



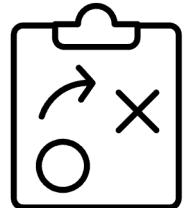
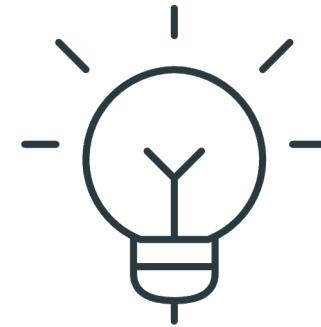
Warm Up for OE

# Employee Benefits Enrollment & Engagement Playbook

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

**Benefitfocus**<sup>®</sup>





# Welcome!

**It's time to warm up for open enrollment (OE)**  
– and prepare to knock the next benefits year out of the park!

Some people say that OE is the championship game of the benefits year, when months of practice and perseverance lead to the guts and glory of a single event. Managing employee benefits is much like coaching in a team sport: it takes experience, skill and grit. And if employees are anything like fans, you'll need some fireworks. Ready to play ball?



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

- Identify opportunities to connect** with employees through timely events related to employee benefits.
- Explore best practices** for employee communications that are intended to boost awareness, spark interest and drive action for ongoing benefits engagement.
- Get inspired by compelling ideas** tried and tested by benefits administrators at various types of employers to make your benefits program more fun and engaging for employees and their families.



## Table of Contents

Your At-a-Glance Game Plan .....	3
Determine Your Open Enrollment Strategy .....	4
Set Up for Measuring and Benchmarking .....	5
Prepare Benefits Education and Communication Materials .....	6
Create an Open Enrollment Season Timeline .....	7
Top 5 List .....	8
Explore More! .....	9



# Your At-a-Glance Game Plan

## Warm Up for Open Enrollment

**OE season is an annual event that brings the value of employee benefits up-front-and-center** – and gives your HR team the opportunity to broadcast the hard work you do to support employees all year long. Employee benefits have become an increasingly meaningful part of the employee experience, combining with workforce culture to help define what matters most to your organization.

You know what benefits success looks like – or could look like! – at your workplace. But getting there isn't easy. The benefits landscape can be a complex place, getting more complicated every year with more options, more technology and ever-evolving policy. At the same time, your employees expect more and competition for your HR team's time and budget is likely tight.

This doesn't mean that OE can't be spectacular. It just means you need to work smart, get creative and adopt best practices for planning, measuring, educating and communicating. And that's exactly what this playbook is meant to help you achieve!

- **Objective:** Plan ahead for a measurably successful open enrollment season.



### Steps:

**Determine** your open enrollment strategy.

**Set up** for measuring and benchmarking.

**Prepare** benefits education and communications materials.

**Create** an open enrollment season timeline.



### Wins:

**A more organized** and focused strategy you can build upon.

**Meaningful** metrics that help you improve OE year over year.

**Clearer** education and communication materials that simplify things for employees.

**A less stressed** HR team.

**A winning** OE season!



### Resources:

#### OE task force:

HR teammates

Employees

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

Benefits technology & service vendor(s)



# Determine Your Open Enrollment Strategy

**Before jumping into** OE tactics and timelines, set benefits goals and work success metrics into your plans. Components of an OE strategy vary, but they typically include plans and milestones related to the annual benefits mix, technology platforms, benefits education materials and multimedia communications.

OE can run more smoothly when you're equipped to provide a holistic and connected experience for everyone. **You can choose to use actions such as these to help your approach:**

- 1. Work with a third-party** to reduce administrative complexity and free up critical resources so your team can focus on delivering an effective benefits programs.
- 2. Help employees get more value** from their benefits across health and savings by providing personalized decision support tools and communications that can help guide employees towards making informed decisions.
- 3. Collect and leverage benefits data** because it reveals what's working and what's not, while exposing areas for improvement.

- Over two-thirds of employers with 500+ employees plan to enhance health and benefit offerings in 2025 - 2030 to improve attraction and retention.

[Mercer's 2024 National Survey of Employer-Sponsored Health Plans](#)

## Open enrollment strategy best practices:



### Learn from history

Think back to what worked (and what didn't) last year. Examine your enrollment and engagement metrics and review your post-OE employee survey results. Apply the learnings to this year so you are continually streamlining the process and working towards achieving your goals.



### Involve your internal stakeholders

Engage employees in planning by doing such things as deploying a pre-OE benefits survey, tasking a cross-functional team to review education materials for clarity and asking focus groups for feedback on benefit or process changes. Engage leaders by sharing key OE goals and timelines and inviting them to promote activities and deadlines with their teams.



### Encourage active enrollment

Require employees to learn about and select the best plans and products for their needs. Letting employees "roll over" their current elections may seem simpler, but they could end up with sub-optimal and costlier coverage.



### Offer interactive tools to make things easier

A plan comparison document is helpful, but personalized decision support can be an effective way for employees to compare plans, make sense of their options and understand the connection between health and financial benefits.



### Get help from partners

Benefits partners have a stake in your success, so count on them to provide anything from benefits communications materials to data reports. They can also help facilitate OE education sessions and answer employees' questions.



# Set Up for Measuring and Benchmarking

**While your strategic plan** for the upcoming OE season leverages learnings from your last OE season, think ahead to what additional insights you'll want to know for the next one. Improving benefits processes and program performance is iterative and the result of thoughtful preparation and careful execution. But it can offer a big payoff after OE, when you have lots of data to explore!

## Here's a simple step-by-step approach to making the most of your OE data:

- Assemble** your teammates in the early stages of OE planning to talk about metrics. Come prepared with existing reports to establish your analytics baseline.
- Review** last year's data to identify gaps and make a data wish list. You may want to expand your scope, collect new data or tap into new data sources.
- Assign** reporting duties and make sure your team knows how to pull (or access) metrics from your internal and external benefits administration and comms systems.
- Collect and compile** data. Track your communications and attendance at OE events, keep an eye on your enrollment platform's data dashboard and deploy a post-enrollment benefits survey.
- Assess** your findings. Take an honest look at what worked, what could have worked better and what you can carry forward for continued success.



## Assess these key areas of OE:

### Administration

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

Metrics may include those related to the transfer of eligibility and enrollment files and call center metrics.

### Communication & Engagement

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

Metrics may include email performance, participation rates for live and virtual events and the perceived helpfulness of benefits education materials.

### Enrollment

Uncover the trends in your hard data, perhaps even sliced and diced by demographics (e.g., age, gender, income).

Metrics may include traditional and HDHP health plan enrollment and participation rates by coverage tier and voluntary benefits adoption.

### Employee Experience

Listen to employees via formal surveys, focus groups and quick polls as well as feedback shared more informally via emails and face-to-face communication.

Metrics may include employee perceptions of plan and coverage options, the enrollment process and benefits education and communications.

For more ideas and insights, refer to the [Assess for Success playbook](#), which contains a detailed post-game plan for evaluating OE. It can also be used as a planning tool for heading into OE season!



# Prepare Benefits Education and Communication Materials

## **According to Buck's 2024 Wellbeing and Voluntary Benefits Survey,**

55 percent of employees wish they had a better understanding of their benefits. This may mean that one out of every two of your people is eager for more benefits education – or materials that do a better job breaking down the concepts and helping them make confident benefits decisions. Everyone else would likely welcome the same!

Start by taking stock of your existing materials: benefit program one-pagers, intranet or benefits portal content, emails, explainer videos and benefits presentation decks.

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You probably don't need a complete overhaul of your content – but there's enough time before OE season kicks off for you to make impactful changes.

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### **Ask yourself...**

- Can content be shortened or edited for clarity?
- Is it clear what we're asking the employee to grasp or act on?
- Can materials be organized in a different way (e.g., broken up or moved to a dedicated repository?)

- Is there a communications cadence that can help people digest information in stages?
- Can a vendor provide a similar, simpler, clearer (or more comprehensive) alternative assets?
- Would a different communications channel be more effective in reaching and connecting with employees?
- Does our content support the best practices of health literacy (e.g., plain language, active voice)



Ready to update and create new materials? **Follow these 3 Cs:**

**Customize** your content and communications for individuals with different needs and who learn in different ways. Consider versioning assets and delivering them in targeted ways to better engage employees on their terms. For example, field staff may want to access information on their mobile phone, whereas a group meeting may work better for in-house employees. Mailers help inform household members of options and deadlines.

**Communicate** clearly and consistently. Start your OE campaign early to let employees know OE is coming and tell them what they can do to prepare, like visit a benefits portal or sign up for benefits webinars. Send communications on a regular cadence to stay top-of-mind and add value with each touchpoint. Highlight changes and reinforce key information in visuals. Timelines and bulleted content help make sure the important details don't get lost.

**Continue** to keep up the momentum after OE! Year-round engagement helps employees build on their knowledge, get the most out of their plans and prepare for next year. To help round out your plans, tap into the expertise and resources provided by your benefits broker and solution partners.

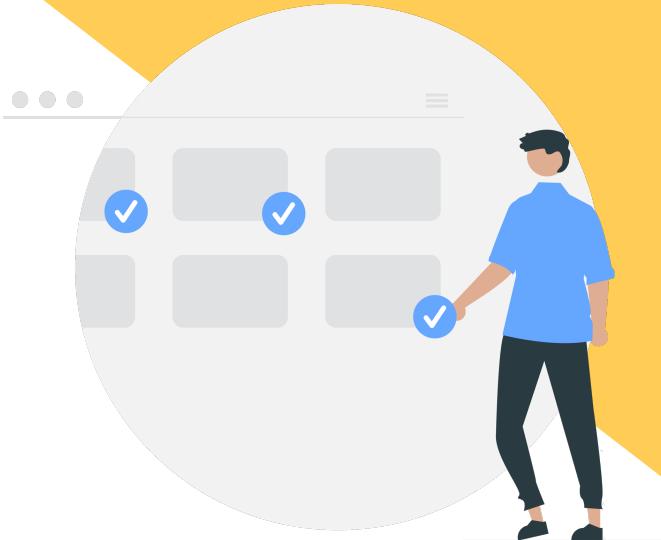


## **Supporting Health & Benefits Literacy**

The Milken Institute's 2022 Health Literacy in the United States reports that **at least 88 percent** of adults living in the U.S. have health literacy inadequate to navigate the health care system and promote their wellbeing. Since employers play such an integral role in providing for their people's health care and related benefits, the workplace is a natural setting to build – and apply – health literacy skills.

# Create an Open Enrollment Season Timeline

A **timeline**, like this one, is meant to help keep your HR team on track. It's also a great tool to share with team leaders and other stakeholders across the organization.



6-12 months before	4-5 months before	2-3 months before	1 month before	Open enrollment	Post-enrollment
<b>Educate and Reinforce Ideas</b> <ul style="list-style-type: none"><li>Deliver benefits education (core and ancillary offerings, Health Savings Account (HSA)/Flexible Savings Account (FSA), 401(k), wellness, etc.)</li></ul>	<b>Send High-level Communications</b> <ul style="list-style-type: none"><li>Save the date postcard/email</li><li>Introduce new terms</li><li>Lock down any new vendors</li></ul>	<b>Introduce Plan Highlights and Bring Leaders on Board</b> <ul style="list-style-type: none"><li>Outline plan details and facts</li><li>Leverage an email campaign</li><li>Create video</li><li>Post web content</li><li>Present at staff meetings</li><li>Update intranet</li><li>Hang high-level posters and signs</li></ul>	<b>Launch Microsite and Tools</b> <ul style="list-style-type: none"><li>Provide directory</li><li>Price list for common services</li><li>Personalized decision support tool</li><li>Employee enrollment meetings/webinars</li><li>Biometric and wellness events</li><li>Benefits &amp; enrollment FAQs</li><li>Enterprise social media for questions and employee testimonials</li></ul>	<b>Promote Engagement</b> <ul style="list-style-type: none"><li>Resource library</li><li>Enrollment platform</li><li>1:1 Q&amp;A</li></ul>	<b>Measure Success</b> <ul style="list-style-type: none"><li>Survey employees and review results</li><li>Look at decision support metrics</li><li>Analyze enrollment statistics</li></ul>

# Top 5 List

## The Top 5 Ways to Make Your Open Enrollment Communications Memorable

### 1 Keep communications simple and actionable

Benefits can be complex, which can make it hard for employees to engage in the first place. Make sure that your communications bring simplicity by replacing jargon with relatable terms and giving employees access to a library of resources in various formats. You can also consider offering mini classes on specific benefits topics leading up to OE (e.g., a “Benefits 101” series). And always make your communications actionable with one clear directive, such as log-in to a benefits portal or register for a webinar.

### 2 Brand your benefits program

Considering today’s multimedia world, you can’t deny that branding is powerful. You can bring some brand power to your benefits by building a benefits brand that you lean into during open enrollment. Another option is to choose an annual theme that you can play off during open enrollment. Either way, it will help your communications stick.

### 3 Make it personal

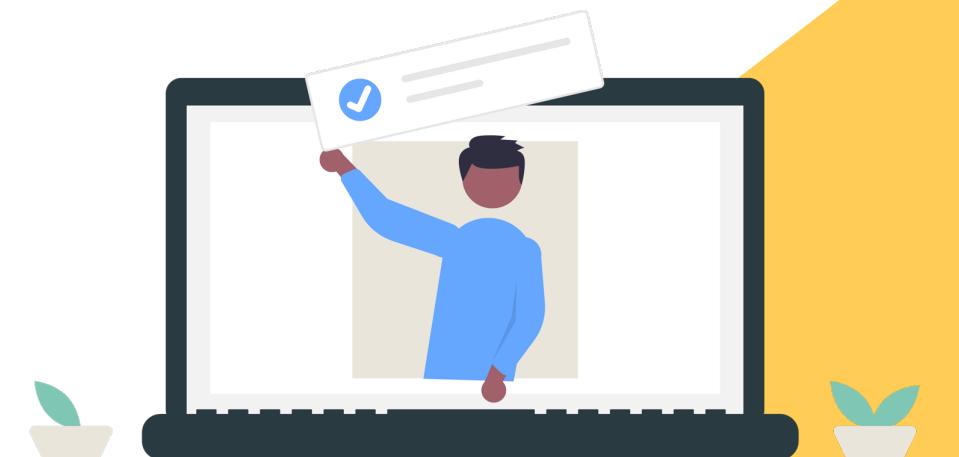
Nothing helps someone connect the dots more than making a broad topic relatable. Consider releasing a total rewards statement as a lead-up to OE. Your employees will be able to connect your company’s full benefits package to how they are using it today and make changes that help them maximize their value. Another option is to share employee testimonials. Do you have an employee who is willing to share how your maternity/paternity leave impacted them? Maybe an employee who was protected through your identity theft protection benefit? Hearing a story from someone they know makes it memorable.

### 4 Think outside the box

You don’t have to go it alone when it comes to OE communications. Ask your vendor partners for resources they can share so you can cover any gaps in communication. With different branding, it might stand out and pique your staff’s interest in diving further.

### 5 Put it on repeat

Sending out communication can’t just happen once. To get your message across and stick, you must repeat, repeat, repeat. According to one source, it is likely that people need to hear a message 7-10 times and in 7-10 different ways.<sup>1</sup> So, consider different ways to communicate your message – email, text, video, printed materials, corporate social channels and all-hands meetings – and then decide when to share it. You’ll capture your employees’ attention in no time, and they’ll be better for it!





## Explore More

**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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