

Beyond Open Enrollment: Keeping Benefits In Focus Year Round

Tuesday, February 27 | 10:00am – 11:00am



Introduction

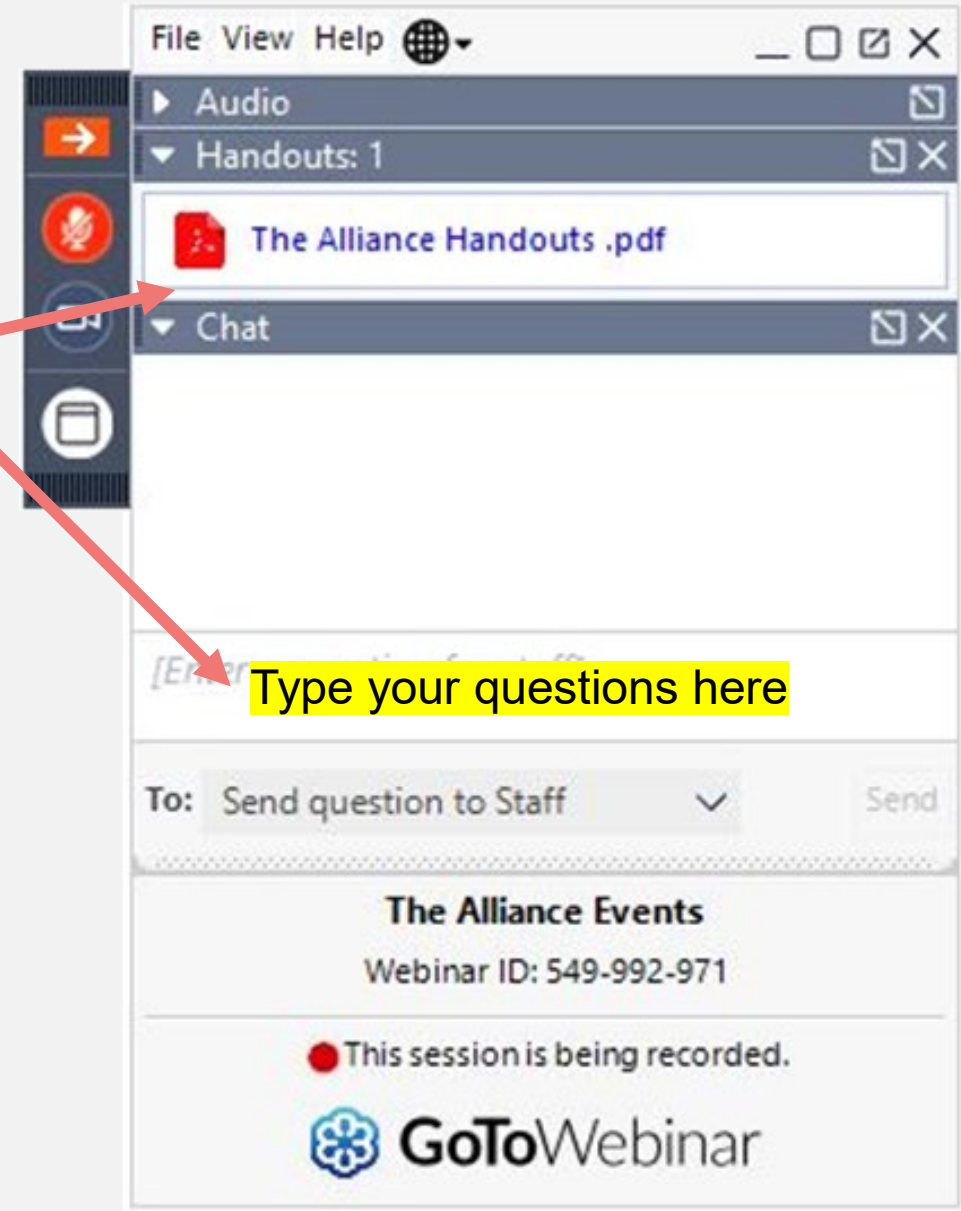
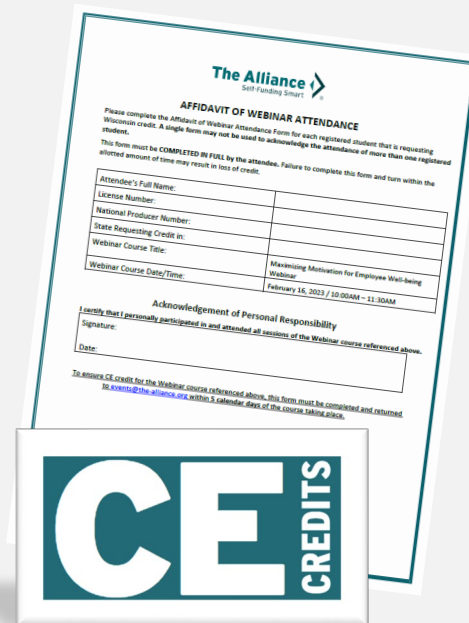


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Introduction



Lauren Winans

CEO and Principal HR Consultant
Next Level Benefits



BEYOND OPEN ENROLLMENT

Keeping Benefits in Focus
Year Round

LAUREN WINANS

Lauren is the CEO and Principal HR Consultant for Next Level Benefits, an HR consulting practice offering access to HR professionals for both short-term and long-term projects.

With nearly 25 years of HR and employee benefits experience, Lauren possesses a deep expertise of HR best practices and what resonates with employees.

Her insights have been featured in several media outlets such as BBC News, USA Today, US News and World Report, and NBC News.





POST ENROLLMENT

Understanding the Mindset Shift

MINDSET SHIFT AFTER OPEN ENROLLMENT

- + Open Enrollment most commonly takes place in May-Jun (for Jul 1 plan year) or Oct-Dec (for Jan 1 plan year)
- + Employees are immediately shifting gears post-enrollment to summertime vibes or holiday fun
- + Capturing attention is naturally going to be an uphill battle
- + Stating the obvious: Benefits aren't the hottest topic



THE CHALLENGES OF KEEPING BENEFITS RELEVANT

Barriers to Engagement

- × Complex Language
- × Lack of Relevance
- × Communication Overload
- × Frequency Fatigue
- × Limited Understanding
- × Communication Channels

Addressing the Challenges

- ✓ Consider simplifying language, using clear and concise formats, and ensuring that communications are relevant to employees' needs.
- ✓ Explore different communication channels, such as mobile apps or in-person meetings, to improve engagement and understanding of benefits information.
- ✓ Make the information accessible, relevant, and digestible for employees, ultimately increasing their engagement and understanding of their benefits packages.



KEY TAKEAWAY

Understand and accept that employees are not going to inherently engage with their benefits.

Make information accessible, relevant, and digestible for employees.

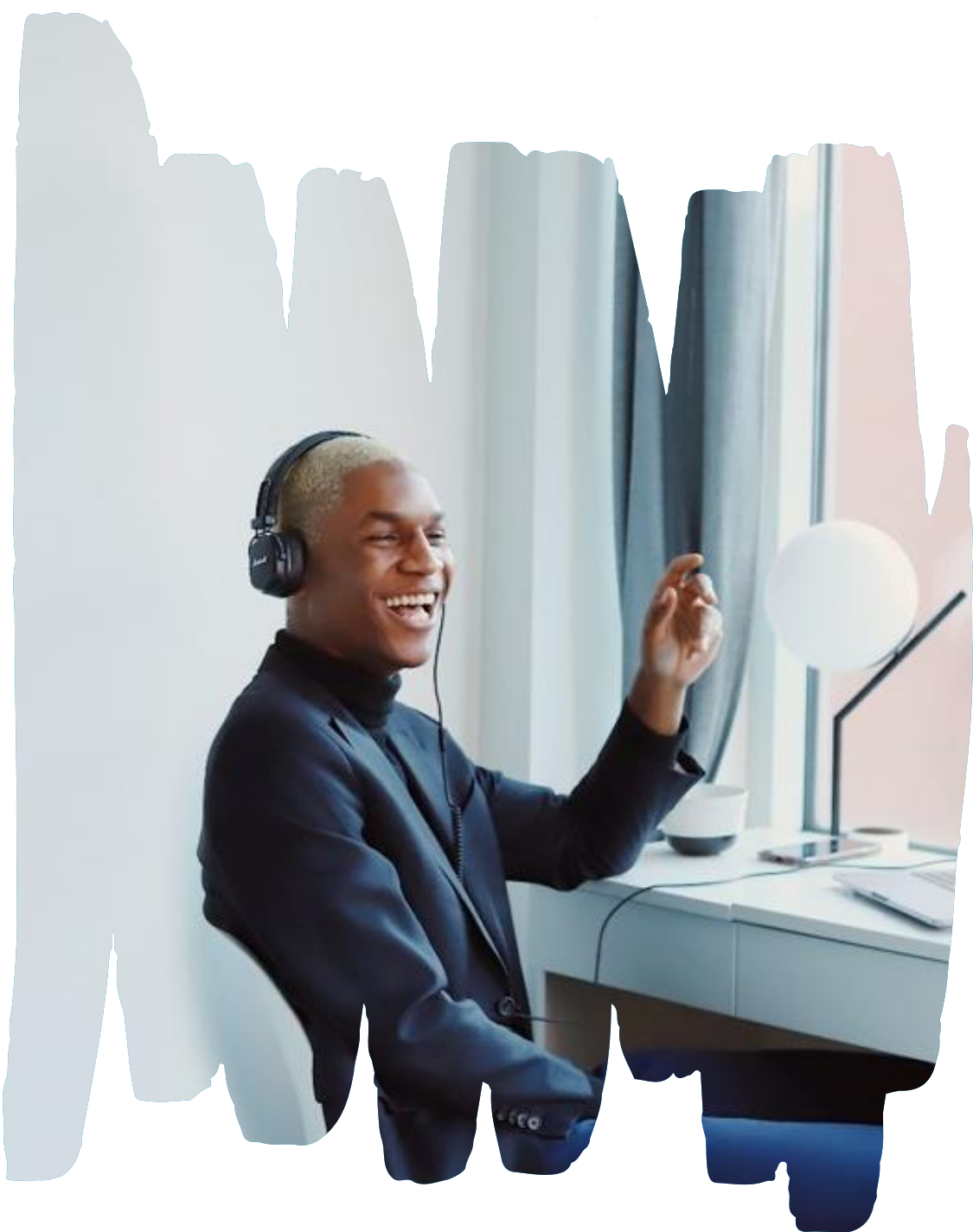


SUSTAINED ENGAGEMENT

Connecting the Message to Action

COMPONENTS OF AN ENGAGEMENT STRATEGY

- + Strategic goals and areas of focus
- + Assessment of current practices and how they are being perceived by employees
- + Knowledge of best practices and how to integrate them into what you are doing today
- + Robust and relevant communications calendar
- + Support of leadership and peers



SAMPLE STRATEGIC GOALS FRAMEWORK

Area of focus	Goals	Partners
Communication Plan	<ul style="list-style-type: none"> • Develop a comprehensive communication strategy to inform employees about available benefits. • Utilize various channels, including emails, newsletters, and company intranet, to share benefits information regularly. 	<ul style="list-style-type: none"> • HR • Marketing • Carriers/Vendors
Personalized Benefits Packages	<ul style="list-style-type: none"> • Offer personalized benefits packages that cater to diverse employee needs and preferences. • Conduct surveys to understand individual preferences and tailor benefits accordingly. 	<ul style="list-style-type: none"> • Carriers/Vendors • Leadership
Education and Training	<ul style="list-style-type: none"> • Provide educational resources and training sessions to help employees understand the value of each benefit. • Conduct workshops to explain complex benefits, ensuring employees make informed choices. 	<ul style="list-style-type: none"> • HR • Carriers/Vendors
Recognition Programs	<ul style="list-style-type: none"> • Implement recognition programs tied to benefits utilization to incentivize employees. • Acknowledge and reward employees who actively engage with and maximize their benefits. 	<ul style="list-style-type: none"> • Leadership • Finance
Wellness Initiatives	<ul style="list-style-type: none"> • Integrate wellness programs as part of the benefits package to promote employee health and well-being. • Encourage participation in fitness challenges, mental health workshops, and other wellness activities. 	<ul style="list-style-type: none"> • Carriers/Vendors • HR • Leadership
Feedback Mechanism	<ul style="list-style-type: none"> • Establish a feedback mechanism for employees to express their opinions and suggestions regarding benefits. • Use employee feedback to continuously improve and tailor benefit offerings. 	<ul style="list-style-type: none"> • HR • Leadership • IT
Accessibility and Digital Tools	<ul style="list-style-type: none"> • Ensure benefits information is easily accessible through user-friendly digital platforms. • Leverage technology for benefits enrollment, tracking, and communication. 	<ul style="list-style-type: none"> • Carriers/Vendors • IT
Leadership Support	<ul style="list-style-type: none"> • Gain leadership support and involvement in promoting benefits engagement. • Encourage leaders to communicate the importance of benefits and actively participate in related initiatives. 	<ul style="list-style-type: none"> • Leadership

SUSTAINING YEAR-ROUND ENGAGEMENT

Best Practices

- ✓ Engage employees directly to determine which benefits matter most to them.
- ✓ Develop a communications calendar outlining when and how you'll share information about benefits.
- ✓ Aim to excite employees about their benefits without overwhelming them.
- ✓ Utilize diverse channels beyond emails to reach employees.
- ✓ Leverage technology and other tools to convey benefit information.
- ✓ Regularly evaluate the effectiveness and competitiveness of benefits offerings to adapt to changing employee needs.
- ✓ Prioritize employee health and well-being by ensuring that benefits meet the diverse health needs of employees.
- ✓ Establish a consistent benefits experience across different markets or locations.
- ✓ Establish a team of Wellbeing and/or Benefits champions who actively promote activities related to employee benefits throughout the year.

CONNECTING HEALTH & ENGAGEMENT

- + Physical Well-being: Healthy employees are more likely to be productive and engaged in their work.
- + Emotional Well-being: A positive emotional state can enhance job satisfaction and commitment to work.
- + Employee Engagement and Wellness: Highly engaged teams demonstrate greater profitability, emphasizing the connection between employee engagement and overall well-being.
- + Impact on Workplace Safety: Factors like communication and event reporting are influenced by engagement levels.
- + Factors Influencing Work Engagement: Work engagement is affected by various factors, including family support, supervisor support, reward systems, and personal habits like exercise and diet.





KEY TAKEAWAY

Sustained engagement requires proactive planning.

Build a strategy based on specified goals, best practices, and a thoughtful communications calendar. Revisit and evolve the strategy each year with support from leadership and peers.



EFFECTIVE COMMUNICATION

Mastering What, When, and How

COMMUNICATING INFORMATION THAT MATTERS

What

- ✓ Important processes – enrollment, life event, how to check provider network status, how to get a prescription filled, etc.
- ✓ Cost-saving opportunities – proper site of care, mail-order prescriptions, advantages of spending accounts, when to leverage EAP, etc.
- ✓ Educational material – importance of retirement planning, how to identify the appropriate retirement plan investment funds, how to use cost estimate tools for medical services, who to call for specific questions about benefits/claims/issues/authorizations, etc.
- ✓ Deadlines – last day to use spending account dollars, end of the plan year, last day to earn credit for wellness activities, use-it-or-lose-it PTO, etc.
- ✓ Free stuff – preventative services, flex work, workplace perks, professional development, EAP, company-paid life insurance/disability benefits, etc.

When

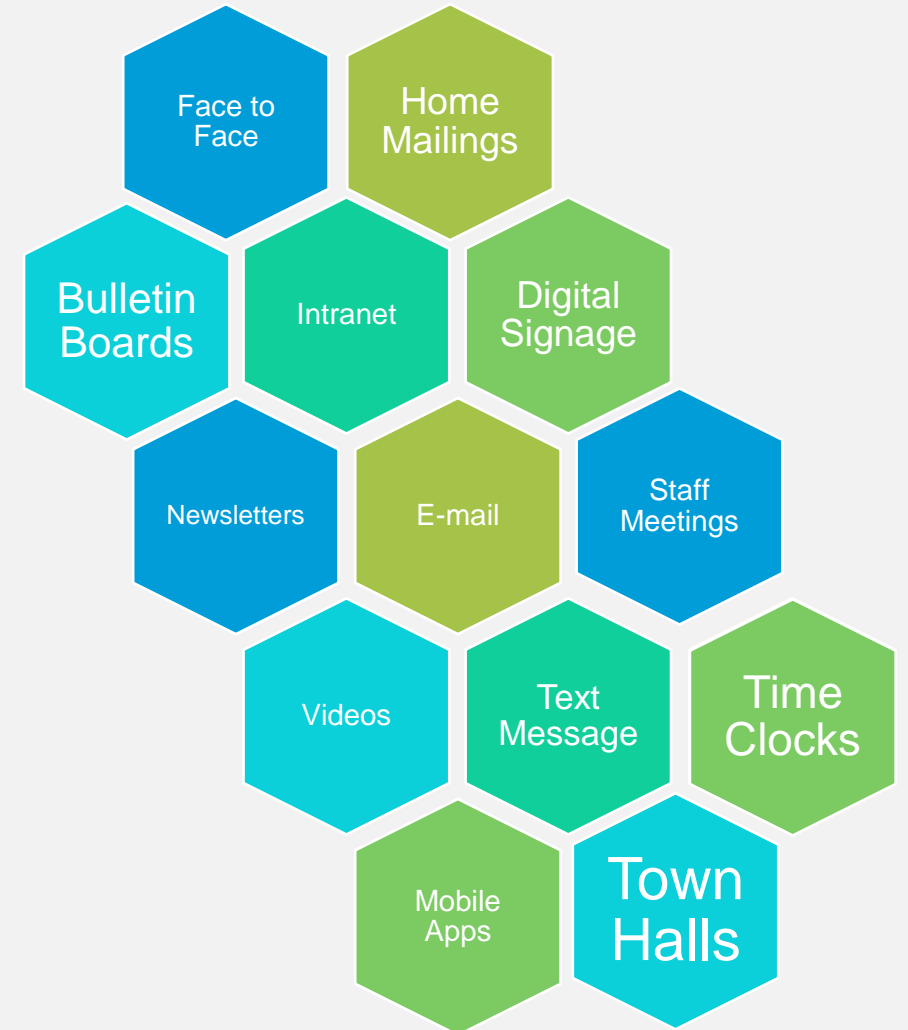
- ✓ Align messaging to the natural flow of the calendar year, for example:
 - ✓ January – new plan year, awareness of proper sites of care, scheduling annual preventative exams
 - ✓ April – financial wellbeing topics, scheduling summer PTO in advance
 - ✓ May – mental health benefits, using EAP, taking advantage of professional development
 - ✓ October – open enrollment, making a plan for unused spending account dollars, scheduling holiday PTO in advance

SHOWCASING LESSER-KNOWN BENEFITS

Health	<ul style="list-style-type: none"> • Inclusive Medical Services, i.e. autism services, transgender services, fertility treatments, specialty drug coverage
	<ul style="list-style-type: none"> • Medical Provider Network Representation, i.e. LGBTQIA+ Trained/Certified, appropriate access regardless of location
	<ul style="list-style-type: none"> • Counseling/Mental Health Services Available Outside of Services provided within medical coverage
Lifestyle Support	<ul style="list-style-type: none"> • Lifestyle Spending Account
	<ul style="list-style-type: none"> • Caretaking Support, i.e. childcare and eldercare subsidies and support services, flex schedule options
Financial	<ul style="list-style-type: none"> • Financial Planning & Education
	<ul style="list-style-type: none"> • Student Loan Repayment
	<ul style="list-style-type: none"> • Education Assistance
	<ul style="list-style-type: none"> • Transportation Benefits, i.e. public transportation discounts or pre-tax purchases, free parking

USE VARIOUS CHANNELS TO MAXIMIZE IMPACT

- + Explore different communication channels to improve engagement and understanding of benefits information
- + Research options through existing carriers and vendors
- + Identify and develop personas that give insight into employee demographics and assumed communication methods
- + Ask employees how they prefer to receive benefits information
- + Leverage technology to simplify access to information, i.e. dashboards, push notifications, single sign-on, virtual assistants, etc.



MEASURE EFFECTIVENESS

- + Review utilization reporting
- + Assess metrics like open rates, clicks, and views
- + Analyze behaviors
- + Conduct benefits surveys
- + Develop additional measurable metrics specific to your organization
- + Monitor results on a quarterly or bi-annual basis, leveraging insights to make changes to upcoming year's engagement strategy





KEY TAKEAWAY

Mastering the content, timing, and method of communication is crucial in catching employees' attention.

Measuring effectiveness of messaging will provide insights into what changes are needed for the upcoming year.

SUMMARY OF KEY TAKEAWAYS

- + Understand and accept that employees are not going to inherently engage with their benefits.
- + Make information accessible, relevant, and digestible for employees.
- + Sustained engagement requires proactive planning.
- + Build a strategy based on specified goals, best practices, and a thoughtful communications calendar.
- + Revisit and evolve the strategy each year with support from leadership and peers.
- + Mastering the content, timing, and method of communication is crucial in catching employees' attention.
- + Measuring effectiveness of messaging will provide insights into what changes are needed for the upcoming year.





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Questions



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Keeping Benefits in Focus Year-Round

The Alliance
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Use this chart to promote your organization's key benefits each month*

Denotes monthly theme
Denotes benefit focus

January	February	March
New Year, Healthier You! New Year, New Benefits Showcase Remind employees of the unique benefits offered after open enrollment. Share resources for free and low-cost care (if steering and tiering is part of your plan) preventative services, and wellness programs.	Bright Smile Dental Focus on oral health, encourage employees to schedule regular dental check-ups.	Recharge and Unwind Paid Time Off (PTO) Encourage employees to plan time off for their well-being.
Secure Tomorrow Today Focus on Retirement Benefits Launch a campaign to boost 401K contributions.	Spring Into Health Wellness Spring wellness challenge to focus on developing healthy habits. Encourage preventative screenings and share resources for free and low-cost care (if steering and tiering are part of your plan).	Flex and Thrive: Alternatives to the 9 to 5 Flex Work Highlight summer hours or other flex work benefits to encourage work-life balance.
Eyes on Health Vision Promote eye exams and the use of vision benefits.	Extra, Extra! Extra Perks & Screenings Let employees know about all the little-known benefits your organization provides and remind them there is still time to schedule their preventative screenings.	Back-To-School Professional Development Showcase available professional development resources.
Mind and Body Matters Flu Season, Wellness Promote preventative benefits and EAP services for mental health and well-being.	Open Enrollment Open Enrollment Promote Open Enrollment.	A Safety Net Life Insurance Benefits & FSAs Highlight the importance of life insurance for financial security. Explain how FSAs work. Connect with the season of gratitude/family focus.

*Based on January renewal. This handout is for informational purposes only. You'll want to adapt this plan to fit your organization's unique needs.
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INNOVATIVE STRATEGIES: Improve Employee Well-Being and Contain Healthcare Costs

Webcast | Tuesday, March 19 | 11:00am – 12:00pm CT



Register Here



2023 Spring Symposium Transforming Healthcare Together

In Person Event | Wednesday, April 10 | 9:00am – 3:00pm CT

Monona Terrace Convention Center | Madison, WI



Register Here

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