

August 19, 2020

Reach Remote Employees for a Successful Benefits Enrollment

Employees have never been known to clamor for information about their health and welfare benefits. In fact, studies show that most workers would prefer to do just about anything else besides learning about their benefits program. But it's 2020 – a year when a pandemic seems to have turned the world upside down – so be prepared for remote employees to immerse themselves in your company's benefits enrollment communications.

The double-whammy of the COVID-19 pandemic and an economic crisis has many American workers concerned about their benefits and the financial security that comes with company-provided health and welfare benefits. As employees face decisions during open enrollment, more attention may be paid to the coverage they need for 2021 – from medical plan options to disability benefits and supplemental life insurance.

Employees who previously wouldn't glance at voluntary benefits such as critical illness insurance and long-term care coverage may now review the offerings and consider enrolling in the plans. Are there benefits that employees should be taking advantage of? For the upcoming enrollment, employers can enhance their benefits package by adding one or two voluntary benefit options.

Enrollment is also an opportunity to remind employees of the COVID-19 benefits that are available through the company's medical plan. Those benefits typically include the waiver of COVID-19 testing.

With a better understanding of their benefits, employees gain a greater appreciation of the value of the employer-provided health and welfare programs.

New Normal, New Ways to Reach Workers

Getting employees to that point of understanding and appreciation means educating them about their various benefit options. And, with the pandemic continuing to force social distancing, employers won't be scheduling in-person enrollment meetings or health fairs. This year's enrollment calls for a new approach to reaching a remote workforce.

As tempting as a passive enrollment may be in this chaotic year, employers should lean toward active enrollments so that employees go through the decision-making process about the important health and welfare plans that provide them some security.

Through this pandemic, video conferences, teleconferences and webinars have become second nature to most employees who are working remotely and these tools can be very effective methods of communicating your benefits program this fall. Video conferencing and webinars allow employers to present updates for the 2021 benefits package and also respond immediately to questions from employees.

Without in-person enrollment meetings or one-on-one sessions with benefit advisors, employers should try to include online decision-making tools such as medical plan comparisons and benefit cost calculators in the enrollment process.

For employers who rely on a paper enrollment process, it's time to consider moving to an online enrollment process. Protecting employee data as they make elections and enter information into the enrollment system remotely is essential.

Change Up the Communications

Employees now may be more interested in their benefits and employers can take advantage of this curiosity by mixing up their enrollment communications. Keeping in mind that many remote employees may not have printers, it will be helpful to provide communications that do not have to be printed. It's also effective to keep messages brief and instructive – providing action items and spotlights on important content. While much of your communications can be online, postcards mailed to the home are often useful reminders for key messages and enrollment dates.

Changes to the benefit program – especially if it's bad news – should be announced early and in a straightforward manner. Giving employees a “heads up” about higher costs or reduced benefits enables them to prepare for the impact of the change. It's also important to have the buy-in of managers and supervisors so that the messaging they provide to employees is clear and consistent.

Highlighting certain benefits topics (i.e., an overview of enrollment and changes for 2021, or a video that explains the differences between consumer directed health plans and a preferred provider organization option) into short 2D graphic videos allows employees to quickly and easily absorb complex information. Many remote employees are juggling work assignments, home-schooling their children, and maintaining a household, so access to short videos to learn about enrollment and their benefits can help in their decision-making process.

With the likelihood of more employees paying attention to their benefits today, Human Resources and Benefits staff may experience an increase in questions and requests for more information. As you prepare for enrollment, it may be beneficial to include “Frequently Asked Questions” that can be posted on the enrollment page of the company's intranet or shared through an email to employees.

Conclusion

Certainly, this year's enrollment brings challenges to reaching a remote workforce, but it also offers a chance to connect with them and improve their understanding and appreciation of their benefits package.

To learn more, contact Dave Barchet at dave.barchet@findley.com