

Q2 2023

Employee Benefits Enrollment & Engagement Playbook

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

Benefitfocus[®]





Welcome!

It's time to level up – and transform your approach to benefits administration!

It's the second quarter, prime time to take a serious look at what you can do to improve the benefits experience of both your HR team and employees. This leads to evaluating benefits technology and service partners that can help you up-level your benefits processes and program performance – and make sure that your workforce's benefits and savings are working in sync.

We've created this playbook to help guide your efforts and to serve as a resource to:

 **Identify monthly observances, holidays** and other 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.


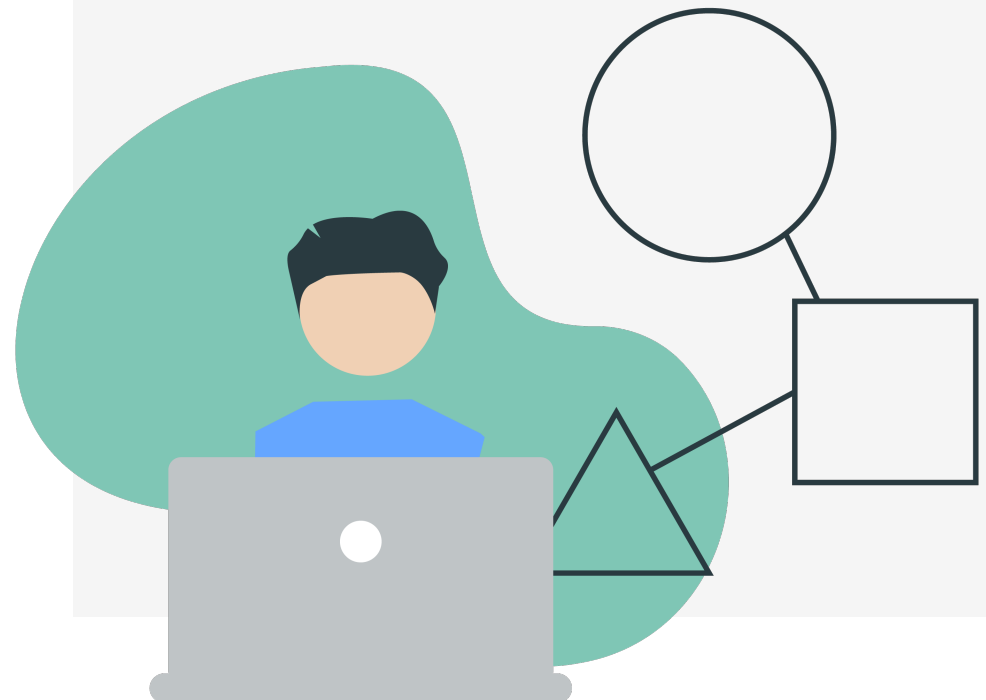
 **Get inspired by compelling ideas** tried and tested by benefits administrators at top employers to make your benefits program more fun and engaging for employees and their families.

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Your Q2 At-a-Glance Game Plan

Level Up

The plan year is in full swing – employees and their families are taking advantage of their benefits and enjoying the various programs available to support their overall wellbeing, right? Not so fast.

Most HR pros would agree that despite your best efforts to offer competitive benefits, provide cool digital resources and communicate regularly about benefits, most employees still struggle to understand, choose and use their benefits, resulting in low engagement and sub-optimal outcomes. It also reveals a benefits strategy that isn't delivering on its promises.

This reality is motivating employers to “get real” about what's **not** working and adopt a fresh approach – and possibly a new benefits administration partner – to help employees (finally!) realize the value of their benefits.

And that's why we've created this step-by-step guide to help you level up and take your benefits program to new heights.

Objective:

Evaluate your approach to benefits administration and select a vendor partner that can help you shift the way employees understand, choose and use benefits – while making life easier on your HR team.



Steps:

Determine whether your approach to benefits administration supports your benefits strategy.

Identify your benefits administration pain points.

Review the qualities to look for in a benefits technology and service partner.

Select the functionality and services that meet your needs.



Resources:

Open enrollment data:

Your Assess for Success 1Q output

Other program and communications performance data

Level-up task force:

- HR teammates
- Internal stakeholders (i.e., IT team, executives)
- Benefits technology & service vendor(s)



Wins:

Streamline administrative processes that are currently slowing your team down.

Reclaim time and energy to focus on more strategic work.

Strengthen your benefits communication plans for the upcoming year.

Simplify and enhance the benefits experience for employees and their families.

Enable employees to get more value from their benefits across health and wealth.

70% of employers believe employees **underutilize the services, benefits and programs** they make available.

[The Hartford's 2022 Future of Benefits Study](#)



Does Your Approach to Benefits Administration Support Your Strategy?

Benefit leaders are committed to supporting a wide range of employee needs. But since benefits programs don't live in a vacuum, HR teams must use their benefits strategy as a north star to strike a balance between employee needs, budget constraints and other, bigger-picture organizational initiatives.

If your benefits administration process is standing in the way of success – by draining resources, preventing HR staff from “walking the talk” or creating a disconnected employee benefits experience – that’s a surefire sign it’s time to level up and transform your approach.

Ask yourself: Is benefits administration stopping you from effectively meeting your goals in the following strategic areas?

Thirty-one (31) percent of compensation costs go toward benefits.

Bureau of Labor Statistics



Enhancing the employee experience

Delivering a positive benefits experience is a cornerstone of the organizational initiative to attract and retain employees at a time when workers have high expectations for benefit value and frictionless processes.



Promoting diversity, equity and inclusion

Offering flexible, personalized benefits and communications that meet the myriad needs of a multi-cultural, multi-generational and geographically diverse workforce is a big culture “win” that also impacts employees’ lives.



Supporting a remote/hybrid workforce

Ensuring consistency across benefits programs, communications, educational materials and activities is essential to keeping a dispersed, mobile workforce connected around shared values that impact benefits participation and engagement.



Bolstering employees’ mental health

Providing employees with the workforce culture, benefits, resources and tools they need to maintain their whole-person wellbeing – and manage any mental health issues – has become a primary focus at the highest levels of organizational leadership.



Becoming a data-driven organization

Measuring program effectiveness and driving positive behavior change for lower costs and improved outcomes are just two of the ways data insights can drive success, making analytics a top strategic priority.



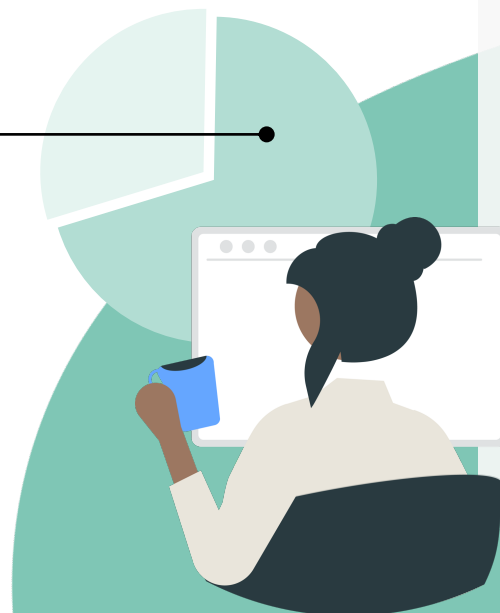
What Are Your Benefits Administration Pain Points?

HR teams work tirelessly with multiple benefits vendors across multiple platforms and multiple sources of data. The complexity of benefits administration is wearing! In fact, stress and burnout among HR professions today are at unprecedented levels, indicating that if there was ever a time to change the way you work – and leverage new technologies and vendor partnerships – that time is now.

Understanding your pain points and their underlying causes is an important step in the transformative leveling up process. That way, you can find relief where you need it most!

HR teams spend over **70%** of time on administrative tasks¹ and **73%** say they don't have the tools and resources to do their job well².

¹GNA Partners
²Workvivo



Some common pain points to get you thinking:



Tactical overload

When the benefits team is burdened with tedious and time-consuming tasks, they're unable to focus on higher-value strategic initiatives like improving the employee experience.



Doing "more with less"

SOS! Smaller teams, tightening budgets, competing priorities and higher expectations from employees and the C-suite mean the pressure is on – and something's got to give. Make sure that's not your team's peace of mind.



Lacking internal expertise

Managing specialized areas like ACA compliance, COBRA administration, billing and reporting takes time and attention to details that are best left to dedicated partners.



Ho-hum communications metrics

It's frustrating and arguably a waste of resources when benefit communications don't result in engagement, time and time again.



Lack of program data & insights

You need (but don't have!) access to data to understand what's driving health care costs, identify risks and opportunities for improvement, adjust your strategy and measure results.



Low ROI

Despite your best efforts to support their journey, employees struggle to understand, choose and use their benefits, resulting in disappointing outcomes.

Qualities to Look for in a Benefits Technology and Service Partner

With the right benefits administration partner, you can provide employees with a more holistic experience that connects health, retirement and savings – while at the same time making life easier on your HR team. Here are the fundamental qualities to look for:



Technology Delivery

Cloud-based, Software-as-a-Service (SaaS) delivery models provide a configurable, scalable solution that can be easily tailored to your organization's unique requirements, while also delivering new features and functionality on a regular basis to address evolving business needs.



Benefits Expertise

Extensive knowledge and experience serving clients similar to your organization, as well as clients across a wide array of industries and business types. And with dedicated support teams across product development and customer service specializing in employee benefits.



User Experience

User-focused design that creates an intuitive environment for employees and administrators to complete benefits-related tasks.



Network

Established data integrations with specialized applications, including your current payroll and HRIS systems, along with an expansive array of health insurance and other benefit carriers that will enable your organization to offer a competitive benefits package without adding administrative burden.



Data Insight

Business intelligence tools that provide actionable insight into your organization's benefits program and inform strategic decisions around plan design, employee engagement, cost control and more.



Mobile Access

Full mobile enrollment and benefits management capabilities – optimized for both smartphones and tablets – to bring the level of convenience that your employees have come to expect as modern-day consumers.



Support

Dedicated support center that employees can rely on to answer questions pertaining to enrollment, life event changes and other benefits-related inquiries.



Implementation & Service

World-class implementation and customer support model that ensures a consistent and seamless experience for ongoing support along with reliable transparency, rapid issue resolution and opportunities to share feedback for improvement.



Select the Functionality and Services that Meet Your Needs

Armed with insights you just uncovered, take a hard look at the capabilities of your existing benefits administration solution and decide if you're satisfied. You may need to level up with a new partner that offers a more comprehensive range of functionality and services.

Support the key drivers of administrative complexity

The right partner brings together technology and a culture of service excellence to simplify administration, drive efficiencies and enable organizations to focus on what's most important.

They can help you by fully managing:

- ✔ Employee communications
- ✔ Reporting
- ✔ ACA reporting
- ✔ COBRA administration
- ✔ Billing
- ✔ Consumer accounts
- ✔ Voluntary benefits



Enable employees to get more value from their benefits across health and personal finances

Expect your partner to make it easy for employees to make smarter decisions about their benefits through a connected experience across health, retirement and household savings by giving them access to:

- ✔ Personalized, centralized benefits hub
- ✔ Top-rated mobile app for convenient on-the-go access
- ✔ Simple enrollment experience with data-driven decision support
- ✔ Targeted communications to nudge employees to their next-best action
- ✔ Integrated care navigation – included as a standard feature
- ✔ Service center for call, email and 24/7 chat support



Help you harness the power of data

Look for a partner who can help you evaluate your program effectiveness and take action for improved outcomes and lower costs through user-friendly:

Analytics tools and services to help you:

- ✔ Understand what's driving your health care costs
- ✔ Identify risks and opportunities for improvement
- ✔ Adjust your benefit strategy
- ✔ Measure results

Plus, additional services that attack specific areas of your health plan – such as claim errors leading to overpayments – and take proactive, cost-saving measures on your behalf

Top 5 List

The Top 5 Signs Your Employees Are Struggling to Understand, Choose and Use Their Benefits

1 They say so

People may not share this feedback directly with their HR department, but they'll admit their confusion when asked. Forty-one (41) percent of American workers surveyed by Voya Financial in January 2023 said they do not fully understand any of the employee benefits they selected during their most recent open enrollment period.¹

2 Passive enrollment is high

Eighty-nine (89) percent of employees in another Voya survey said they just pick the same health plan from the prior year – especially those currently enrolled in a PPO vs. HDHP (94 percent vs. 80 percent, respectively).² A passive enrollment process can explain this inertia to some extent, but – spoiler alert! – you'll see in the next two signs the compelling evidence that many people are aren't selecting the right level of coverage for their needs.

3 Employees spend too much on health benefits...

When people don't know how to optimize their health care dollars by considering out-of-pocket costs and opportunities to save for future costs, they run the risk of overspending on coverage. One oft-cited academic study demonstrated this, finding that nearly two-thirds (61 percent) of employees chose the wrong plan for their needs: the average employee could have saved \$372 per year by choosing a more financially efficient plan.

4 ...and they underinvest in retirement

At a time when employees' financial wellbeing is under the spotlight, McKinsey reports that as many as 80 percent of U.S. pre-retiree households are financially unprepared for a secure retirement. The Insured Retirement Institute finds that an estimated 33 percent of workers save less than 5 percent of their income for their retirement, when they should invest 15 to 20 percent, including any employer match, to maintain a comfortable standard of living in their later years.

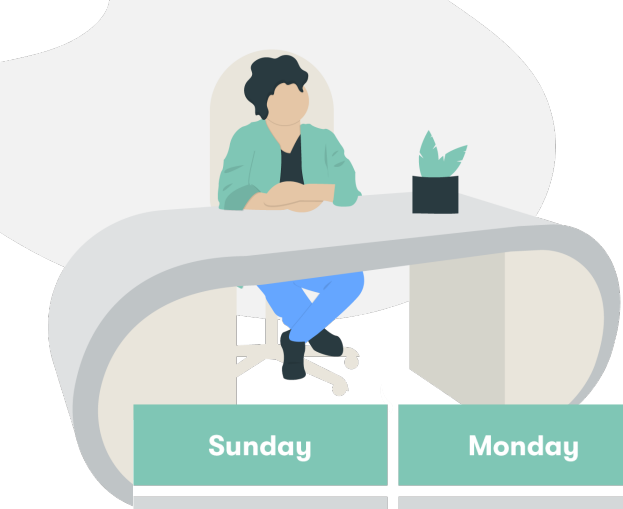
5 Your programs under-deliver

Despite a significant investment in guidance, navigation, transparency and chronic condition programs, most organizations see engagement rates in the low single digits. In fact, almost three quarters (70 percent) of employers in a study by The Hartford believe employees underutilize the services, benefits and programs they make available.

¹Voya Financial survey conducted January 3-4, 2023, on the Ipsos eNation omnibus online platform among 1,005 adults aged 18+ in the U.S.

²Voya Financial survey conducted September 2-6, 2020, in partnership with Russell Research, among 315 U.S. Consumers currently enrolled in an employer-sponsored health plan. For research-related inquiries, email info at russellresearch.com.





April 2023

Consider these opportunities to connect and engage with your workforce in April!



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 April Fool's Day
2 World Autism Awareness Day	3	4	5	6	7 World Health Day	8
			Public Health Week			
9 Easter Sunday	10	11	12	13	14	15
		Passover				
16	17	18 Tax Day	19	20 Volunteer Recognition Day	21	22 Earth Day
23	24	25	26 Administrative Professionals Day	27 National Take Our Daughters and Sons to Work Day	28 World Day for Safety and Health at Work	29
		Administrative Professionals Week				
30						

Stress Awareness Month | Financial Literacy Month | National Autism Awareness Month | National Minority Month



April Campaign Helper

Financial Literacy

Debt. Budgets. Investing. These topics are downright unpleasant for many of your employees. One survey found that **44 percent of Americans see personal finance as the most challenging topic to discuss with others, more so than subjects like death, politics and religion**¹. Money talk might be cringe-worthy and even taboo, but it really *shouldn't* be.

Your employees' financial futures depend on their financial literacy, defined by Voya Financial as “the knowledge and application of various financial skills [that] is essential to your whole health, wealth and wellbeing so you can provide for yourself now and in the future.”

Employers play a vital role in helping people protect their health and myriad benefits programs are designed to help employees save, invest and maximize their hard-earned dollars. **Two-thirds (66 percent) of employees agree that their employer has a responsibility to make sure employees are financially secure and well**².

The bottom line? It's imperative for HR teams to connect-the-dots for employees and help them become more comfortable and confident in their understanding of fundamental personal finance concepts. Good thing April is Financial Literacy Month!

¹[Wells Fargo](#)

²[Employee Benefit Research Institute and Greenwald Research](#)

Use these campaign recommendations to boost your employees' financial IQ!



Objectives:

You may want your financial literacy-building activities to bolster employees' awareness of specific benefit products, programs or resources that support their personal financial goals. **For example:**

Connect the dots between your company's health care and wealth programs to get employees' workplace benefits and savings in sync.

Generate interest in your company's HSA-eligible consumer-driven health plan, life insurance and retirement savings programs ahead of open enrollment season.

Increase utilization of employer-sponsored financial wellness coaching, college savings and short-term loans programs.



Financial Literacy Resources:

[Financial Literacy Month Resources](#) (National Financial Educators Council)

[Financial Wellness Resources for Employers](#) (Consumer Financial Protection Bureau)

[The Ultimate Guide to Financial Literacy](#) (Investopedia)

[FDIC Money Smart](#) (Federal Deposit Insurance Corporation)

Host a financial wellness fair!

Turning the journey toward financial literacy into an event is one way to make the subject matter more fun for employees – or at least more palatable! Plus, making the effort to deliver content they need (and value) demonstrates your commitment to their financial wellbeing and helps take some of the “taboo” off money talk. And, hopefully, it will inspire action! **Here are ideas to make sure your event is a success:**



Make it Virtual

Since you know your people aren't necessarily comfortable talking about financial matters in the first place – let alone in a public forum – consider providing education and information in a virtual setting where they feel more comfortable engaging with the content and session leaders.



Offer Something for Everyone

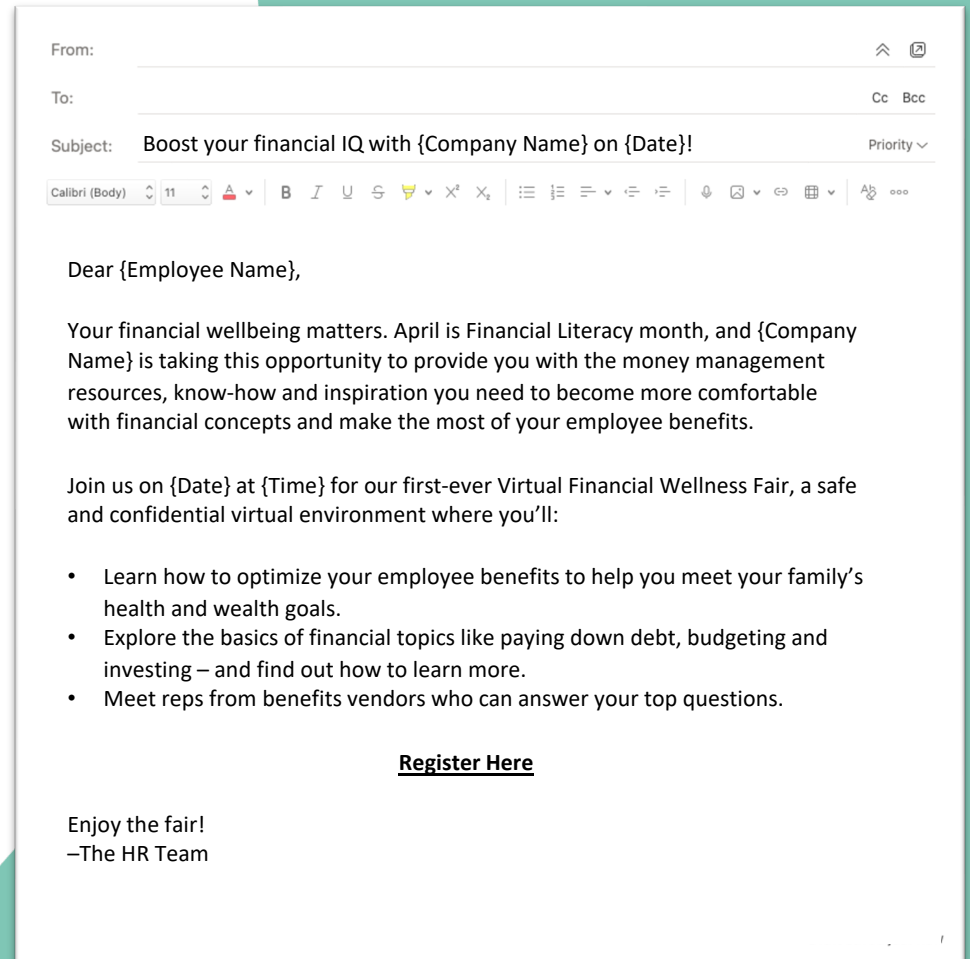
Everyone can boost their financial IQ. Even the most financially savvy can brush up on the basics or learn something new about optimizing employee benefits. Your program agenda can include vendor presentations, benefit walk-throughs, more formal educational or how-to sessions, and even hands-on workshops.



Don't Stop Here

Expanding financial literacy is truly a lifelong endeavor, considering the many changes and stages people experience over time. Your financial wellness fair is but one day in the year, so repurpose and develop more content, keep educating employees and their families and look for opportunities to leverage your benefits partners.

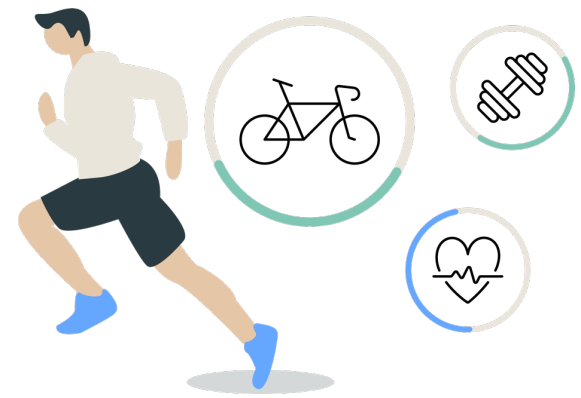
Sample email event copy to get you started





May 2023

Consider these opportunities to connect and engage with your workforce in May!



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 International Workers' Day	2	3	4	5 Cinco de Mayo	6
7	8	9	10 National Receptionist Day	11	12	13
14 Mother's Day	15	16	17 International Day Against Homophobia, Transphobia & Biphobia	18	19 National Bike to Work Day	20
21	22	23	24	25	26 Buddha's Birthday	27
28	29	30	31 World No Tobacco Day			

American Stroke Awareness Month | Arthritis Awareness Month | Healthy Vision Month
 National Physical Fitness and Sports Month | Mental Health Awareness Month



May Campaign Helper

Mental Health Awareness

Did you know that **most employees (92 percent) experience mental health challenges that impact their work**¹? Odds are that you know exactly what this is like. Mental health challenges are nothing new, of course, but the pandemic revolutionized the way organizations support their people's whole-person wellbeing. Mental health is a bigger priority than ever before.

That's why it might shock you to hear that only **47 percent of employees know what mental health services they can use** when struggling with a mental health concern, and **only 38 percent would be comfortable using their company's services to help them address it**².

This one-two punch of a statistic reveals an opportunity to supercharge your mental health benefits communication and education, while at the same time nurture a workforce culture that values mental health and fosters psychological safety. That's a tall order, but you can start small – now!

May is Mental Health Awareness Month, so demonstrate your organizational commitment to employees by educating them on important mental health issues and the various employer-sponsored resources available to support them.

¹Workable

²Mental Health America

Use these campaign recommendations to set off on the right path!



Objectives:

Mental health is a natural theme to tie in with employee benefits and to show you care. You may want to increase enrollment in or utilization of benefit products, programs or resources that support employees' mental health and mind/body wellness. **For example:**

- ✓ **Increase downloads** of your company's wellbeing app and/or participation in your May wellness challenge.
- ✓ **Boost utilization** of your mental health screening resources, EAP program and other related benefits.
- ✓ **Drive membership** for "safe space" social resources like your Mental Health employee resource group.



If you see a co-worker's behavior or performance changing over time, ask if he or she is ok. The role is not to diagnose but to express care and concern for another person. By doing so, you can make a positive difference and checking in creates an organizational culture of caring."

Workplacementalhealth.org



Creative ways to keep **mental health awareness** top-of-mind (pun intended!) with employees all month long:

- ✔ **Gift** employees with a gratitude journal, stress ball, coloring book and pencils, herbal tea bags or a scented candle to help them prioritize relaxation time.
- ✔ **Encourage** employees to take a daily stress break when they can take a walk, listen to a guided meditation or decompress with a favorite book or music playlist.
- ✔ **Launch** a May wellbeing challenge that keeps everyone focused on mind/body stress reduction.
- ✔ **Host** weekly group stress-busting sessions featuring a mindfulness exercise or set of stretching exercises.
- ✔ **Invite** the workforce to a weekly virtual lunch & learn presentation on mental health topics, featuring speakers from vendor partners (see ideas on the next page!).
- ✔ **Share** a different mental health stat or “hack” every day over employee social channels.

BONUS TIP! Consider running a similar campaign for managers focused on what *they* can do to better support their employees and help build more mental health awareness and acceptance within the workforce culture.

For every **\$1** spent on treating common mental health concerns, there is a return of **\$4** in improved health and productivity.

[World Health Organization \(WHO\)](#)



Handy resources for you:

[Mental Health Awareness Month](#)

Substance Abuse and Mental Health Services Administration

[Mental Health Resources for Employers](#)

Mental Health America

[Mental Health at Work](#)

WHO

[Workplace Wellbeing Resources](#)

HHS

[How Strong is Your Organization's Mental Health Literacy?](#)

Harvard Pilgrim

[5 Ways to Improve Employee Mental Health](#)

American Psychological Association

Handy resources for employees:



[Online Mental Health Screenings](#)

Mental Health America

[Mental Health.gov](#)

[Warning Signs and Symptoms](#)

National Alliance on Mental Illness

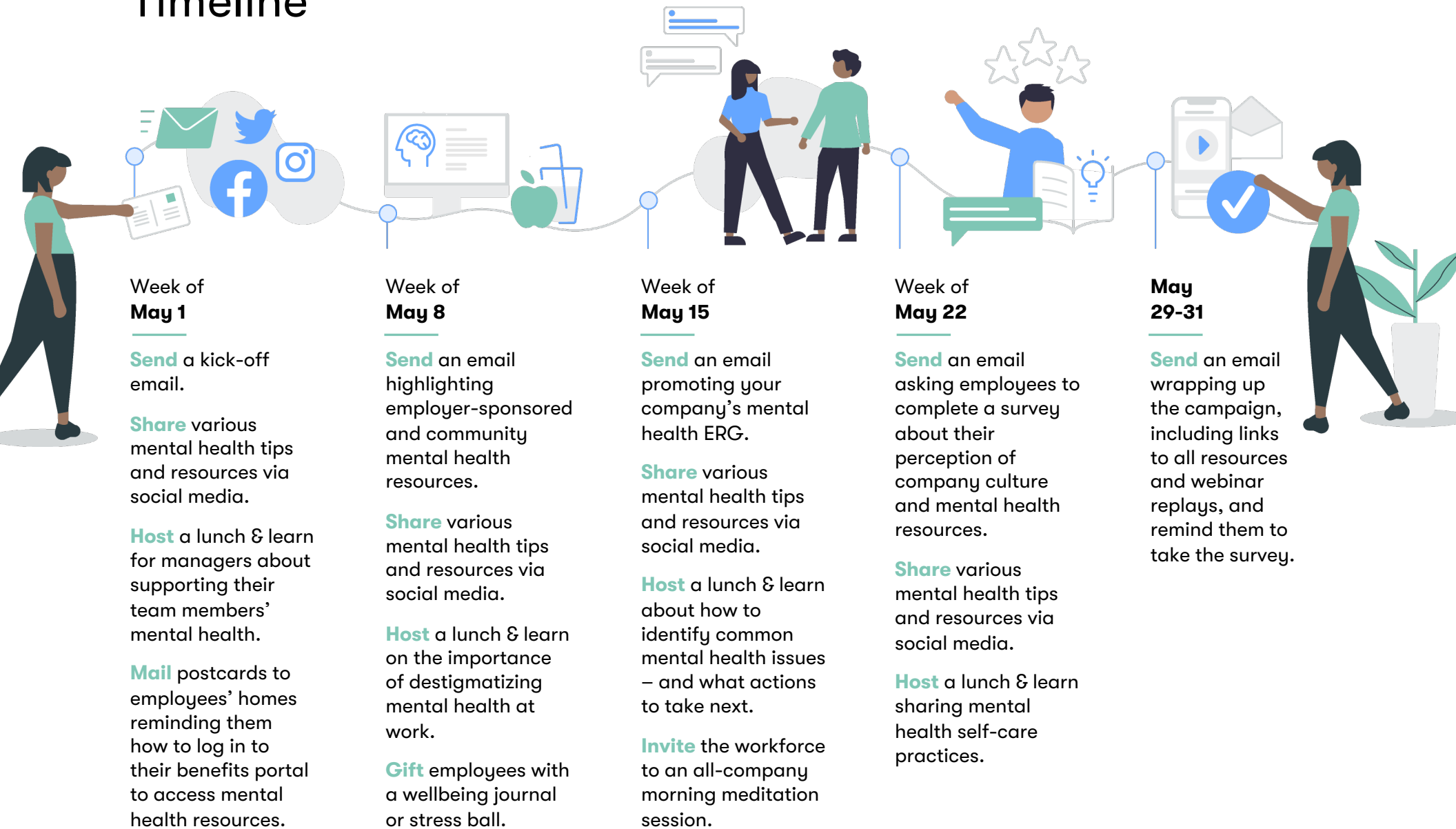
[Mental Health Stress and Coping Resources](#)

CDC

[People Matter, Words Matter](#)

American Hospital Association

Timeline





June 2023

Consider these opportunities to connect and engage with your workforce in June!



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2	3
4	5 World Environment Day	6	7	8	9 Tax Year 2022 IRS Resubmission, Final Corrections Deadline	10
11	12 Family Health & Fitness Day	13	14 World Blood Donor Day	15	16	17
			Men's Health Week			
18 Autistic Pride Day	19 Juneteenth	20	21 International Day of Yoga	22	23 Take Your Dog to Work Day	24
			Learning Disability Week			
25	26	27	28 Insurance Awareness Day	29	30	

Pride Month | National Safety Month | Scoliosis Awareness Month



June Campaign Helper

Insurance Awareness

Let's start by looking at some pertinent stats:

- ✓ In 2022, **29 percent** of people with employer coverage were underinsured, meaning their coverage doesn't enable affordable access to health care. ([Commonwealth Fund](#))
- ✓ **About 52 percent** of Americans have life insurance, including individual and workplace life insurance, and about one in four is covered solely by an employer-based policy. ([LIMRA](#))
- ✓ The fastest growing voluntary benefits in the insurance category between 2020 and 2022 include hospital indemnity (**+20 percent**) and critical illness (**+11 percent**). ([Buck](#))

And considering that **41 percent** of the American workers surveyed by Voya Financial in January 2023¹ admitted they do **not fully understand any of the employee benefits** they selected during their most recent open enrollment period, there's a significant benefits education opportunity ahead of you!

While National Insurance Awareness Day (June 28, 2023) was started by the American Property Casualty Insurance Association to remind people to review and update their homeowners' coverage, there's no reason you can't extend it to include all forms of insurance that protects employees' health and savings.

Use these campaign recommendations to inspire your employees get the coverage they need!

¹Voya Financial survey conducted January 3-4, 2023, on the Ipsos eNation omnibus online platform among 1,005 adults aged 18+ in the U.S.



Objectives:

Increase employee engagement with your benefits communications and other benefits resources.

Encourage participation in your benefits education events (e.g., webinars, benefits fairs, vendor presentations).

Boost employee satisfaction in your benefits package and its value to their overall wellbeing.

Remember, it takes an ongoing communications and education campaign to build the level of awareness required to help employees understand, choose and use their insurance benefits, but use Insurance Awareness Day to kick it off!



Agenda:

Make Insurance Awareness Day fun for everyone by scheduling a range of touchpoints and activities (virtual or in-person). Your day might look something like this:

9 a.m.

Send an email with details on how to participate in the days' events. Post details on internal social channels, too!

11 a.m.

Invite employees to participate in a brown-bag benefits seminar/webinar lunch & learn to go through a "How to Make the Most of Your Benefits" presentation.

2 p.m.

Host a benefits fair (sure to make a splash if it isn't open enrollment season!) and show off your various benefits offerings, including enrollment and engagement tips. Have vendor partners on hand to help.

5 p.m.

Follow up with email to share links to benefits information and education materials.

