



Open Enrollment Email Communication Templates

Best Practices & Sample Emails to Help Get Your Message Across to Every Employee

Benefitfocus[®]

Contents

- Open Enrollment Communication Considerations..... 3**
- Subject Line Best Practices 3
- Call-to-Action (CTA) Best Practices 3
- Emails for Different Open Enrollment Strategies 4**
- Active Enrollment 4
- Passive Enrollment 4
- Hybrid Active/Passive Enrollment 5
- Emails that Help Explain HDHPs and HSAs 5**
- Promote HDHPs to Young Workers 5
- Educate Older Workers on HDHP Utilization 6
- Increase HSA Contributions Among Young Workers 6
- Emails for Each Generation within the Workforce 7**
- Millennials 7
- Generation X..... 7
- Baby Boomers 8
- Emails for Voluntary Income Protection Benefits 8**
- Accident Insurance 8
- Critical Illness Insurance 9
- Hospital Indemnity Insurance 9
- Emails for Financial Wellness Benefits 10**
- Student Loan Refinancing 10
- Emergency Loans 10
- Financial Coaching 11
- Email for Voluntary Lifestyle Benefits 11**
- Email for Digital Health Benefits 12**

Open Enrollment Communication Considerations

1. Who is the audience? Developing targeted email messages to groups of employees or to individuals helps to personalize it and increase understanding.
2. What is the goal? Keep in mind the desired end result to frame your email.
3. What is the message? It's important to be succinct in order to get a point across successfully.
4. What is the content? Know your email content and assess the best timing to deliver it.
5. Where can I get feedback? Reach out to trusted employees for constructive criticism.
6. How can the email message be refined? Spend time fine-tuning and polishing your work before hitting send.

Subject Line Best Practices

People do judge emails by their subject lines. In fact, 35 percent of email recipients decide whether or not to open an email based on subject line alone. That's why it's so important to make your subject lines compelling enough to get your employees to click and read on. Here's how:

- **Personalize it.** Relevancy is everything when your employees are scanning through their inboxes. Emails with personalized subject lines are 26 percent more likely to be opened. That doesn't mean you have to include individual employees' names in your subject lines. Through targeted messaging tools, you can personalize by higher-level details like managerial level, geographic location or marital status to establish immediate relevancy. But if those tools are unavailable to you, don't forget the power of the word "you." Speak directly to employees, and they'll be more likely to open your email.
- **Tell them what's inside.** People want to have a good idea of what they're getting when they click on an email, or else they might not click on it. Generic-sounding subject lines rarely spark a reader's interest. Be specific about the content or topic of your message. That's not to say you can't leave some intrigue at play. You want your employees to wonder about the details. Just make it clear what's waiting for them inside the email.
- **Create a sense of urgency.** Pressure drives clicks. Twenty-two percent more, actually. Your subject line should essentially tell your employees, "If you don't open this email, and open it soon, you're going to miss out on something big."



Call-to-Action (CTA) Best Practices

- Keep it clear and concise. Distill the action down to its essentials. Any more than five words is too long.
- Encourage an immediate response. Just like with your subject line, a sense of urgency will drive action.
- Just ask for one thing. Multiple calls to action can muddle your message and confuse employees.
- Use a hyperlink. Navigate your employees directly from the call to action to your benefits site, where they can complete the action.
- Make it stand out. The CTA needs to be visible enough that it's the first or second thing employees notice. Using a clickable button instead of a text link can increase engagement by nearly 30 percent.

Emails for Different Open Enrollment Strategies

Use these emails to engage and educate employees regardless of whether your Open Enrollment is active, passive or a mix of both.

Active Enrollment

Target Audience: All benefit-eligible employees

Subject Line: Don't get stuck paying big medical bills

There are no rollovers when it comes to your benefits, so be sure to mark your calendar for 20XX Open Enrollment on <INSERT ENROLLMENT DATES>!

Don't miss your opportunity to compare plans and take advantage of everything we're offering this year:

- Choose from X medical plans, including X <INSERT HEALTH PLAN> options.
- Get \$XXX from us to put into your HSA when you enroll in an HDHP.
- Explore new offerings including <INSERT ANY NEW AND EXCITING BENEFITS> benefits.
- And more!

Sign in <LINK TO BENEFITS SITE> to review all the changes today and be prepared to make your elections on <INSERT ENROLLMENT START DATE>!

Passive Enrollment

Target Audience: All benefit-eligible employees

Subject Line: How much is your health plan costing you?

Just like you may adjust your data on your cellular data plan, you may need to adjust your health plan to match your health care needs.

A lot can change in a year, so we recommend taking a minute to review your current coverage and what it's costing you. Here are a few questions to ask yourself in order to evaluate whether or not you need to make a change during this year's open enrollment on <INSERT OE DATES>.

- How often did you visit the doctor or fill prescriptions last year?
- Could you afford to cover your full deductible if you had to?
- Are you expecting any life events that might change your health care needs?

Before you stick with the same plan, take a look at the new offerings this year <LINK TO BENEFITS SITE> and be prepared to make any changes on <INSERT ENROLLMENT START DATE>!



Hybrid Active/Passive Enrollment

Target Audience: All benefit-eligible employees

Subject Line: New benefits are waiting for you...enroll now!

It's time to enroll in your benefits!

This year, <INSERT COMPANY NAME> is pleased to offer you several new ways to help you protect your health, wealth and property, including:

- <INSERT BENEFIT OFFERING>
- <INSERT BENEFIT OFFERING>
- <INSERT BENEFIT OFFERING>

You must complete your elections by <INSERT DATE>, so enroll today!

<HYPERLINKED BUTTON TO BENEFITS SITE>: Get started

Emails that Help Explain HDHPs and HSAs

If you're looking to boost participation and understanding of high-deductible health plans (HDHPs) and health savings accounts (HSAs), try out these emails to help employees navigate their options.

Promote HDHPs to Young Workers

Target Audience: Age 18-30, not enrolled in HDHP

Subject Line: Take home a bigger paycheck

What could you do with an extra <INSERT DOLLAR AMOUNT OF HDHP PREMIUM DIFFERENCE> a month?

Because that's what you could save by switching to our lower-premium health plan.

If you're relatively healthy and don't visit the doctor often, this plan could be a great way for you to preserve more of your income while still protecting yourself from major medical costs.

Plus, when you enroll in the plan, we'll contribute \$XXX to a health savings account (HSA) you can use to help pay for any medical expenses you run into!

Click here <LINK TO BENEFITS SITE> to learn more about the plan – and enroll any time between now and <INSERT OE END DATE>!



Educate Older Workers on HDHP Utilization

Target Audience: Age 50+, enrolled in HDHP for first time

Subject Line: Your new health coverage

I see that this year you selected our <INSERT PLAN NAME>. This type of plan is a little different than the traditional PPO you may be used to, so I'd like to take a minute and tell you how you can get the most out of your health care benefits.

With your new plan, you can still go to your usual doctor, but it may be more cost effective to do a little research before your visit. For example, if you need a procedure or test, like an MRI, it's often best to call a few different doctors and hunt for the best value before you go. Because just like the same car can cost different prices at different dealerships, the same can be true for different health care services at different providers.

For more information on your new benefits and to learn how to maximize your coverage, visit the online <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE>.

Increase HSA Contributions Among Young Workers

Target Audience: Age 18-30, enrolled in HDHP

Subject Line: Psst... you may have left some money on the table!

Did you know that you could face \$200,000 to \$400,000 in health care costs after you retire? Big numbers, right?

Good news! With your health savings account (HSA) <LINK TO BENEFITS SITE>, you can get a jump on those looming expenses today.

In addition to helping you cover today's medical costs with tax-free money, your HSA offers you a powerful long-term savings solution. Here's why:

- Unused funds roll over every year
- Your money can earn tax-free interest
- Qualifying withdrawals (i.e., for medical expenses) are tax-free

With consistent contributions from you (and from <INSERT COMPANY NAME>), you could end up with tens if not hundreds of thousands of dollars to help you take care of yourself in retirement.

To learn more about how to get the most out of your HSA, head over to <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE>, where you can view and/or update your contribution level today!



Emails for Each Generation within the Workforce

Today's workforce spans five generations, each with unique values and goals when it comes to their benefits. This impacts not only how you communicate with them, but the message you send. These emails can help you tailor your benefits communication to appeal to each generation that makes up the majority of the workforce – millennials, generation X and baby boomers.

Target Audience: Millennials

Subject Line: The secret to spending less on health care

Don't let a high deductible stop you from getting the care you need.

As part of your benefits package at <COMPANY NAME>, you have a variety of benefit options that can help you save money and stay healthy:

- High-deductible health plan (HDHP) – Save on monthly premiums and spend less once you hit your deductible.
- Health Savings Account (HSA) – Invest your savings and watch it grow tax free, so you have the funds ready when you need them. Plus, we'll contribute \$XXX to your account just for signing up!
- Telemedicine – Skip the waiting room and high out-of-pocket costs for coughs, colds and any other common symptoms that can be diagnosed through an online physician consultation. It's only \$XX per visit!

Review all your options today on <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE> to figure out which plans are going to be the best fit for you to elect during open enrollment on <INSERT OE DATES>.

Have more questions? Contact <INSERT HR CONTACT>.



Target Audience: Generation X

Subject Line: The secret to health care savings

A high-deductible health plan (HDHP) can be scary, especially if you have a family to consider. But it can also save you from overspending on health care.

Here's how we've designed our HDHP offering at <COMPANY NAME> to maximize your savings:

- Lower your premiums with monthly costs starting at \$XX per paycheck – that's \$XX less than a PPO!
- Contribute to a Health Savings Account (HSA) for a tax-free investment. Plus, we'll contribute \$XXX to your account just for signing up!
- Opt for online consultations through our telemedicine provider, <INSERT NAME>, and skip the high out-of-pocket costs of in-person doctor visits for common conditions such as colds, coughs and sore throats.

Review all your options today on <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE> to figure out which plans are going to be the best fit for you to elect during open enrollment on <INSERT OE DATES>.

Have more questions? Contact <INSERT HR CONTACT>.

Target Audience: Baby Boomers

Subject Line: Your tax-free health care investment

Have you maxed out your 401(K) contributions and looking for other ways to invest in retirement?

We have good news! <COMPANY NAME> will contribute \$XXX when you enroll in Health Savings Accounts (HSA) along with a high-deductible health plan (HDHP) this open enrollment. Plus, the amount you contribute – and any interest you earn – is tax-free!

Not comfortable with a high deductible? <COMPANY NAME> also offers a PPO plan that can be paired with a Flexible Spending Account (FSA) that can be used to pay for out-of-pocket expenses with tax-free contributions.

Review all your options today on <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE> to figure out which plans are going to be the best fit for you to elect during open enrollment on <INSERT OE DATES>.

Have more questions? Contact <INSERT HR CONTACT>.

Emails for Voluntary Income Protection Benefits

Use these emails, targeted to various workforce segments, to highlight the value of any voluntary accident, critical illness and/or hospital indemnity plan you may offer.

Accident Insurance

Target Audience: Age 18-30, single

Subject Line: Don't let 'Oops!' turn into 'Oh no!'

After an accidental injury, the last thing you want to think about is how you're going to pay for it. That's why your <INSERT COMPANY NAME> benefits package includes access to voluntary accident insurance.

In addition to helping you pay for medical treatment that your health plan may not cover, accident insurance gives you a lump-sum of cash that you can use for other necessary expenses, including:

- Transportation costs
- Water and electric bills
- Rent or mortgage payments

You'll have the opportunity to select this benefit during our upcoming open enrollment period, starting <INSERT OE START DATE>.

For more information, visit <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE>.



Critical Illness Insurance

Target Audience: Age 50+, married

Subject Line: Protect your nest egg

No one plans on getting diagnosed with a critical illness, but would you be prepared for it financially?

If that question makes you nervous, consider enrolling in voluntary critical illness insurance this year.

Critical illness insurance complements your medical and disability income coverage, and can ease the financial impact of a critical illness by providing a lump-sum benefit to help you pay some of your additional expenses.

You've worked hard to build toward a comfortable retirement. Critical illness coverage can keep you from having to dip into your savings - and preserve a future of financial security for you and your family.

Click here <LINK TO BENEFITS SITE> to learn more.

Hospital Indemnity Insurance

Target Audience: Low-earning, mobile/remote employees

Subject Line: Got a sec?

Hi there! <INSERT YOUR NAME> from the <INSERT COMPANY NAME> benefits team here.

Did you know you could get cash to help with expenses if you end up in the hospital?

Click here <LINK TO BENEFITS SITE> to learn more!



Emails for Financial Wellness Benefits

Use these emails to highlight the value of any financial wellness benefits you offer outside of the traditional income protection benefits, such as student loan refinancing, emergency loans or financial coaching. These benefits can be offered as part of open enrollment or throughout the year.

Student Loan Refinancing

Target Audience: Recent graduates and employees carrying student loan debt

Subject Line: Too much student loan debt?

Hi All,

If student loan debt is limiting your ability to save for the future, this benefit is for you!

<COMPANY NAME> is excited to announce a new student loan refinancing option through <PROVIDER NAME>. You can start simplifying student loans and saving money today!

Enroll in the <PROVIDER NAME> option this open enrollment, or at any time throughout the year at <LINK TO BENEFITS SITE>.

Questions? Contact <INSERT CONTACT INFORMATION>.

We are excited to be able to offer you new, innovative ways to support your financial well-being. Thank you for all of your hard work!

[SIGNATURE]



Emergency Loans

Target Audience: Lower income employees

Subject Line: New for 2019

I'm excited to announce that <COMPANY NAME> now offers a benefit to help you avoid the struggle of financial hardship. Introducing <PLAN/PROVIDER NAME> – a new employee benefit program that gives you access to low cost credit when you need it!

With lower interest rates than payday loans, you can tackle unexpected expenses without dipping into retirements. Loan payments are taken out of your paycheck, so you stay on track and avoid high interest debt.

Sign up when you select your benefits this open enrollment or at any time throughout the year!

Get started today - <LINK TO BENEFITS SITE >

If you have any questions or want to learn more, please contact <INSERT CONTACT>.

Financial Coaching

Target Audience: All employees

Subject Line: Meet your new finance coach

Your benefits provide financial protection, and <COMPANY NAME> wants to make sure you have access to the best available options. That's why we're excited to offer financial coaching from <PROVIDER NAME> as part of your 2019 benefits package!

When you enroll in <PRODUCT NAME>, you'll have access to an online portal and financial coach that can help you:

- Improve spending habits
- Set budgets
- Reduce debt

Sign in to <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE> to learn more about <PRODUCT NAME> and other benefit options you can select during our 2019 open enrollment on <INSERT DATES>.

Questions? Please contact <INSERT CONTACT>.

Email for Voluntary Lifestyle Benefits

Voluntary "lifestyle" benefits include products aimed at helping employees build financial security in other areas of their lives (outside of health care) that can be sources of stress and anxiety. Legal insurance, pet insurance and identity theft protection are just a few examples of lifestyle benefits.

Use this email to specifically promote any of these types of benefits you offer.

Target Audience: All benefit-eligible employees

Subject Line: Need some extra peace of mind?

When it comes to your financial security, we know it's not just health-related expenses that can keep you up at night.

That's why your benefits package at <INSERT COMPANY NAME> also includes affordable access to:

- <INSERT LIFESTYLE BENEFIT, PLUS BRIEF DESCRIPTION>
- <INSERT LIFESTYLE BENEFIT, PLUS BRIEF DESCRIPTION>
- <INSERT LIFESTYLE BENEFIT, PLUS BRIEF DESCRIPTION>

This/these benefit(s) can give you additional peace of mind that, when life happens, you're covered.

You'll have the opportunity to select this/these benefit(s) during our upcoming open enrollment period, starting <INSERT OE START DATE>.

For more information, visit <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE>.



Email for Digital Health Benefits

Digital health benefits include tools and services aimed at helping employees access health care with convenience and lower cost in mind. Telemedicine is a primary example of a digital health benefit. Other examples include transparency tools, DigitalRx and more.

Use this email to specifically promote any of these types of benefits you offer.

Target Audience: All benefit-eligible employees

Subject Line: New ways to access health care – all through your smart device

We all lead busy lives. And we know the last thing you want to do is spend an hour in a waiting room or take valuable time to search for the lowest cost prescription.

That's why your benefits package at <INSERT COMPANY NAME> also includes services designed with access, cost and convenience in mind. All through your smart device, you can:

- Use <TELEMEDICINE SERVICE> to talk, text or video chat with a doctor, share photos and test results, and get immediate answers, treatment and referrals without the waiting room – no matter what time it is.
- Shop around for your health care needs. <DIGITAL RX TOOL> helps you search for prescription drug prices and find a local pharmacy via a mobile app.
- <INSERT DIGITAL HEALTH BENEFIT, PLUS BRIEF DESCRIPTION>
- <INSERT DIGITAL HEALTH BENEFIT, PLUS BRIEF DESCRIPTION>

This/these benefit(s) can give you access to care, whenever and wherever you are, at typically a lower cost. You'll have the opportunity to select this/these benefit(s) during our upcoming open enrollment period, starting <INSERT OE START DATE>.

For more information, visit <INSERT NAME OF BENEFITS SITE> <LINK TO BENEFITS SITE>.

