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# Benefits Breakdown



## 5 Steps for Year-round Benefits Engagement

Open enrollment is something you probably only think about a few times a year. For employees, it might be even less often. That's why it's important to touch on benefits throughout the year—to ensure employees are making the most of them. Here are five steps for providing employees with thoughtful, year-round benefits engagement:

1. **Have a goal in mind**—Think about your main employee benefits objective for the year.
2. **Keep topics relevant**—Stick to your goal throughout the year when communicating.
3. **Aim for brevity**—Get straight to the point with your messaging.
4. **Change up the medium**—Consider videos, flyers, posters and articles to vary messaging.
5. **Set up a communication calendar**—Space communications out for the most impact.

Reach out for more tips on helping employees maximize their benefits.



## Benefits Education for Young Employees

Employee benefits aren't always simple. In fact, for many young employees, they're downright confusing. Look at basic health insurance term knowledge, for example. Only 7% of individuals can define terms like premium, deductible and coinsurance, according to UnitedHealthcare. Here are five ways you can start informing young employees about their benefits right away:

1. **Start with benefits 101**—Start educating with benefits 101 initiatives, assuming employees have no base knowledge. Resources in this area cover insurance basics, such as common terms, group health coverage ins and outs, and enrollment period restrictions.
2. **Explain what's in it for them**—At the core of any transactional conversation is the question of "What's in it for me?" Employees, especially younger ones, will undoubtedly want to understand why it's worth it to learn insurance basics.
3. **Vary the messaging**—Use several formats to help reinforce benefits literacy among employees and capture more attention. Examples include email announcements, PowerPoints, videos, mail-home flyers, posters and comprehensive packets.
4. **Don't stop educating**—Benefits literacy isn't something achieved overnight. Rather, it should begin immediately and continue year-round.
5. **Be there for questions**—Have a dedicated person on the HR team help answer benefits-related questions. This individual should be available to respond to emails as well as attend in-person or virtual meetings.

You have a responsibility to educate your employees about their benefits. Young employees can't be expected to understand their benefits nor make wise health care choices if they don't understand benefits basics. Reach out for sample employee education materials.

