

10 Best Practices

for Successful Benefits Open Enrollment

1

Learn from History

Think back to what you did for last year's open enrollment and what worked and didn't work. Apply those learnings to this year so you are continually streamlining the process and working towards achieving your goals. Survey your employees immediately after each open enrollment while everything is fresh in everyone's mind.

Source: Society for Human Resource Management (SHRM)

2

Communicate Clearly and Consistently

Communicate early — let employees know open enrollment is coming, what they should do to prepare, and their options. Communicate often — your employees are busy, so they may need reminders. Communicate clearly — provide timelines and bulleted content to make sure important details don't get lost.

Source: Employee Benefit Research Institute (EBRI)

3

Be Prepared for Questions

Open enrollment is a busy time of the year and your employees will have questions. Are you prepared with frequently asked questions or a way for them to get answers? Remember, you can look to a third-party vendor to field questions and assist employees with their benefits decisions.

Source: International Foundation of Employee Benefit Plans (IFEBP)

4

Customize Your Messaging

Many companies have a very diverse employee population and everyone does not learn the same way. Make sure you create a variety of content and deliver it in different ways to better engage your employees. Think about who you're communicating with, segment your communications, and give each set of employees information in a meaningful way.

Source: National Association of Health Underwriters (NAHU)

5

Encourage Active Enrollment

Use an active enrollment strategy to encourage employees to consciously select the best plan for their needs. Passive enrollment — letting employees just "roll over" their current election — may seem simpler in the short term, but employees may end up with coverage that doesn't truly meet their needs.

Source: Bureau of Labor Statistics (BLS)

6

Offer Tools to Make Things Easier

A static plan comparison is helpful, but interactive, personalized decision support software can make it much easier for employees to compare plans and discuss options with their families. Tools are even more helpful if they are quick, simple and can provide employees with a more realistic health care-spending baseline.

Source: Harvard Business Review (HBR)

7

Ask for Help Before You Really Need It

Benefits partners can help with everything from creating benefits communications materials to providing decision support tools, to facilitating open enrollment meetings and answering your employees' benefits questions. It's best to pull in a third-party vendor as soon as you think you might need help.

Source: WorldatWork Association

8

Support the Entire Benefits Menu

The focus is often health insurance benefits, but employees appreciate guidance for all available benefits. Provide decision support for benefits such as dental, vision, HSA/FSA contributions, life insurance, AD&D, critical illness and hospital indemnity.

Source: Kaiser Family Foundation (KFF)

9

Keep Up the Momentum

Even after open enrollment, you can continue to educate your employees on how to best use their benefits with timely information. This year-round engagement will not only help your employees get the most out of their plans but also prepare them to be more informed for next year's open enrollment.

Source: Deloitte Human Capital Trends

10

Going Virtual

Prepare early for an educational and engaging online open enrollment experience so you're not scrambling later. Ensure you have webinar technologies that allow a large number of people to be online at the same time. Pre-record messages from HR leadership and encourage 1:1 video meetings.

Source: McKinsey & Company

Preparing for Open Enrollment?

Now is the time to show the value of the benefits you offer and help employees select the best plans for their needs. These tips can help you have a more successful enrollment season and beyond.

