

# Benefits Insights

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## 5 Ways to Prioritize Year-round Benefits Education

Open enrollment is one of the most important times of the year for employee benefits. It's when employees make critical decisions about their health coverage and voluntary benefits that can impact health and well-being over the whole year. However, it also concentrates a significant amount of information into a short window, which can lead to confusion, missed opportunities and rushed employee benefits choices. Employees who don't take time to fully understand their benefits may also make poor utilization choices throughout the plan year.

Forward-thinking organizations recognize that benefits education should not be limited to open enrollment. Instead, a year-round approach can improve employee understanding, engagement and outcomes. This article highlights five key reasons why ongoing benefits education is essential.

### 1. Health Care Literacy Has a Tangible Impact

Health care literacy—the ability to find, understand and use health information—directly affects how employees navigate the health care system and make decisions about their care. Low health care literacy is common and can lead to delayed treatment, poor health outcomes and unnecessary expenses.

When employees struggle to understand terms like deductibles, copays or premiums, or how to search provider networks, they are more likely to make costly or ineffective choices. For employers, this can translate into higher claims costs, lower productivity and reduced satisfaction with benefits offerings.

Improving health care literacy requires consistent education and sharing of resources. While open enrollment introduces key concepts, that period is rarely enough time to build a true understanding. Ongoing communication—through newsletters, content, webinars, decision-support tools and

other resources—helps employees gradually develop the knowledge and confidence needed to make informed decisions.

### 2. Health and Wellness Trends Change

The health care landscape is constantly evolving. New treatments, medications and care delivery models emerge regularly, and costs continue to shift. In addition, broader wellness trends—such as increased focus on mental health, preventive care and digital health tools—are reshaping how employees engage with benefits.

Employers that provide year-round education can keep employees informed about these changes. For example, organizations can highlight new benefits offerings, highlight seasonal wellness trends or provide up-to-date guidance on managing rising health care costs.

A proactive approach ensures employees are not only aware of their benefits but also understand how to use them in a changing environment. This helps organizations stay ahead of trends rather than reacting to them during the limited open enrollment period.

### 3. Employees Use Benefits All Year

Employee benefits are not a once-a-year decision since they are used throughout the year. From scheduling annual physicals and preventive screenings to managing chronic conditions, employees interact with their benefits on an ongoing basis. Additionally, employees may experience life events, such as marriage, childbirth or changes in dependent status, that require midyear benefit adjustments. Others may reach their deductibles or out-of-pocket maximums and need guidance on how to maximize their coverage.



Year-round communication ensures employees understand how and when to use their benefits effectively. For example, monthly or seasonal messaging can encourage preventive care, promote wellness programs or remind employees of available resources.

Employers can create a benefits communications calendar to plan how and when to share key information throughout the year. This may include distributing beginning-of-year resources, providing ongoing benefits education tied to seasonal or life events, and starting early preparations for open enrollment so employees have time to understand their options and make informed decisions.

#### 4. Savvy Employers Stay Ahead of Trends

In addition to responding to change, leading employers actively anticipate it. Rising health care costs, new regulatory requirements and evolving employee expectations all influence benefits strategies.

Year-round education allows employers to introduce and explain changes gradually rather than overwhelming employees during open enrollment. For example, organizations can preview upcoming plan updates, provide early education on new benefits or share insights on cost-management strategies. This approach improves understanding and builds trust. Employees are more likely to feel confident in their benefits decisions when they receive consistent, transparent communication.

Ongoing education also supports broader organizational goals, such as promoting holistic well-being. Regular messaging can help employers stay ahead of emerging wellness trends and direct employees to available physical, mental and financial health resources, encouraging more proactive engagement in their well-being.

#### 5. Year-round Education Avoids Information Overload

Open enrollment often requires employees to absorb a large amount of information in a short period. Employees are likely to focus on the actionable steps needed to enroll rather than on improving their health care literacy or learning how to best use their benefits. Plan comparisons, cost increases and voluntary benefits can be a lot to take in when employees approach enrollment deadlines.

When employees feel overloaded, they may disengage or make rushed decisions that do not align with their needs. This can lead to dissatisfaction, underutilization of benefits and increased questions for HR teams. Spreading benefits education throughout the year helps alleviate this burden. By introducing concepts gradually and reinforcing key messages over time, employers can create a more manageable and effective learning experience.

For example, organizations can use different times of the year to focus on specific topics—such as preventive care, financial wellness or mental health—so employees can build knowledge incrementally. This approach not only reduces stress during open enrollment but also improves overall comprehension and confidence.

#### Conclusion

Open enrollment will always be a critical component of benefits communication, but it should not be the only opportunity for education. A year-round approach helps employees build health care literacy, stay informed about changing trends, use their benefits more effectively and avoid information overload.

By delivering consistent, targeted communication throughout the year, employers can create a more engaged, informed and healthier workforce while maximizing the value of their benefits programs. Contact us for more information.