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Benefits Communications Shouldn't Stop after Open Enrollment Ends

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Open enrollment season is an opportunity to remind your associates about their benefits options and prepare them to maximize their choices for the year ahead. It is a unique opportunity where employees are expecting highly detailed information in a relatively short time span. During this annual event, employees probably read more articles, watch more videos, and hear more presentations about company benefits than they do at any other time.

The most experienced HR professionals would advise teaching and communicating about benefits all year round, not just during the open enrollment window. While that applies to many company messages, it's particularly important with benefits because of the rapid pace of change and the investment that organizations make in benefits packages. With a broader approach to benefits communications, organizations can keep employees from feeling intimidated or confused when it actually comes time for them to select their benefits each year.

Prepare Targeted Communications

Sending the same message to every employee won't allow you to create materials that are relevant and meaningful to your audience. It won't be long until most employees start to tune out your messages. By segmenting communications— using the data that you have after open enrollment is complete— you can make your messages more applicable and valuable. For example, once you know who has enrolled in your High Deductible Health Plan, you can send highly technical pieces with instructions on setting up or accessing a Health Savings Account (HSA). You can also reinforce the tax advantages of the HSA as the deadline for filing tax returns approaches.

HR communicators can get creative in their targeted approach. One client used a lottery ticket communication to help employees who weren't contributing to the 401(k) plan understand how much money they were leaving on the table. The personalized



lottery ticket also showed projections, based on the individual's salary, of retirement plan account balances in 5, 10, and 20 years if the employee started contributing and received matching contributions. This approach is high touch and requires extensive data testing and sophisticated fulfillment procedures, but the results can be worth it.

Circle Back on Any Outstanding Questions

During a typical open enrollment meeting, some employees will ask detailed personal questions that should be addressed one-on-one. While it's important to address these questions in a private setting, other employees are disadvantaged by not learning about benefit issues through these scenarios. To solve this problem, document the questions that are raised outside the large group settings and reshape the language to fit a broader audience. For instance, an employee might want to discuss an unpaid claim from her daughter's college campus clinic. This could easily translate to a broad Q&A about best practices for accessing care while traveling or attending school outside the state.

Publishing a post-enrollment Q&A can also reinforce the message that the HR team is listening. Employees want to be heard and sometimes their questions and ideas can help improve the company's benefits package or

streamline administration. By paying attention to trends that come through employee inquiries, the HR function can better meet the needs of the workforce.

Create Annual Personalized Statements that Promote Value

Most organizations strive to provide competitive pay and benefits through their total compensation program. Yet, the key to maximizing this significant investment is to communicate with employees in a way that gets noticed. This is particularly important if your organization is intensely competing for talent or struggling with turnover. Ensuring employees understand the competitiveness of pay and benefits is critical to retaining top talent.

To help every employee understand the value of their pay and benefits, top organizations provide an annual Total Rewards Statement to all benefits-eligible employees. The goals of a Total Rewards Statement often include that it's cost-effective; it's personalized with accurate information; and it's tailored for the unique programs offered in each part of the organization. Most importantly, the communication must engage employees by helping them understand the competitiveness and value of their total rewards.

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