Employer Toolkit on Benefits Literacy and Consumerism

Open Enrollment Best Practices

- Send reminders at the beginning and a few days before the ending date
- Have posters with dates prominently displayed
- Electronic communications, such as email and the firm’s intranet are the most cost effective and efficient ways to communicate to employees
- Develop a detailed communication plan early and follow it
- If you have Spanish-speaking workers, have very good Spanish speakers at programs or in videos and materials
- Send a reminder post card the week prior to open enrollment
- Use color to designate benefit info - we send open enrollment info in a bright green envelope
- Send email reminders the final week to those who have not completed the paperwork or enrollment online
- Provide consistent messaging and clear requirements
- Consider and use all the various communication options at your disposal - print, videos, webinars, online portals, intranet, text, at home, group meetings, one on one counseling
- Clearly communicate changes and actions required
- Use multiple communication approaches based on needs and culture of population
- Make communications engaging, simple and direct regarding critical actions needed and changes
- Make at least one communication, such as a postcard, directed to the home, so the spouse knows about the deadlines and incentive opportunities
- Gather information from employees on how they want to receive open enrollment information
- Use multiple steps in your communication campaign:
  - Communicate with employees in advance of annual enrollment to alert them that it is around the corner
  - Send the enrollment mailing
  - Send a copy of the enrollment form back to the employee as a confirmation that the information was received
  - Send a computer generated confirmation letter and allow employees a short time to correct any errors -- like not sending in the forms
- Communicate often, especially between meetings and in many different mediums and styles
- How you organize the communication determines employee engagement

Source: Proctor & Gamble
Hourly, lower skilled employees may need/prefer to receive information differently than salaried employees:

- Give them more time to prepare
- Provide sound bites of information, one topic at a time vs. all at once and offer both face to face group and one on one meetings
- Salaried employees may prefer a single benefits portal across the company to access information real time when they need it
- Before sending out communications to everyone, do a "pilot" communication on a selected few to make sure that the literature is easily understood

When conducting onsite meetings and preparing materials:

- Offer flexible times and frequent meetings
- Produce an online voice over slide presentation that can be made available to associates at home, so family can view during enrollment period
- Provide enrollment guides and paper enrollment worksheets
- Change the look of the materials from year to year
- Conduct mandatory group meetings, to achieve high participation
- Offer annual enrollment/Wellness Fairs at large locations, with benefit vendors on-site to answer questions and to hand out education materials and take away gifts
- Serve lunch during the onsite meeting

Source: Proctor & Gamble