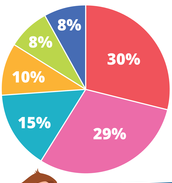
OPEN ENROLLMENT CHECKLIST

FACTS, FIGURES & TIPS FOR A **SUCCESSFUL** ENROLLMENT PROCESS

More than half of employees dislike or are indifferent to the open enrollment process:



- INDIFFERENT – 30%
- THOUGHTFUL – 29%
- EAGER – 15%
- CONFUSED – 10%
- ANNOYED – 8%
- OVERWHELMED – 8%

Employer approaches to the enrollment process

PASSIVE
lets employees continue with their previous plans

ACTIVE
asks employees to review their plans and make changes if needed

EMPLOYERS SHOULD TAKE AN **ACTIVE APPROACH**

Benefits of active approach

- Good time to re-evaluate workforce benefits needs
- More engaged employees
- Ensures employers have up-to-date info on employees
- Builds employee loyalty
- Improves retention by reinforcing value of the benefits package
- Employees become better educated about their healthcare options
- Employees are more likely to participate in voluntary benefit plans
- Prompts employees to opt out of coverages they no longer need

Engaging employees in the benefit election process

- Launch an effective communications campaign
- Offer one-on-one personal support throughout the enrollment process
- Make it fun with engagement programs like **Captain Contributor™**
- Track every employee to make sure no one gets left behind

Overcoming employee inertia

One out of five employees don't pay attention to benefit plan information. To drive employee engagement, HR should:

- Send weekly reminders of election deadlines
- Send forceful emails that say **"No Election = No Benefits"**
- Contact all employees to verify whether they plan to participate
- If employees don't respond, ask manager to intervene

Communicate often and effectively

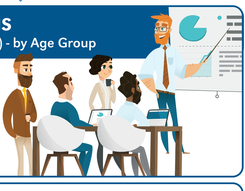
- Give employees information in small, digestible bites
- Make sure the information is relevant to them
- Use short messages to encourage employees to seek out more details
- Ask employees to think about changes in their lives since last election

TARGET OPEN ENROLLMENT MESSAGES TO DIFFERENT SEGMENTS

AUDIENCE:	SOLUTION:
In-office, tech-savvy employees	Create an open enrollment "wiki" page with hyperlinks to additional info
Satellite office employees	Live stream your benefits presentations to ensure all offices can participate. Archive for those who miss the live streams.
Work from home; remote field employees	Communicate in easily digestible Emails that can be read anywhere
Employees with young children or family caregiving responsibilities	Host one-on-one office hours to help with complex family issues

EMPLOYEE QUESTIONS

"What's In It For Me?" (WIIFM) - by Age Group



- Stress the value of your employee benefits plan
- Messages should resonate with specific needs of each group
- Messages should lead employees to their next steps

MILLENNIALS

Key concern:
Setting up a path to financial success
WIIFM messages:
Growing savings in a 401(k) and Health Savings Account
Preferred communication channels:
Text, social media, short videos, intranet

PARENTS WITH DEPENDENT CHILDREN

Key concern:
Taking care of growing family
WIIFM messages:
Consider a Dependent Care FSA to cover child care expenses
Preferred communication channels:
Email, direct mail, text, social media

APPROACHING RETIREMENT

Key concern:
Having enough savings for post-employment healthcare
WIIFM messages:
Final push for retirement and healthcare savings
Preferred communication channels:
Email, direct mail, face-to-face

No Boundaries

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