

Open enrollment tips

10 simple ways to drive enrollment success

Simplify open enrollment communication with your employees with the following 10 tips.

1

The earlier you can get information and materials to your employees, the better. When you provide information and resources, things go smoother.

2

If you want to have a successful open enrollment season, make sure your marketing materials are simple, yet memorable. Use the same colors, fonts and logos to provide consistency and recognition. For example, consider using the color blue for health insurance along with a picture of a physician or stethoscope. You might use the color green and a dollar sign graphic for your retirement plan announcements, etc.

3

Be sure to communicate information about your company's benefits, including the different plans that you offer and their respective coverage, as well as any expected changes to the benefits that you are offering or considering. Communicate clear cost information to employees so they understand what they can expect.

4

Prepare handouts outlining the major changes to your benefits and hold informational meetings, including new IRS guidelines and plan maximums. Anticipate questions and have FAQs ready for distribution.

5

Don't overwhelm employees with all the information at once. Communicate new information first and concentrate on one benefit or plan at a time.

6

Be aware of changes that affect your employees. Check the notification rights of your employees. There are laws pertaining to employee notification of benefit changes outside the normal open enrollment period.

7

If your plan is changing dramatically, develop real-life scenarios that will help your employees make more informed decisions. For example, what does a visit to a doctor look like from one plan to another? Co-pays, co-insurance and out-of-pocket expenses should be examined under each plan.

8

Set enrollment deadlines for your employees early enough so that you have enough time to field any questions, concerns or needs that may arise. It's helpful to set this date a few days before the date you need to submit information to the benefit carriers. This will help you avoid missing deadlines.

9

Most employees don't fully understand their health insurance plans, and need you to help them understand things like co-payments, deductibles, co-insurance and out-of-pocket maximums. Having your internal benefits specialist, HR manager, broker and even senior leaders participate in these discussions can be helpful. Also, try to use other forms of communication, such as handouts and graphics to help communicate this information.

10

Show the difference in cost and the benefits for each plan. For example, if an employee has family coverage in a PPO style plan, and the cost for that plan is increasing, you might want to offer some examples of the costs for the other plans you offer. Having this information may help the employee see the benefit of changing plans.



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