

A man with dark, curly hair and a mustache is smiling and looking towards the camera. He is wearing a grey blazer over a blue patterned button-down shirt. The background is a soft-focus outdoor scene with greenery and a bright sky.

NEOED

6 Ways to Elevate the

OPEN ENROLLMENT
EXPERIENCE



OPEN ENROLLMENT

OPEN
ENROLLMENT

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Two words that can make even the most veteran of HR professionals shudder. Between choosing the best plans for the organization and making sure employees are aware of their options and filling out forms on time, it can be a daunting task no matter how many times you've done it before.

According to a GuideSpark study, 63% of HR leaders say explaining complex open enrollment questions are their biggest pain point. By reflecting on what went right -- and wrong -- when it's still fresh in your mind, you can get a head start on the type of questions and roadblocks to anticipate, setting your organization up for greater success in the future. That's important, because a recent MetLife survey found that 48% of employees think open enrollment was more important this year than last. That's a trend that's likely to continue in the wake of direct and indirect impacts on employees due to COVID-19. These insights, along with these five tips, can help you elevate the open enrollment for next year to make for a smoother experience.

1

ERR ON THE SIDE OF OVERCOMMUNICATION

Three words should sum up your approach to announcing open enrollment: early and often. It can't be overstated how much employees benefit from as many reminders as possible when it comes to open enrollment. And that doesn't just mean the deadlines -- many may need clarification on what the whole process is about in general. Plan ahead of time by creating a timeline for yourself that includes dates for multiple email touches and reminders leading up to enrollment and just before the deadline, as well as the content you want to communicate.

Begin sharing the options that will be available before you start enrollment to get employees to start thinking about it. Leading up to enrollment, promote upcoming relevant information sessions for specific groups. For example, you may want to offer information sessions for people buying coverage for just themselves, those with spouses, and those with children.

The frequency of your communication and its content will help ensure its importance and permanence, which can help minimize regrets later.

1



2

EDUCATE IN ORDER TO EMPOWER

Evaluating different benefits can be a daunting process for employees. That's probably why 40% of employees surveyed by MetLife indicated that they intend to spend more time on their benefits during the next open enrollment period. You should view your role during this time as a personal coach that's able to make sense of the information before them.

You can make the process that much easier by giving employees the educational information and tools they need to determine which of the plans being offered fit them best. If there are key improvements or new voluntary benefits being added to the previous year's insurance choices, make sure you spotlight them and encourage employees to study them more closely.

It can help to block out a few hours on your calendar each week during open enrollment to give employees a chance to ask questions either via conference call or face-to-face.

Providing a plan-by-plan comparison chart that demonstrates the key differences between plans, including how much will be deducted from the employee's paycheck per month, is a must-have. Be sure to emphasize that while the organization has done thorough research to offer its employees high quality plans, it is ultimately their responsibility to identify the one that suits their needs (and their dependents) best.

3

CONSIDER THE GENERATIONS THAT MAKE UP YOUR WORKFORCE



– ADP Research Institute

There are currently five generations in the workforce and each is in the midst of a different life stage. Baby Boomers are closer to retirement so are thinking either about their pension or other investments, and are also more likely to face concerns about healthcare. They also have many years of experience choosing benefits plans so they are less likely to need guidance, but if there are new voluntary benefits that benefit their particular life stage or circumstances, they may have questions. Many Gen Xers are in the midst of raising young or teenage children, so will likely be looking at their options through a family lens.

Gen Z and Millennials have less experience with electing benefits, and therefore may need more support or encouragement to do their research. Since they are less likely to have faced serious medical issues or started planning their retirement, they may gloss over the details and just check a box without considering the longer-term ramifications.

By keeping in mind the different needs of each generation, you'll be able to better guide them towards the options that make sense for them.

4

PROVIDE EXAMPLES FROM THE REAL WORLD

The differences between one plan and another can be overwhelming to your average employee. If you recently completed open enrollment, consider interviewing (anonymously, of course) employees on why they made the selections they did.

Being able to use the example of an unnamed colleague who may share similar life circumstances with someone else can demystify the benefits selection process. Regardless of the specific healthcare provider, you can still demonstrate differences between an HMO or PPO, or a high- or low-deductible plan, or in-network vs. out-of-network procedures, and so on.

IT CAN ALSO BE HELPFUL TO ASK EMPLOYEES QUESTIONS LIKE:

- How well do you understand our organization's benefits?
- How would you rate the ease of our enrollment process?

5

PROVIDE ENOUGH TIME AND INCENTIVIZE EARLY PARTICIPATION

Every year, one of the biggest challenges for nearly all HR teams is making sure employees finish their benefits selection on time. While there will always be employees who procrastinate and wait until the last minute, it's important to acknowledge that these are important decisions and the information can be confusing. So, giving your employees plenty of runway between the announcement of their benefits choices and the deadline to sign up is essential. Your employees need time to share the potential plans with their spouses and family members to decide which plan is the best fit for the household.

GET SLOW MOVERS MOVING

Incentivize employees who complete the process early:

- Cater a lunch
- Enter them into a drawing for a paid day off or gift card



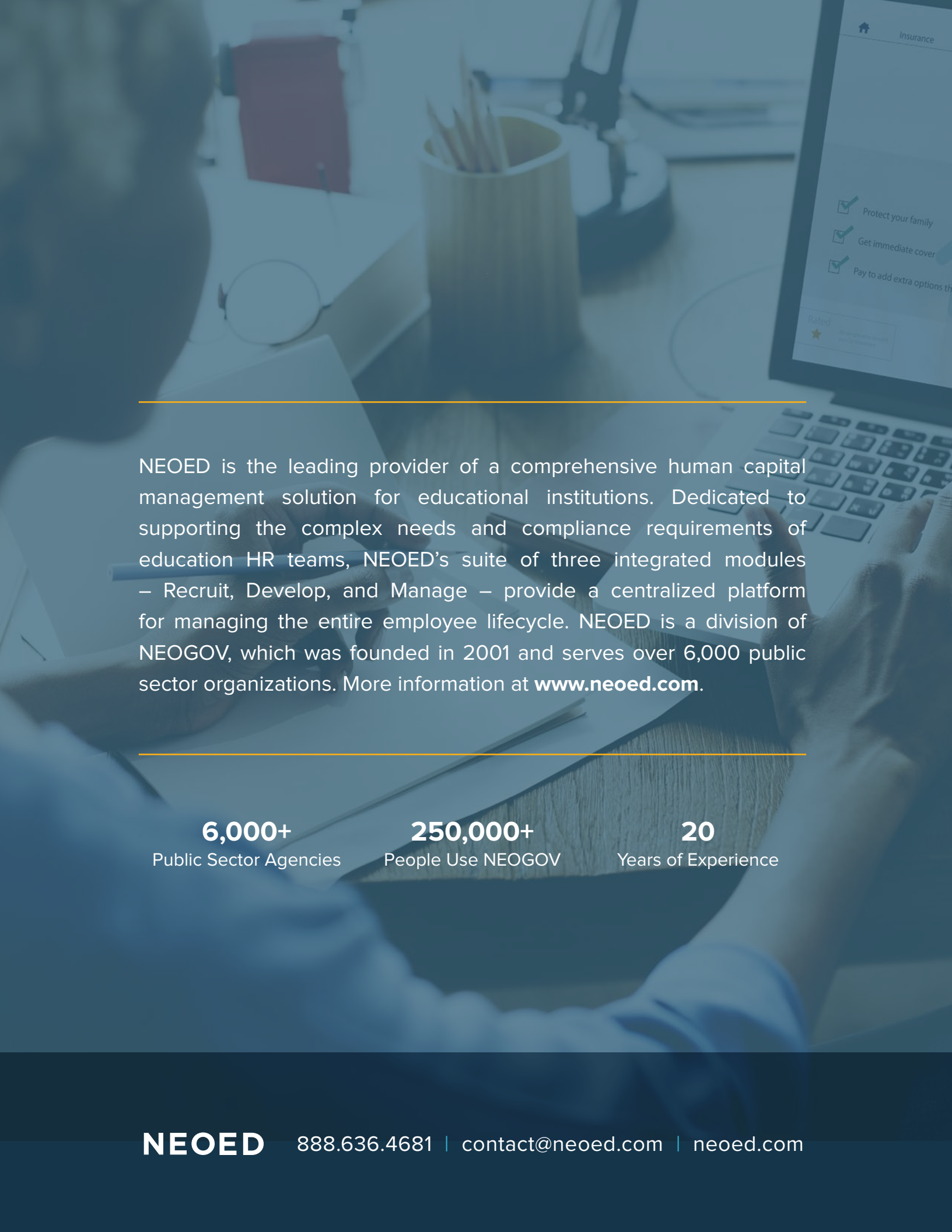


6

CENTRALIZE, SECURE AND SIMPLIFY

Manual, paper-based benefits are both a hassle and a security risk. First, there's a ton of paperwork that needs to be distributed and collected in a timely manner. Second, there's sensitive information that employees need to provide that should only be transmitted via a highly secure platform.

By moving the process to an online platform, both concerns are eliminated. Digital benefits election has other pros -- employees can complete paperwork while they're at home with family they may need to consult with, and they can e-sign from anywhere when they're done. Completed paperwork can be automatically routed back to HR for review and final approval. Similarly, HR can assign tasks with due dates and reminders to employees that ensure everything is returned before the deadline. With workforces becoming increasingly hybrid, a centralized, online platform for managing every step of the benefits process will ensure that these vital elections are completed from wherever the employee or HR leader is working.

A person is working at a desk, looking at a laptop. The desk has a pen holder with several pens, a pair of glasses, and some papers. The laptop screen shows a website with a list of items: 'Protect your family', 'Get immediate cover', and 'Pay to add extra options th'. There is also a 'Rated' section with a star and some text.

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6,000+
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20
Years of Experience