

10 Tips for a Successful Benefits Open Enrollment

Preparing for Open Enrollment?

Now is the time to show the value of the benefits you offer and help employees select the best plans for their needs. These tips are intended to help you have a more successful enrollment season and beyond.



1 Learn from history

Think back to what you did for last year's open enrollment and what worked and didn't work. Apply those learnings to this year so you are continually streamlining the process and working towards achieving your goals. Survey your employees immediately after each open enrollment while everything is fresh in everyone's mind. Use that feedback to measure employee satisfaction and determine what changes to focus on for the next year.

2 Communicate clearly and consistently

Communicate early — let employees know open enrollment is coming, what they should do to prepare, and their options. Make sure they have time to consult with a spouse or partner. Communicate often — your employees are busy, so they may appreciate reminders. Communicate clearly — employees will want to know what they need to do and by when. Provide timelines and bulleted content to make sure the important details don't get lost. Note: if you're introducing a new plan or trying to increase adoption of a Health Savings Account (HSA)-eligible health plan, you may need to provide more education, especially at the beginning of the plan year. Be transparent if you are making changes to the plans. Explain changes in detail and give examples.

3 Be prepared for questions

Open enrollment is a busy time of the year and your employees will have questions. Are you prepared with responses to frequently asked questions or a way for them to get answers? Remember, if you need additional support you can look to a third-party vendor to field questions and assist employees with their benefits decisions. A consistent set of answers will likely help increase your employees' trust in their plan selection.

4 Customize your messaging

Many companies have a very diverse employee population and everyone does not learn the same way. Make sure you create a variety of content and deliver it in different ways to better engage your employees. Younger employees or field staff may want to access information via email or on their mobile phone, where a group meeting may work better for in-house employees. Think about who you're communicating with, segment your communications, and give each set of employees information in a meaningful way. Third-party vendors can also help you develop corporate personas and create customized messaging.

5 Encourage active enrollment

Use an active enrollment strategy to encourage employees to consciously select the optimal plan for their needs. Passive enrollment — letting employees just "roll over" their current election — may seem simpler in the short term, but employees may end up with coverage that doesn't truly meet their needs, and may even cost them more. This can also result in higher costs for the company. Engage employees with their benefits choices so that they can elect the coverage that they feel will best meet their needs.

6 Offer tools to make things easier

A static plan comparison is helpful, but interactive, personalized decision support software can make it much easier for employees to compare plans and discuss options with their families. Tools are even more helpful if they are quick, simple and can provide employees with a meaningful health care-spending baseline.

7 Ask for help before you really need it

Benefits partners can help with everything from creating benefits communications materials to providing decision support tools, to facilitating open enrollment meetings and answering your employees' benefits questions. It's helpful to pull in a third-party vendor as soon as you think you might need assistance to make sure you have the support you need for success.

8 Support the entire benefits menu

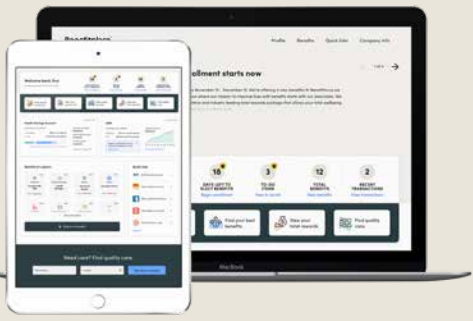
The focus is often health insurance benefits, but employees likely appreciate guidance for all available benefits. You can provide decision support for benefits such as dental, vision, HSA/Flexible Spending Account (FSA) contributions, life insurance, Accidental Death & Dismemberment (AD&D) Insurance, critical illness/specified disease insurance and hospital indemnity insurance.

9 Keep up the momentum

Even after open enrollment, you can continue to educate your employees on how to best use their benefits with timely information. This year-round engagement will not only help your employees get the most out of their plans but also prepare them to be more informed for next year's open enrollment. If you're not staffed to do this, third-party vendors can help with the communications plan and content.

10 Going Virtual

Prepare early for an educational and engaging online open enrollment experience so you're not scrambling later. Ensure you have webinar technologies that allow a large number of people to be online at the same time. Pre-record messages from HR leadership and encourage 1:1 video meetings.



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