



CREATING AN EFFECTIVE BENEFITS COMMUNICATION STRATEGY

INCREASING ADOPTION WITH A REMOTE WORKFORCE

Table of CONTENTS

Introduction: The Rise of Remote Work in America 03

Explore the growing trend of remote work including the effects of COVID-19, and turning a disruption into an opportunity.

Effective Benefits Communication for a Remote Workforce 04

Part 1: The five parts of an effective benefits communication strategy

Part 2: The key ingredient for a successful rollout

Conclusion: Predictions for the Next Five Years 10

What the next five years will look like for American businesses that want to stay ahead of the curve on benefits technology and hiring trends.

Appendix: Sample Pre-tax Benefits Communication Plan 11



Introduction

THE RISE OF REMOTE WORK IN AMERICA

Once hailed as a perk only available to select managers, freelancers, and executive consultants, remote work has experienced rapid growth in the last decade and a half. In the last decade and a half, the number of remote workers in the U.S. has skyrocketed, with 4.7 million people working from home at least half the week¹. Recent events have brought a heightened awareness to the need for a remote-abled workforce.

EFFECTS OF COVID-19

The pandemic thrust the country's severe lack of remote infrastructure into sharp, sometimes painful, clarity. In the early months, many companies were unable to mobilize their employees to work from home. And those that were had to undergo a heavy adjustment period that was in large part trial and error.

One fact COVID-19 has made clear is that a remote workforce is becoming less and less of an option and more and more of a necessity.

FROM DISRUPTION TO OPPORTUNITY

A silver lining stemming from the events of early 2020 is that many employers now have a partially built remote work solution in place. What started as a response to a disruption is now an opportunity to develop and refine a fledging system. As this solution crests, additional opportunities will arise, including the opportunity to develop a benefits communication and adoption strategy for a remote workforce.



BUILDING AN EFFECTIVE BENEFITS COMMUNICATION STRATEGY FOR A REMOTE WORKFORCE

Whether your workforce is 5% remote or 95% remote, you need a benefits communication strategy that effectively bridges location gaps, engages employees, and increases adoption.

THE FIVE STAGES OF AN EFFECTIVE BENEFITS COMMUNICATION STRATEGY

Many employers begin preparing for Open Enrollment as early as six months in advance, and in 2019, employers spent 47% of their HR technology on Open Enrollment². That's a big investment. How can you make sure it pays off, especially with the added challenge of remote enrollment?

Put the remote circumstances to work for you and increase employee adoption with this five-stage benefits communication strategy.

STAGE I: INTRODUCING BENEFITS

When you decide you're ready to begin the process of communicating this year's benefits, the first step is to set up a hub or online station. You can easily share information and employees can interact with each other and ask questions. If your company is already using a remote system, it might already have a feature like this in place.



POTENTIAL TIMEFRAME

90 days to 6 months before Open Enrollment

Pre-tax Message Points:

- Introduce the pre-tax benefits you'll be offering
- Provide 3-5 data points explaining each account.

Putting small, frequent pieces of information in front of employees creates a working knowledge base and a sense of familiarity, paving the way for Stage 2: Raising Awareness.



STRATEGY

Distribute multiple, digestible communications to begin introducing your benefits program



TOOLS

Use targeted, bit-sized communications, such as:

- Factoids
- Articles
- Videos
- GIFs or memes

Pro Tip: Did you know? You can create your own meme online for free! Just pick a background from the image bank and then add your text. Download it and you're done.

STAGE 2: RAISING AWARENESS

Almost half of employees³ report enrolling in benefits as “always very stressful.” Once you’ve introduced benefits and started to build familiarity, you can raise awareness of new benefits and offerings.



POTENTIAL TIMEFRAME

60-90 days before Open Enrollment

Pre-tax Message Points:

- Breakdown what (and who) each account is designed to pay for
- Create a chart outlining differences between accounts



STRATEGY

Recap offerings and explain how new benefits are different than current



TOOLS

- Information hub on an intranet or benefits site, with FAQs, flyers and benefits overviews
- Videos that are informational or provide tutorials
- Flyers (available online or that can be downloaded and printed)



WHAT BENEFITS ARE EMPLOYERS OFFERING?

based on data from the SHRM 2019 Employee Benefits Executive Summary

- 59% of organizations report at least one HDHP offering
- 56% of organizations offer Health Savings Accounts
- 70% of organizations offer Flexible Spending Accounts

KEEPING UP WITH LEGISLATION

- OTC products can now be purchased with pre-tax health accounts (including FSAs, HSAs and potentially HRAs). (Previously, a prescription or letter of medical necessity was required)
- Menstrual care products including pads, tampons, pantyliners, cups and other products can now be purchased with pre-tax health accounts
- With these two new categories, there are now over 100,000 eligible items available to American healthcare consumers⁴

Pro Tip 1: Use videos to provide a more in-depth understanding of difficult topics and use electronic flyers to go over general information.

Pro Tip 2: During remote times, a little laughter can go a long way. Use gifs or funny clips to insert humor and encourage remote employees to stay involved with benefits learning.

POTENTIAL BARRIERS TO ADOPTION



One main reason employees do not participate in benefits is that they think they cannot afford it. According to 2019 data, 38% of U.S. adults live paycheck to paycheck⁴, even though 18% of employees make more than \$100,000 a year⁵.

To combat this mindset, emphasize how pre-tax benefits cover costs that employees will already pay for. You can also remind employees that they have complete control over how much (or little) to put into their account.

STAGE 3: CLARIFYING VALUE (WIIFM)

Maybe you've heard about the WIIFM principle. WIIFM stands for "What's In It For Me?" and is a communication approach that involves presenting the information that is most relevant and important to your audience. Your employees need to know the value of the benefits you're offering and what's in it for them.



POTENTIAL TIMEFRAME

45-60 days before plan effective date

Pre-tax Message Points:

- Use images or charts to show impact of annualized savings
- Provide a broad range of examples of what can be paid for
- Highlight the ability pay for over-the-counter & feminine care items



STRATEGY

By providing remote employees with online personalization tools, you empower them to learn at their own pace and explore the most relevant benefits, increasing the chances of adoption.



TOOLS

- Calculators
- Online decision support platforms
- Videos

The hour-long benefits meeting used to review every benefit the organization offers is no longer the only option. Online personalization tools put employees in the driver's seat, giving them the freedom and time to learn about the benefits most relevant to them.

What should these tools do? An effective online decision-making platform will accomplish a few goals:

1. Explain what the benefit can and can't be used for
2. Define foreign terms like deductible, copay, premium, and pre-tax
3. Provide useful tips and examples of how to use the benefit
4. Allow employees to enter their own information for the most accurate calculation

Once your employees have had the chance to decide which benefits they want to enroll in, it's time to move on to Stage 4.

STAGE 4: MECHANIZING ENROLLMENT

Your Open Enrollment is almost finished. After you've clarified any areas of confusion and answered any last questions, it's time to mechanize enrollment.



POTENTIAL TIMEFRAME

15 to 45 days before plan effective date

Pre-tax Message Points:

- Review differences between the pre-tax accounts you're offering
- Provide FAQs about each account



STRATEGY

Online enrollment might be new to some people, so you'll want to provide instructions about how to use the system. You can provide instructions in many formats. The platform itself should be intuitive, easy to use and give employees the option to skip to the benefits they want, bypassing irrelevant sections.



TOOLS

- PDF in an email
- Video tutorial
- Online page with a walkthrough

Once employees have finished enrolling, tell them what will happen next. Whether that's receiving a benefits card in the mail or receiving an email to activate a new account, make sure they know what to expect and when to expect it.

You have finished Open Enrollment. Congratulations! Now it's time for Stage 5.

STAGE 5: LEVERAGING THE LULLS

Not all benefits require an open enrollment period. Leverage the off season to promote year-round benefits and increase participation in other offerings.

Some options include commuter benefits, lifestyle specialty accounts, and voluntary benefits. You can also remind employees about options to continue personalizing their benefits, including contributions to their Health Savings Account and 401(k).

MAKE IT YOUR OWN

To boost pre-tax benefits adoption at your organization, make the process your own. Following the five stages, craft a communication plan built around your company's specific needs. Get started with the template at the end of this guide.

THE KEY INGREDIENT FOR A SUCCESSFUL OPEN ENROLLMENT

In order to have a successful Open Enrollment, you need to pair the five-stage communication strategy with one key ingredient: generational awareness. While matching benefits options and communication to generational preferences is always advisable, it is imperative when dealing with a remote workforce.

TALKIN’ ’BOUT MY GENERATION

In the last five years, the number of active generations in the workforce has gone up to four (Figure 1⁶), thanks to the presence of Generation Z (born 1997 – 2012).

Generations have different wants and needs for how they like to receive information⁷. Don’t let being remote force you into a corner. It might require a little more planning and creativity, but you can enjoy a plethora of options⁸ to reach each group.

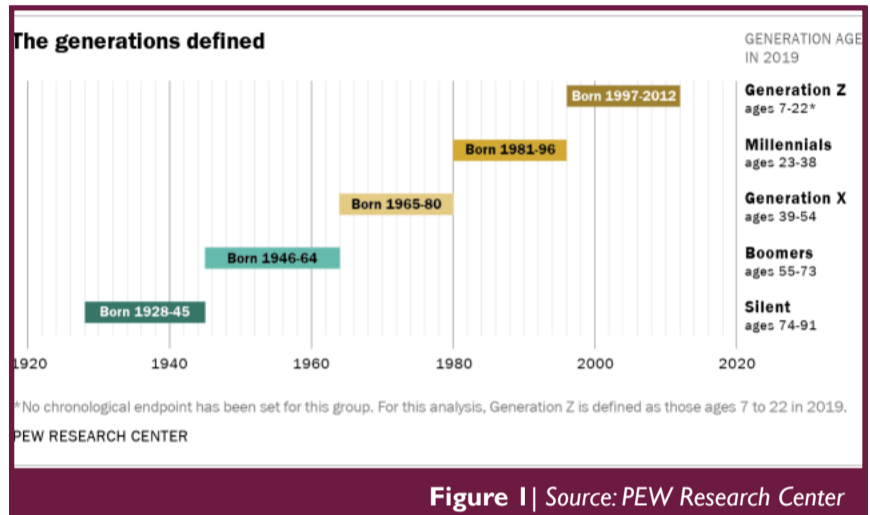


Figure 1 | Source: PEW Research Center

THE MOST EFFECTIVE CHANNELS TO DELIVER AND COMMUNICATE BENEFITS

BABY BOOMERS	GENERATION X	MILLENNIALS	GENERATION Z
Recommended: Online access to printable materials	Recommended: Benefits website, email	Recommended: Benefits website, decision-making platform	Recommended: Decision-making platform, text alerts
Optional: Video, decision-making platform	Optional: Decision-making platform, video	Optional: Text alerts, infographics, video	Optional: Benefits website, infographics
No: Text alerts	No: Print materials	No: Print materials, email	No: Snail mail, email

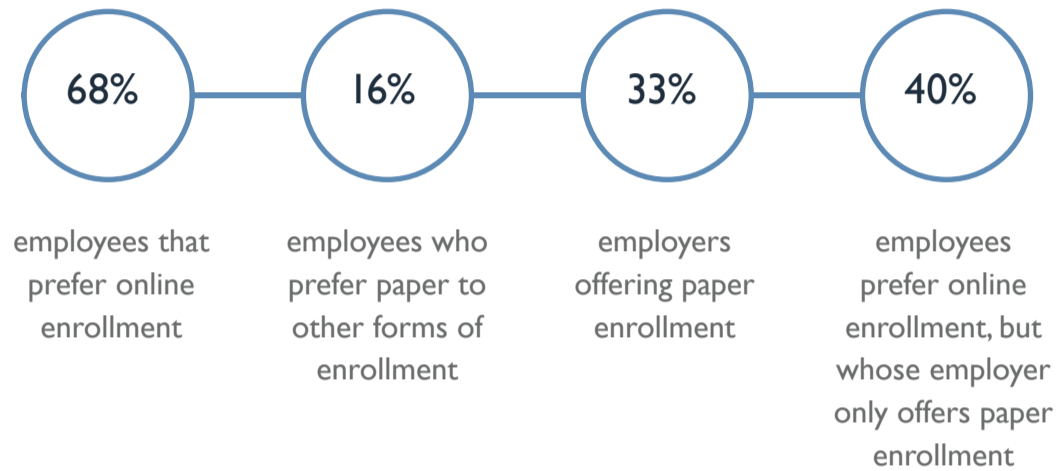
The common thread across each generation is an enrollment experienced supported by an online decision-making platform. These platforms ideal for a remote set-up, as they allow for self-teaching at the employees’ preferred pace. They are also interactive and provide a personalized view of benefits.

Keep in mind, for those with limited access to internet or computers, you’ll want to supplement with other forms of information. Options include infographics, embedded videos, linked articles and downloadable PDFs⁸. The latter can be especially useful for couples who need to compare and choose between benefits from their respective employers.

EXPLORING EMPLOYEE ENROLLMENT PREFERENCES

In certain cases, it might not make sense to segment your employee benefits communication by generation. For example, if you have under 50 employees or if you are trying to conserve resources, you might not be able to engage in such a break down.

So what do we know about general employee preferences? In a surprising number of cases, there are large differences between what employees prefer for enrollment and what employers actually offer⁹.



The conclusion we can draw is that today's workforce is more interested in an online benefits enrollment experience than ever before. That trend doesn't seem like it'll be slowing down any time soon.

A smooth sea never made a skilled sailor. -Franklin D. Roosevelt

Conclusion

PREDICTIONS FOR THE NEXT FIVE YEARS

Benefits technology will increasingly be online and workers will increasingly be remote not because these are inherently better options than what is currently in place, but because these frameworks support the underlying values of the rising American workforce: **Freedom, flexibility and convenience.**

Forward-thinking businesses will invest in online benefit platforms and consider enrollment apps to prepare for the globalized, nomadic workforce.

SOURCES

1. FastCompany, We're in the midst of a massive work-from-home experiment. What if it works?, by Lindsay Tigar, March 2020
2. Employee Benefit News, AI may be the missing link to upgrade annual benefits enrollment, by Alyssa Place, March 2020
3. BenefitsPro, 5 communication insights (and actions) for open enrollment, Bob Armour, October 13, 2017
4. SIGIS: Special Interest Group for IAS Standards™, Eligible Product List Criteria, April 15, 2020
5. Willis Towers Watson, Despite improvement in their financial wellbeing, U.S. workers remain worried, February 2020
6. Pew Research, Defining generations: Where Millennials end and Generation Z begins, by Michael Dimock, January 2019
7. Harver, How To Manage Generational Diversity In The Workplace, by Heather Bates, 2019
8. Segal Benz, Driving Benefits Engagement, A Roadmap for Creating a Successful Communications Strategy, 2019
9. LIMRA, Workplace Benefits Resource Guide: A Holistic Overview of the Changing Benefits Landscape, January 2019
10. SHRM, SHRM 2019 Employee Benefits Executive Summary, June 2019