollment.

Let's get started in t-minus 5, 4, 3, 2, 1...

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For more insights, visit <https://resources.benefitfocus.com/open-enrollment>



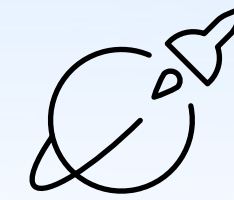
Chapter 1

Pre-OE Strategic Planning for the Benefits Team

Proper planning for open enrollment can set you and your team up for success. Ultimately, it helps you determine what you'd like to achieve and determine the steps to get there. Below are three key areas of OE planning as well as some guardrails around some of the most important components and timing for each. Use the tables below as a template to set your planning milestone dates.

ASSESSMENT & ALIGNMENT

When	What	How
	Assess where your benefits program stands today.	Look at benefit enrollment and utilization reports along with claims data analysis, employee demographics and company culture.
	Get employee feedback.	Keep a pulse on what employees' value by launching a total wellbeing survey that asks them to rate their current benefits, share their wellbeing goals, relay their preferred communication methods, and provide recommendations on future offerings.
	Conduct a full gap analysis.	Complete a gap analysis using your employee survey data and industry benchmarking reports to identify areas where you may be missing important opportunities in your benefits offering and/or how you can improve communications around benefits already available.
	Collect key stakeholder objectives.	Share your assessments and gap analysis with your executive team, gather their overall objectives for the company's benefits program and determine financial goals for health care spend.



TIPS FROM MISSION CONTROL:

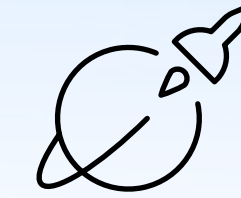
Conducting a Total Wellbeing Survey

A survey can be a wonderful way to get quantitative feedback. In addition to asking about satisfaction with core and voluntary benefits, consider diving deeper. For example, ask something like:

What are your top wellbeing goals? Is it to improve nutrition, reduce stress, develop better sleep habits or achieve better financial management? Ask your employees what their goals are.

Whether you currently have an organized wellness program or not, this type of feedback can help you develop future programs, educational campaigns or even set up one-off seminars throughout the year.

What do you want to know from your employee population?



TIPS FROM MISSION CONTROL:

Your Success Metrics

Every employee population and benefits plan are different. Though, in general, there are some key areas to consider when creating your success metrics. Here are a few topic areas to keep in mind when developing your own:

- **Ease of Access.** How easy was it for your employee population to access and enroll in their benefits?
- **Enrollment.** Did the plan design decisions we made translate to employee enrollment and health plan optimization?
- **Voluntary Benefit Adoption.** Were there any positive trends in voluntary benefit adoption?
- **Engagement & Communication.** To what extent did employees engage in the process and with the communications they received?
- **Data Exchange.** Did you achieve a high level of data accuracy when sending enrollment information to carriers and vendors?

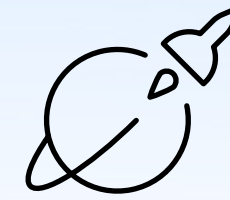
What does success look like to you?

STRATEGY & ALIGNMENT

When	What	How
	Schedule your open enrollment launch date.	Mark your open enrollment date on the calendar early in the year to build a comprehensive plan of action.
	Build your open enrollment team.	Bring together a team of individuals representing a variety of voices across your organization for regular meetings to stay updated on tasks and identify creative solutions to any barriers you encounter. Assign team members as owners of key success metrics.
	Create an enhanced enrollment experience.	Optimize benefits enrollment for your employees by introducing new tools into the enrollment experience such as a mobile app, videos and data-driven decision support.
	Establish your success metrics.	Utilizing all the data you collected from assessments, surveys and key leadership, determine the success metrics for your upcoming open enrollment and build a timeline to track each metric.

BRANDING & COMMUNICATION

When	What	How
	Design your benefits open enrollment theme.	Develop a theme to rally around and give your benefits brand a spark to make communication more engaging. Examples such as themes around sports, music, outdoors, games etc.
	Build your brand.	Develop supporting assets such as an open enrollment logo, print materials, videos and testimonials to make your open enrollment campaign more visible.
	Set up listening posts.	Collect employee testimonials and/or stories of positive experiences utilizing certain benefits your company offers. Host employee focus groups to get feedback on benefit communications.
	Revamp your benefits hub.	Make sure your benefits website is ready to go for open enrollment kick-off, reflecting your unique brand and serving as a single source for all benefits information.



TIPS FROM MISSION CONTROL:

Hitting the Mark on Communication

Stay on track by scheduling regular check-in meetings on communication and benefit configuration timelines. Include important target dates to keep all the moving pieces aligned.

How do you manage and organize all the moving parts?

Check out this useful guide: **[Guide to Open Enrollment Communication Tactics & Timelines](#)**

Chapter 2

Deep Dive into OE Communications

Benefits communication has the power to make or break your open enrollment. There is so much for employees to understand, especially when it comes to their unique scenario. It doesn't help that employee benefits are notoriously complex. While the tendency is to think of communicating in a tactical way, it's time to shift to creating a solid communication strategy that drives real impact.

Take the 5M Approach for OE Communications

Strategic communications simply mean that your messages are thoughtfully planned and well executed. You want your messages to be targeted to the right audiences, through the right mediums at the right time, so that your efforts ultimately have the desired impact. For that reason, we recommend using the 5M framework, including the five basic components of a solid communication strategy.



Key Considerations for the 5M Framework:

Message. Sending too many messages can confuse or overwhelm your audience. Find the right balance of number of messages to drive your point home without tipping over into too much, causing employees to likely ignore future communications. Make sure to simplify using everyday language, not benefits jargon.

Market. Today's workforce is diverse and communicating just based on benefits eligibility is no longer enough. It's important to keep in mind the variations in your workforce from gender to age and even the level of benefits knowledge. Consider all the employees connected to a certain message and don't be afraid to get granular.

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Media. You're not limited to one channel per message. Consider what communication channels will resonate with various employee groups. Do you need multiple channels to make sure the message is heard by more of your market? Even more, is there a spokesperson that would make the message more credible or drive greater engagement?

Moment. It's not simply a matter of stamping a date for send. Think about what the best timing is for each tactic that will drive the most impact. Just as important, keep in mind timing that doesn't work as well. Typically, it's best to avoid Mondays, Fridays, late afternoon and, of course, holidays.

Measure. There are multiple ways to gauge the success of your message whether that's through engagement metrics, direct feedback, or success of driving employees to action. But there could be additional, deeper measures. Was there, if any, a business outcome this message achieved?

Here are a few examples of the 5M framework in action:

Message	Market	Media	Moment	Measure
Save the Date: OE Starts on <Insert Date>	Benefits Eligible Associates	Mailer, Email, Text Message/ Push Notification, Flyers, and Internal Media (i.e., Newsletters, Yammer, etc.)	6 weeks prior to OE	Direct feedback, post-OE survey, engagement metrics (i.e., email open rates, click thru rates, etc.)
Benefits Information About Upcoming OE	Benefits Eligible Associates	Email, Text Message	2 weeks prior to OE	Engagement metrics (i.e., email open rates, click thru rates, etc.)
Reminder: Your Benefits are Waiting...	Reminder for abandoned enrollments	Email	OE week 2	Engagement metrics (i.e., email open rates, click thru rates, etc.), completion of abandoned enrollments

Open Enrollment Communication Timeline

There's a lot to communicate over the course of open enrollment. By now, you've completed the 5M framework, mapping out what you want to say. Now, it's time to organize when you want to say it. Setting a timeline helps you stay on track for delivering your messages.

There are any number of ways to set a timeline that works for you and your objectives. We've found that expanding on the 5M framework makes it easier. Here's what that could look like as a timeline.

Timeline	Media	Market	Message	Call to Action	Moment	Status	Measure
OE	Choose your channel	Identify your target workforce audience	Use a subject line or headline that will pique interest (Hint: ask yourself if you'd be intrigued enough to engage further)	Include a single call to action for employees	Set a date to send message	Update status	Determine success metrics for evaluation
4 weeks before	Email	Eligible employees	Open Enrollment Prep Begins Now!	Review benefits now!			
	Webpage	All employees	Welcome to Your All-Access Pass to [COMPANY NAME] Benefits and Total Wellbeing!	Get ready to enroll!			
	Flyer	All employees	Open Enrollment [YEAR] - Start Preparing Today	Log into portal to review information			
3 weeks before	Email	Eligible employees	5 New Benefits from [COMPANY NAME]	Sign in to see changes now!			
	Mailer	Eligible employees and spouses	[COMPANY NAME] Brings You Benefits [YEAR] - Starting [OE DATE]	Sign in to see changes now!			
	Video	All employees	Sneak Peek - What's in store for open enrollment [YEAR]	View the video now!			
	Email	Eligible employees	3 Benefit Plans to Review with Your Family	Review with your family today!			
2 weeks before	Email	Eligible employees	What can you learn from last year to save on benefits?	Review [YEAR] claims now!			
	Text message	Eligible employees	It's time to review your options! Login to the portal to start evaluating your benefits today!	Review your [YEAR] benefit options now!			
	Email	Eligible employees	Is an HDHP right for your budget?	Learn more (link to video)			

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Timeline	Media	Market	Message	Call to Action	Moment	Status	Measure
OE	Choose your channel	Identify your target workforce audience	Use a subject line or headline that will pique interest (Hint: ask yourself if you'd be intrigued enough to engage further)	Include a single call to action for employees	Set a date to send message	Update status	Determine success metrics for evaluation
1 week before	Email	Eligible employees	Open Enrollment Prep Week - Tip #1	Set a reminder [include calendar invite]			
	Email	Eligible employees	Tip #2 - How to Match Your Health Plan & Budget	Watch video			
	Email	Eligible employees	Tip #3 - We're on your smartphone!	Download Mobile App!			
OE week 1	Email	Eligible employees	3-2-1- Enroll!	Enroll now			
	Internal Social Media	All employees	Open Enrollment [YEAR] is Here!	Check it out!			
	Event-based message	Employees: complete enrollment	Thank You for Enrolling	Review your elections			
	Email	Eligible employees	Open Enrollment Halftime Show	Enroll now			
OE week 2	Email	Eligible employees	Only 5 days left to get covered!	Enroll now			
	Event-based message	Employees with incomplete enrollment	Your benefits are waiting...	Enroll now			
	Email	Employees, not started	Why haven't you started enrollment?	Enroll now			
	Email	Employees with incomplete enrollment	What happens if you don't enroll in your benefits?	Enroll now			
1 week after	Email	Eligible employees	Survey: What did you think about the Open Enrollment process?	Respond to survey			
	Internal social media	All employees	Reminder: Tell us about your Open Enrollment experience.	Respond to survey			
New year week 1	Email	Eligible employees	New year, new benefits. What to expect...	Sign in to review now			

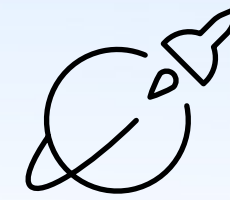
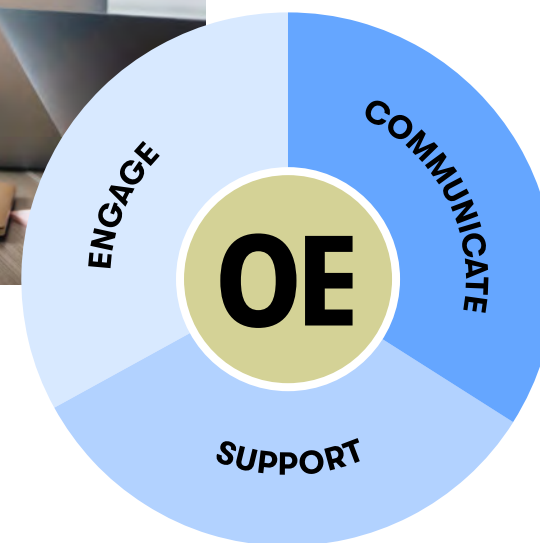
For an example timeline complete with suggested communications mapped out, grab a copy of our [Open Enrollment Communications Timeline](#).

Chapter 3

It's Open Enrollment!

You've made it! It's open enrollment. You're likely spending your time divided between:

- Communicating with emails, text messages/push notifications, and more!
- Supporting employees making enrollment decisions with office hours, Q&As and calls.
- Bringing benefits to life with an interactive benefits fair designed to educate and engage employees.



BENEFITS FAIR GUIDE



Benefits Fair Guide

Get all the tips, tricks and best practices for a successful benefits fair – whether that's in-person, virtual, or a hybrid! Grab your guide here.

Chapter 4

Time to Unpack OE

You invest time and hard work into your open enrollment strategy along with the multitude of activities it takes for it to be successful. But the work doesn't stop as soon as open enrollment is over. Now, it's time to look back on what you accomplished, quantify your initiatives, track progress toward your objectives – and use all that information to drive informed decision making for the year ahead.

Use these five tips to prepare a presentation that showcases your open enrollment results:

1. Provide a high-level overview of your objectives and key results. Frame the conversation by outlining the objectives you set at the beginning of OE planning and showing any key success metrics.

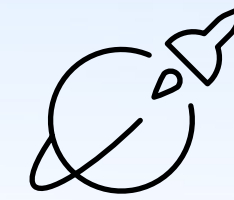
Objective: Put in place a diverse set of programs, products and policies that allow our employees' total wellbeing to thrive.

Key Result: Introduced new voluntary benefit offering (i.e., identity theft protection) with x% of eligible employees adopting the product.

2. Put your data in context by comparing it year-over-year. Use charts, graphs and key observations to easily articulate trends in the data as well as highlight any change.

Outline enrollment by tier breakdown to show who your plan is covering, which can also help you in making decisions around spousal surcharges or increased cost sharing.

Enrollment Tier Breakdown			
Employee only	x%	Employee + Children	x%
Employee + Spouse	x%	Employee + Family	x%



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Open Enrollment Resource Hub

Get more best practices and guides on our Open Enrollment Resource Hub.

3. Dive into the details around consumer-directed health care account contributions. Outline positive (or negative) trends in enrollment and contribution towards tax-advantaged accounts.

- x% of eligible employees participating in an HDHP + HSA.
- Percent + / - in average contribution amount towards accounts like HDHP + HSA, LP-FSA, DCFSA.
- x% increase in the number of associates maxing out their HSA accounts.
- x% of employees increased their HSA contributions by an average of \$xxx.

4. Drive home the financial impact your benefits and open enrollment strategy has had for your company.

Strike a chord with leadership and establish the HR and benefits team as a partner and strategic leader within the company.

- Objective: Conduct dependent verification as part of annual enrollment.
- Key Result: Identified 8% ineligible dependents to be removed from plan.
- Impact: Removed ineligible dependents with annual claims costs averaging \$3,500.
- Potential Results: \$xxx overall cost savings for company.

5. Outline how you'll use any feedback and learnings to adjust your benefits strategy moving forward. The goal is to have employees who are empowered to utilize their benefit offerings, so state how you'll use any qualitative or quantitative data to plan focus areas for the coming year.

Example Focus Area: Highlight Student Loan Refinancing

We onboarded 100 new employees last year many of whom are Gen Z, bringing our total Gen Z population to more than half of our workforce. We anticipated higher adoption of our student loan refinancing benefit during enrollment; however, enrollment didn't meet our expectations. We plan to run a featured campaign around this benefit over the month of May during graduation season, including emails, flyers and bringing the vendor onsite to meet with interested employees.

About Benefitfocus

Benefitfocus (NASDAQ: BNFT) unifies the entire benefits industry through innovative technology solutions that bring efficiency, cost savings and simplicity to employee benefits administration. Our powerful cloud-based software, data-driven insights and thoughtfully designed services help employers, insurance brokers, health plans and suppliers address the complexity of benefits enrollment and engagement, while bringing easier access to health, wealth and lifestyle products through a world-class benefits experience. Our mission is simple: to improve lives with benefits.

Learn more at www.benefitfocus.com.

