

Creating Empowering Benefits Communication **Beyond Open Enrollment**

With open enrollment now a distant memory for most employees, it is time to revisit your employee benefits communication plan. Taking a year-round communication approach ensures your employees are aware of and using the entirety of your benefit offerings. Engaging with employees in this manner lets them see the value of their total compensation and can encourage them to use tools like telemedicine.



The key to creating a productive benefits communication plan is clearly defining a few vital communication goals. From there, build your communications to create focused messages that people understand.

Ask, Then Create

Survey your employees to learn how satisfied they are with their benefits, if they know how to locate benefit information, if they feel confident trying telemedicine for the first time, how they like to learn, preferred method of communication, and what they do and do not understand.

Then, use data to check into your low and high usage areas of your benefits plan. Employees may not understand the value of certain areas of your benefits offerings or how to use them in their own lives.

From there, leverage the results to tailor your annual benefits communication plan directly to your employee base. Address their concerns and equip them with the necessary information to make thoughtful decisions about their health.

Benefits Communication Plans Beyond Open Enrollment

After identifying education opportunities or pain points from the survey, create a benefits communication plan. To start, identify a goal and define key communication objectives. In the current COVID-19 environment, many employers are focusing on telemedicine, mental health, and educating on health plan basics.

We have provided three example communication objectives and topics on the following page.

Telemedicine

Example objective: Increase telemedicine usage in 2021 vs. 2020.

Examples of Communication

Topics: Provider's details, how to access it, general costs, and what is covered.

Rationale: Nearly 6 in 10 people (58%) are willing to try telemedicine for the first time if they have the option. This is a 25% increase from two years ago when only 46% of people were willing to try telemedicine.¹

Mental Health

Example objective: Clearly lay out mental health resources available.

Examples of Communication

Topics: Highlight mental health resources, what is covered by insurance, how to find a mental health resource in-network, and any other options available with your plan.

Rationale: Nearly half (45%) of adults in the United States reported COVID-19 has negatively impacted their mental health due to worry and stress.²

Medical Plan

Example objective: Highlight all key areas of health plan benefits throughout the year.

Examples of Communication

Topics: Provide short snippets that describe each health plan benefit. Remind employees how to access their health plan details. If you encourage employees to check prices on costs, provide basic directions on how to have those conversations.

Rationale: 35% of employees admit to not fully understanding or know nothing about their health care coverage. When surveyed, 80% of workers said they understood their benefits, but after testing their knowledge, only 49% of employees actually understood them.³

1 - Source: *Will Coronavirus be the Tipping Point for Telemedicine?* by Ipsos
2 - Source: *Mental Health Trends in America Due to COVID-19* by Barton Associates
3 - Source: *One-third of Employees Don't Understand their Health Benefits* by HR Dive

Decide the Cadence

Depending on your goals, create a communication plan that sets a cadence for communication and outlines the channels. Communication can focus on one topic for one to three months or rotate through topics and repeat them throughout the year. Whenever possible, keep communications to short, digestible pieces to encourage engagement and avoid overwhelming your employees.

Adapt to the Virtual (or In-Person) Environment

Pivot your communication to fit your employee base best. Businesses are operating at various levels of normalcy. Even if your business is fully functioning in-person, try experimenting with new ways to communicate, such as mobile apps, virtual benefits, annual enrollment tours, text messages, company announcements, internal meetings, email, and intranet. Using multiple channels not only addresses generational preference, but it may reveal new findings about how your employees interact with technology.

Use Your Resources

Your Brown & Brown team is here to help strategize and execute on your communication plan and open enrollment strategies. Reach out with questions, concerns, or ways to template your communications to ease your team's workload.

Brown & Brown, Inc. and all its affiliates, do not provide legal, regulatory or tax guidance, or advice. If legal advice counsel or representation is needed, the services of a legal professional should be sought. The information in this document is intended to provide a general overview of the services contained herein. Brown & Brown, Inc. and all its affiliates, make no representation or warranty as to the accuracy or completeness of the document and undertakes no obligation to update or revise the document based upon new information or future changes.