



# Maximizing the Efficiency of District Dollars.... Through Effective Communication and Open Enrollment Tools and Strategies

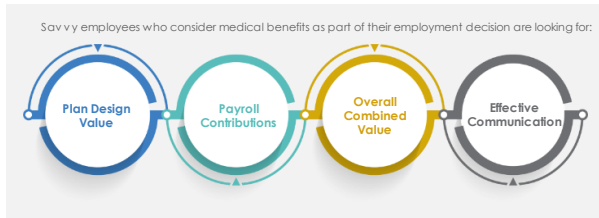
Once you have completed the process of benchmarking where you want to be with compensation and benefits and build the plan options for the upcoming year... the next priority is educating the staff.

Changing to a more virtual or paperless system may not be such a bad thing for some public employers / school districts. It may be an easier way of getting the same message out at the same time. It may allow employees access to self-help tools and resources. It may even allow for an administrator to be able to take a breath between the end of the open enrollment period and the beginning of the actual plan year.

## THE USI ONE ADVANTAGE<sup>®</sup>

### Viewing Your Plan from the Employee's Perspective

Employees look at employee benefits as an important piece of their total compensation.



Savvy employees who consider medical benefits as part of their employment decision are looking for:

✓ Good communication adds to the employees' perception of value.



No one understands better than the person who administers benefits about the difficulty of getting staff to understand their benefits value and the importance of the open enrollment process.

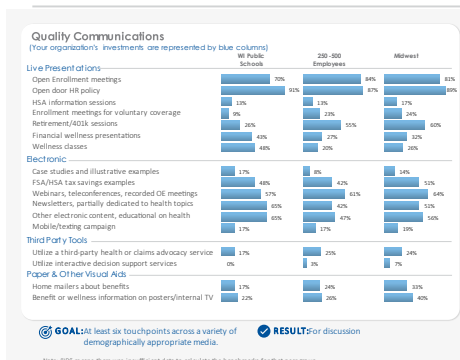
It was hard enough ambushing employees in the workplace to remind them that they need to submit their packets. Let's not even talk about the headache of creating multiple schedules working around employees breaks or work schedule to listen to benefits presentations. Now, administrators must figure out the best way to get the packet to the eligible employees in the first place.

How can this work? By creating a system of organization, starting with employee communication:

**Join us Friday, February 10<sup>th</sup> at 10:30 a.m. to learn from other districts on their process of communicating and conducting open enrollment.**

## THE USI ONE ADVANTAGE<sup>®</sup>

### Quality Communications



Effective communication increases the perceived value of your plans by employees.

To have effective communication, you need to reach your employees with multiple touchpoints and across multiple media types.

GOAL: At least six touchpoints across a variety of demographically appropriate media. RESULTS: For discussion

Note: "0%" means there was insufficient data to calculate the benchmark for that peer group.



## Open enrollment reminder

With such diversity in the workplace, not all employees like to communicate in the same way. It is not a one size fits all. Depending upon the workforce demographic, information about open enrollment may need to be sent to all staff members via hardcopy to their address of record, work email or both. Such information should be sent about three or four weeks before open enrollment so that employees can start thinking about what they want to do.

Don't automatically dismiss the concept of hardcopies to employees. This does not mean print and mail a copy of the benefits packet; instead consider sending out a postcard reminder. West Salem School District has done a neat job with this approach in an electronic fashion which the Ask Us Webinar will go into much discussion around. The idea is to provide a short message on an old-fashioned piece of paper and/or electronic postcard in a way that may get the attention of employees that usually scroll past the mass of company emails they receive daily. Ideally, the postcard will address the top three questions (what is it, when is it, what is being offered) in a way similar to this:

*“Open enrollment is coming! (what) Employees will be able to enroll in benefits for the 2023/2024 plan year by enrolling online between May 1st and May 15th (when). More information will be coming about the type of benefits (what’s offered) but make sure you highlight these dates.”*

For the cost of a postcard, the administrator has freed up time that would usually have been devoted to answering these very basic questions. Depending upon the size of the workplace, this could be quite the time-saver.

As for your email message, it should duplicate what you send in the postcard or just a similar short message.



USI assists employers in identifying the appropriate communication channels to engage employees during open enrollment.

- Disengaged, uninformed employees fail to appropriately appreciate their benefits and are more likely to seek alternative employment.
- Employers struggle to select the most effective combination of education, administration and enrollment support to help employees to utilize and appreciate their benefits.
- USI assists employers in aligning their goals and budget to design an enrollment strategy that may include enrollment technology, call center, virtually assisted enrollment support, in-person education, videos, decision support vendors, etc.

#### Impact and Benefits:

- Selecting appropriate services and partners can eliminate the cost of active engagement strategies through offering voluntary benefits, saving ~\$80 PERY
- Significantly reduce HR time and resources in managing the enrollment process
- Strong employee engagement supports employee recruiting and retention efforts



Effective Enrollment Strategies Improve Employee Satisfaction



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## Benefits introduction

Now that you have your employees' attention, about two weeks ahead of open enrollment going live is a great time to introduce the benefits, briefly. At the same time, since a lot of the same information will be shared about benefits (but in greater detail) during the open enrollment process, a one-page PDF or cheat sheet is an excellent way of hitting the high points in advance. This one-pager is a great tool for those employees who honestly will not read through all the open enrollment information and instead reach out regularly to the administrator for a verbal summary of each benefit. Remember, our goal is to get open enrollment done and save the administrator's sanity.

A summary can simply identify:

- The offered benefits
- Any changes in benefits from the prior year
- Tips or examples on benefits' usage and interaction
- Additional information about the benefits will be provided; and
- Direction on how to complete open enrollment (including language about the presumption of waiver if a selection is not timely made)



It sounds like a lot, but it's not. The most crucial element is that you drive employees to expect to complete their process online instead of in person. Therefore, employees need to become mentally prepared to be a bit more independent.

Will this technique work for all employees? No, not at all. But it can significantly help in driving most of the employees in the right direction.

## Benefits FAQs

In the world of perfect, an administrator will have had the time in advance to outline a bunch of, what they would identify as, common questions and provide summary answers for employees. Employees would then simply click on a link for Benefits FAQs and be quickly satisfied with their issues. Easy peasy, right?

Now, in the world of reality, most administrators do not have time to do this and rely upon the benefits documentation and open enrollment materials to answer questions. But this does not solve the problem of repeated questions.

If an administrator can create a contemporaneous document to track employee questions as they come in, and the administrator's answers, this can foster a living Benefits FAQ. The administrator could then make the document available throughout the open enrollment process. Of course, this link would not have the employee's identification but merely their question and the resulting answer. By providing this access to others, an administrator may be able to deal with multiple inquiries on the same issue at one time.

The Benefits FAQ can be created as a link on the open enrolment main page. It should be easy for an employee to see it (e.g., large font, blinking, bold, etc.), and there should be a note as to the last time it was updated. Such notation will encourage employee usage.

## Scheduled meeting and conferences

Despite all of these efforts, administrators may still be bombarded with questions. It was easier when everyone was in the office because if the door was closed, come back later. But that does not mean that things have to descend into a free-for-all.

Administrators can create virtual office hours devoted solely to answering questions and dealing with issues. Establishing set times, such as 10 to 2 each day of the open enrollment period, lets employees know that those hours are safe hours to reach out. But it also lets employees know that those hours are the hours when they can expect assistance. If they attempt to contact external to such times, they may have to wait as other things come first. This structure can help alleviate an employee's anxiety about accessibility issues.

On a related note, especially for employees that have historically attended and depended upon the one-on-one meetings or other presentations, this can also be a set time in which benefits webinars will be presented. So, for example, the first day could be a recorded webinar providing an overview of health, dental, and vision benefits. Following the webinar, the administrator remains available to answer questions until the duration of their virtual office hours. The next day could be a recorded webinar focusing on ancillary benefits. Once all the recorded webinars are completed, rerun them until the end of open enrollment.

This process should help employees feel as if the administrator is not only accessible but also attentive as they don't have to run off to do something else. Also, it may help employees who have listened to the recording on their own but need some additional clarification.



Finally, to tie together where communication fits into the best practices of all your benefit strategies, we share a sample summary of our annual client assessment:

THE USI ONE ADVANTAGE™

## Board Summary

After assessing how your plan is viewed from the perspective of the employee, here's what we came up with:

- Plan Design Value**  
**GOAL:** Offer at least one plan that's richer than the Peer Group Average.  
**RESULT:** You have met or exceeded this goal; you have 1 plan that is higher than the benchmark.
- Payroll Contributions**  
**GOAL:** Offer at least one plan that is lower priced than the Peer Group Average for singles, families.  
**RESULT:** One or more plans are competitive for both singles and families.
- Overall Value**  
**GOAL:** Offer at least one plan whose Overall Value is better than the Peer Group Average for singles, families.  
**RESULT:** One or more plans meet or exceed the goal for both singles and families.
- Quality Communications**  
**GOAL:** Meet at least six touchpoints across a variety of demographically appropriate media.  
**RESULT:** Annual review of effectiveness.

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