

10 TIPS

for a Successful Benefits Open Enrollment

IT'S THE SEASON FOR OPEN ENROLLMENT. Now is the time to show the value of the benefits you offer and help employees select the best plan for their needs. These tips can help you have a more successful enrollment season and beyond.

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 and do a post-mortem immediately after each open enrollment while everything is fresh in everyone's mind. Use that feedback to measure employee satisfaction and determine what changes to focus on for the next year.

2 COMMUNICATE CLEARLY AND CONSISTENTLY

Communicate early—let employees know open enrollment is coming, what they should do to prepare, and their options. Make sure they have time to consult with a spouse or partner. Communicate often—your employees are busy, so they may need reminders. Communicate clearly—employees will want to know what they need to do and by when. Provide timelines and bulleted content to make sure the important details don't get lost. Note: if you're introducing a new plan or trying to increase adoption of an HSA-eligible plan, you may need to provide more education, especially at the beginning of the plan year. Be transparent if you are making changes to the plans. Explain changes in detail and give examples.

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, if you need additional support you can look to a third-party vendor to field questions and coach employees through their benefits decisions. A consistent set of answers will also help increase your employees trust in their plan selection.

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. Younger employees or field staff may want to access information via email or on their mobile phone, where a group meeting may work better for in-house employees. Think about who you're communicating with, segment your communications, and give each set of employees information in a meaningful way. Third-party vendors can also help you develop corporate personas and create customized messaging.

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 end up with coverage that doesn't truly meet their needs, and may even cost them more. This can also result in higher costs for the company. Engage employees with their benefits choices so that they select the appropriate coverage.

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 healthcare-spending baseline by pulling in individual claims data from the previous year.

7 ASK FOR HELP BEFORE YOU REALLY NEED IT

Specialty providers can help with everything from creating benefits communications materials to providing decision support tools, to facilitating open-enrollment meetings and coaching your employees on their benefits decisions. It's best to pull in a third-party vendor as soon as you think you might need help to make sure you have the support you need for success.

8 DON'T FORGET ABOUT VOLUNTARY BENEFITS

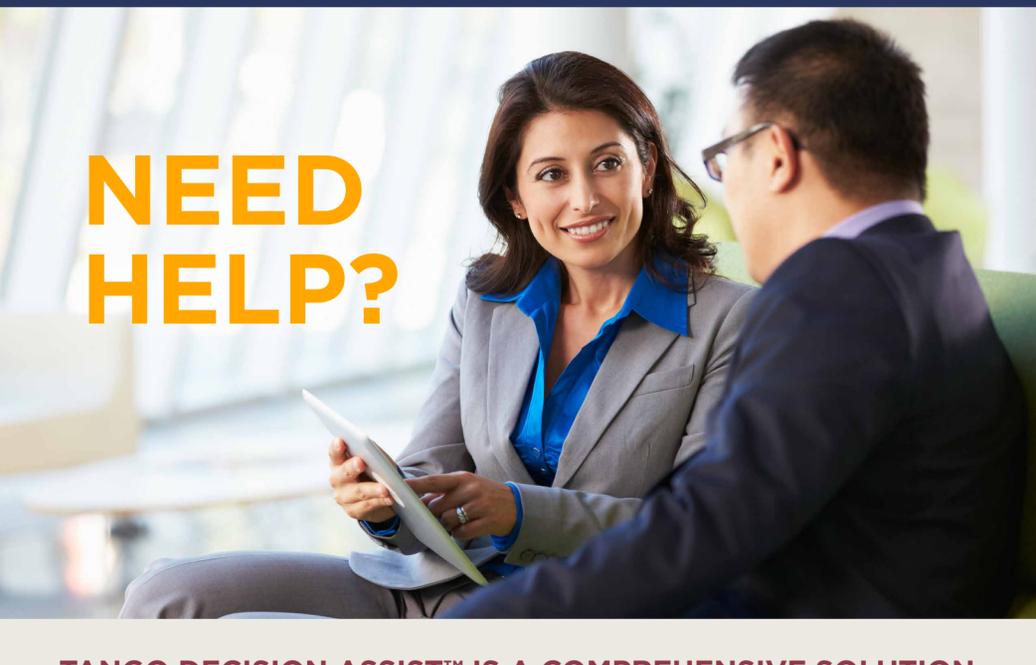
The focus is often health insurance benefits, but employees appreciate guidance for all available benefits. You can even provide decision support for voluntary benefits such as dental, vision, HSA/FSA contributions, life insurance, AD&D, etc.

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 like tax filing requirements for HSAs. 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. If you're not staffed to do this, third-party vendors can help with the communications plan and content.

10 GOING VIRTUAL

In light of COVID-19, open enrollment may look different in the future. Prepare now 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.



NEED HELP?

TANGO DECISION ASSIST™ IS A COMPREHENSIVE SOLUTION that combines our personalized decision support software, highly-trained coaches and customized benefits communications to provide employees personalized open-enrollment support and year-long guidance. We act as an extension of your benefits team to help you achieve your goals—whether you're looking to increase engagement and satisfaction, empower your employees to choose the best plan for their needs or successfully introduce new benefits, Tango Health can help.

