



Maximizing Benefits Open Enrollment for Employees

Open enrollment for employee benefits are fast approaching for most school districts this spring and can often be an overwhelming time for both employers and employees. Employers must choose a benefits package that balances cost, value and facilitate the enrollment process. Employees are then given the opportunity to review their current benefits and make adjustments for the coming plan year. Due to a variety of reasons, many benefit offerings have adjustments to keep them both competitive and affordable. This places challenges on employees and employers during open enrollment. To make the enrollment process as smooth as possible, it is important that employers proactively and in an ongoing fashion educate and communicate with their employees effectively.

Strategies for Employee Benefits Open Enrollment Education

To help employees determine the plan options available that best meets their needs, employers should consider providing information about the following:

- A general coverage summary of what benefits are covered by each of the plan offerings
- Limits on coverage, as well as limits on coverage for certain conditions
- Coverage for preventive services and procedures

- Prescription drug coverage details
- Cost sharing/Out of Pocket summary (examples: premium contribution, deductible, copayment or coinsurance requirements)
- Consumer directed and high deductible health plans (Health Savings Account–HSA) or other non-traditional plan types

Ways for employers to improve their open enrollment communication strategies:

- Communicate well in advance of the open enrollment period with employees regarding their health coverage options, but try not to overwhelm employees with too much information. Staying in high-level summary form initially is important.
- Be direct and honest when discussing the employee benefits options, especially if employees are facing cost increases for their coverage selections.
- Highlight these five areas for employees (The Five-C's): *Cost, coverage information, changes to plans, comparisons to last year's plans and current options available.*

- Provide information to employees about the health care providers (hospitals, clinics, and specialists) outlined in the provider networks that will be available to them in new or revised plan options.
- Consider a variety of communication methods: online/intranet with links to recorded short videos, printed materials and face-to-face discussions supported by the insurance consultant and/or insurance carriers.
- Some groups of employees may need additional assistance, particularly those with sensitive private health or financial questions and parents of children with special needs and non-English speakers. Without special assistance, these groups may miss open enrollment periods and the important information contained within them that could lead to gaps in coverage.

The Actual Process of Open Enrollment

As employer-sponsored benefits along with voluntary benefit offerings continue to morph and evolve, employees often assume more control in making smart decisions. It is always a good practice for employers to provide benefit information in an easy-to-understand format to employees with the essential core information, along with additional resources to help them make decisions.

Here is a typical open enrollment process:

- Notification—Employers send out an organization-wide announcement alerting

employees that open enrollment will begin soon with a specific date.

- Receipt of Information—Employers distribute information about benefit plans, selection information and the appropriate forms to their eligible workforce. It is encouraged that employees receive personal information based on their elections from the previous plan year.
- Employers may direct their employees to the school district’s online benefits portal/platform, invite them to attend HR seminars/webinars, offer a benefit fair with the insurance consultant and insurance carriers.
- Making Decisions—Employees research their various benefits options and discuss with family to determine which benefits they will elect for the coming plan year.
- Enrollment—Employees select their benefits.

Important Disclaimer: *We strongly recommend connecting with a licensed professional for an assessment and a complete understanding of your current and future employee benefits coverages and compliance requirements.*

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