

## BENEFIT COMMUNICATION STRATEGIES

Benefit plans have become dramatically more complex over the last two decades. Employees still struggle to understand the basic rules for Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPOs). These plans have been mainstays but most employers now offer Consumer Driven Health Plans (CDHPs) with Health Savings Accounts (HSAs) as well. What's more, two decades ago, the new flashy idea for prescription drug coverage was two-tier copays, one for generics and a higher one for brand name drugs. Now, many plans have prescription benefits with up to six tiers of copays.

Today, even the venues for care are expanding. Twenty years ago, most folks went to their primary care physicians. Now, they have more options, such as telemedicine and retail health clinics.

Media for describing benefit changes and enrollment procedures have changed dramatically as well. Twenty years ago, benefits were explained solely through printed materials and in-person meetings. Now many different media exist. Videos, electronic enrollment systems, message boards, and intranets devoted to benefit topics are just some of the choices available.

These advances in technology have affected employee expectations when it comes to benefit communications and have become a challenge for employers. As programs become more complex, the average attention span has dropped from 12 seconds in 2000 to just 8 seconds in 2015 (2015 Microsoft study). Employees expect your communication efforts to capture their attention and entertain them as well as explain the key aspects of your benefit proposition. These are high expectations for technical topics that don't necessarily scream excitement.

The generation span in the workforce also challenges employers. Employees of different ages will have different comfort levels with technology, and their benefit needs will differ as well. Some younger employees may be more focused on student loan repayment programs, others may be focused on family friendly benefits. Older employees may be more attuned to time off and benefits that impact retirement.

With all these challenges, once-a-year communication at open enrollment is likely not going to be enough to meet all your employees' needs. Employers should consider creating a communication strategy

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and revisiting it annually. You need to own this process. You know best how different segments of your employees react to various technologies and how important it is that they all understand the value of your benefit proposition.

A communication strategy should include the following steps:

- Catalog and review your current annual communication materials
- Determine goals for your current year communication plan
- Consider simple, actionable communication to meet your annual goals
- Review media options and choose those you think will be most effective in reaching your employees (and possibly spouses)
- Create an annual plan and assign team members responsibility for missives throughout the year
- Evaluate your plan at the end of the year, and modify it for next year to reach new goals and improve ineffective message campaigns.

Employers can incorporate all types of benefits in this annual communication. Think about medical plan information, retirement plans, wellbeing messages and other benefits employees may need to understand better.



Create a plan to offer information throughout the year. If you can, keep the information simple and short, but effective, and use messages that drive action. Also think about incorporating videos. Some employees learn through videos

and may be more comfortable with them. By making an annual plan, you can vary topics and media while making sure to continually communicate. This approach is preferable to communicating only once a year at open enrollment when most employees are thinking only about the benefit plan and contribution changes.

### CATALOG AND REVIEW YOUR CURRENT ANNUAL COMMUNICATION MATERIALS

Before you decide to make widespread changes to your communication process, it makes sense to analyze how your organization is currently communicating. Create a chart to record:

- Type of communication
- Goals or objectives of communication
- Channel used (this might be email, video, print communications)
- Relative cost (printing cost or cost for employees to attend an in-person meeting)

As you record your type of communications, think about what you do for new hires, open enrollment, education, follow up FAQs, wellbeing initiatives, retirement plans and so on.

Take time to put the list together, you are not likely to capture all your

communication endeavors in one brainstorming session.

Once the list seems complete, rate the effectiveness of the communication. Be honest. You are trying to improve and streamline communications; it helps to understand what works and what doesn't.

For example, let's assume your organization has in-person employee meetings every year, regardless of whether there were any substantial changes. You make the meetings mandatory and you need to keep hourly workers an extra two hours to conduct the meetings after shift. This year you noticed most folks sleep through the meeting or play with their phones throughout the meeting. This is an example of costly communication effort that does not appear to be useful.

That does not mean meetings cannot be effective; let's change some of the facts. Let's say an employer has a similar set up, but has employee meetings only when there are big changes. This year the employer is introducing a high deductible health plan with a health savings account. A big change from the normal menu of health plans. The employer puts out a series of one-page communications and posts posters in common areas. Next, the employer offers extensive information on HSAs and encourages employees to read the materials and bring questions to the open enrollment meetings. The employer has a key employee ask a question early on to prompt others to participate. These meetings are rated as highly effective because of everyone's participation.

You can see that falling into a rut of doing the same thing over and over may cause employees to disconnect.

### BASED ON YOUR REVIEW, DETERMINE GOALS FOR YOUR CURRENT YEAR COMMUNICATION PLAN

The goals discussion should be an open discussion that includes your HR team members. One team member might say of course, we need to communicate about open enrollment, but it seems as if very

few people read our newsletter which results in significant questions.

Another may want to focus on key reminders during the year. For example, employees consistently want to make mid-year changes that aren't permitted under the plan and are stated on page 22 of the enrollment guide.

Still others want to increase telemedicine use. You just received a report on the usage level and it was well below your vendor's benchmark utilization. You know your population would spend less money and would appreciate the convenience if employees would just try it.

Wellbeing champions may want to communicate key health months and focus on financial wellbeing with a discussion on budgeting and the benefits of the 401(k) plan.

The team should also record the types of necessary communication. For example, you need to have new hire communications, and you need to have some communication at open enrollment.

Create a communication calendar to record the communication efforts you will make each month to achieve your goals. For non-essential communications, you might want to focus on three goals a year. An example of three goals might be:

1. Reminders of mid-year change events and timing of notifications.
2. Increase telemedicine use – promotion and education about the program
3. Increase use of financial wellbeing aspects of employee benefit programs

You can fill out your calendar with your required communications and then discuss what communications you will add to help achieve your goals.

## CONSIDER SIMPLE, ACTIONABLE COMMUNICATION TO MEET YOUR ANNUAL GOALS

You should flesh out your calendar by setting goals or objectives of communication. Assign a team member responsibility for each communication task. Make sure you also determine the proposed media. Once you have a tentative plan, review it to make sure you cover your topics throughout the year and that you vary the media you use.

Once you have a starting point, decide whether you can use your vendors. Voluntary benefit carriers, Health Savings Account (HSA) vendors and even your health plan vendor will have professionally prepared materials.

It is worth the time to ask all your vendors for their communication materials. For example, to increase the use of telemedicine, use BCBSM bulletins and educational presentations. BCBSM also has communication toolkits on other topics for employers.

Health Equity has a number of resources employers can use to explain HSAs. A high deductible health plan paired with an HSA can tie into a financial wellbeing campaign.

### **Review media and choose options you think will be most effective in reaching your employees (and possibly spouses).**

Once you review your vendor's materials, think about your key messages and how to communicate with employees and possibly their spouses. The following are a few options to consider in changing your communication plan:

- **Benefit Guides and Open Enrollment communication** – can you simplify your enrollment communication? Guides

have grown longer and more complex. You can't change some aspects, such as the required legal notices, but you could remove the deep dive into the plan specifics and keep summaries on a high-level review. You are required to offer a *Summary of Benefits and Coverage* which includes many plan details. If you do have employees that read benefit guides, then they are effective and perhaps you should continue to create these.

- **Postcards** – Postcards are a great way to communicate short and important messages. If you have trouble with employees completing the open enrollment process, send a postcard home with a link to open enrollment materials, the enrollment system and the dates. Spouses may prompt employees to complete the process.
- **Posters or Slides for TV Monitors** – These options keep the message in the employees' thoughts. One challenge is getting folks to remember that the benefits are available or the rules for the benefit plans. A poster on telemedicine that an employee passes every single day may prompt the employee to use telemedicine for a sinus infection because the poster keeps that benefit at the front of employee's mind.
- **Employee Meetings** – In-person meetings are expensive because of lost productivity while employees participate. However, if the meeting is effective, you can gauge employee understanding of and reception to benefit changes. Meetings also give HR team members time with employees, a personal touch.

- **Health Fairs** – Health fairs can build vendor awareness as they focus on health and wellbeing issues. For these fairs to be effective, they need to engage employees and should support some of your communication goals.
- **E-Mail and E-Mail Taglines** – If employees use computers as part of their work day, e-mail is a low-cost, time efficient way to communicate. Taglines added to your signature line can be easily changed and can provide important reminders through the year. For example, you can advertise open enrollment start and end date, send reminders about the EAP, remind employees to get annual physicals or regular dental exams and so on. Set a time period to change your tagline, let's say every three weeks or so. Set calendar reminders to change it and keep a list of tagline ideas, so it is a quick and easy process.
- **Webinars** – Webinars are an inexpensive way to reach employees using a personal touch without extensive travel. In addition, you can conduct webinars in the evenings and allow employees to jump on from home so that spouses can participate. Remember, in some industries, the spouse will be the primary health care decision maker. If you want to encourage employees to use telemedicine for routine illnesses or routine care, a spouse might embrace the message better than the employee.
- **Decision Support Tools** – If you conduct open enrollment electronically, either check to see whether your enrollment vendor offers a decision support tool, or buy a standalone

decision support tool, such as Jellyvision. These tools help employees evaluate their expected annual health care needs and then recommend the employer plan options that best meet their cost and usage needs. Because Jellyvision explains options simply and humorously, employees stay engaged. Some employers add decision support tools when they make major changes to their benefits and want employees to thoroughly understand the options.

- **Apps** – Because so many people use their phones for so much personal business, apps may be comfortable for many of your employees. Your vendors may have apps that engage employees. BCBSM's app has benefit and pricing information for various services and prescription drugs. In addition, you can download a separate app for telemedicine if you offer telemedicine to your employees. Other apps can help manage health. Do any of your wellness vendors have apps? Do you have any specialized disease management programs, like Livongo? These programs are primarily designed to be an app-based solution to helping employees manage their health using their smart phone. Your broker may even have an app to provide benefit information.

Vary the media you use. Different generations feel different comfort levels with different media options.

## CREATE AN ANNUAL PLAN AND ASSIGN TEAM MEMBERS RESPONSIBILITY FOR MISSIVES THROUGHOUT THE YEAR

To be effective, your organization should communicate with employees throughout the year. However, since many of us get sidetracked by our daily tasks, ongoing communication can be a challenge. The best way to make sure you communicate throughout the year is to create a plan and divide the work. Set a meeting with all team members involved with communication. Make sure you include benefit specialists, retirement plan specialists, your wellbeing champions and so

on. Start the meeting with a brainstorming session about what key messages you want to focus on throughout the year. Use the catalog you created as a starting point,

but add new ideas based on your current situation.

For example, let's say you had a number of employees that misunderstood the mid-year rule changes in the benefit plans. So perhaps informing employees outside open enrollment that they need to notify you promptly about life events is a new idea. This year in Michigan the changes in no fault auto coverage may require additional communication. Your retirement specialist and wellbeing champion probably have a slew of ideas as well.

Build a campaign that records the topic covered, the media used, the party responsible and a target date for deployment. Review the plan; do you have a variety of topics and



media? Also try to offer simple and concise communication. Make one person responsible for the communication plan. If a communication piece is not out by the target date, follow up with that person.

If possible, use vendor communications for several of your campaigns. Your vendors have professionally written plan information. Leverage these materials whenever possible to lighten your workload.

Think about the different generations in your workforce. Rather than drafting different types of communications to reach every generation, use examples that cover a range of situations represented in your workforce. For example, use several different scenarios, including:

- A single person, new to the workforce and concerned about student loan debt
- A young family with two children who just bought their first house
- A divorced employee with older children who also cares for aging parents
- A married employee approaching retirement

Different people view various benefits differently or may benefit differently from a plan. For example, an EAP can help the family with two young children or the divorced employee helping older parents with many challenges they face.

Splitting the work and including different topics with different media will be more successful in reaching more of your employees.

**End the year with an evaluation of effectiveness and modify your plan in year two to account for new goals and message campaigns that did not seem effective.**

Evaluate how effective your communication plan was at the end of every year. This is critical. If something is not working, change it in the following year. The only way to know whether your annual communication plan is working is if you review it honestly. Determine the areas to keep and the areas to change. This evaluation is the starting point of building your communication plan for the next year. There is no harm in reusing effective communication materials year after year, so long as they remain effective.

### CONCLUDING THOUGHTS

Most organizations communicate with their employees at open enrollment. But more employers over the last decade have changed that process. They recognize the need to be in touch with employees all year long. With so many different media options available, they can have fun with their communication efforts. Many employers find focusing on key messages in simple direct ways, using icons, or avatars to get messages across ends up being highly effective with most employees. MMA



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