



# Annual Enrollment Survival Guide





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PTO, Medical, Dental, Reimbursement, etc. are the sugar, spice, and everything nice that make an employee feel valued ... and that's all an HR professional really wants at the end of the day. A workforce that feels valued is one that is more likely to be engaged, productive, and fulfilled. So, if benefits have such promising rewards, then why is open enrollment season such an unsought time of year? The short answer is a perceived lack of time. In reality, people can research different methods and options to getting the best plan for their current needs at any time. The issue is most benefits aren't relevant until you need them. Thinking about something that's irrelevant is just not something people make time to do. The goal of this guide is to lay out the importance of benefits communication and how — when done properly — you can rejuvenate an effective HR plan.



The stress brought upon by this time of year has professionals on the hunt for ways to manage making it through. To meet the demand, a waterfall of articles are curated, tagged, and bagged with a title along the lines of: "How to Make it Through Open Enrollment" or "8 Tips to Survive This Year's Enrollment."

We audited these articles, analyzed the results, and added our own perspective, shaped by years of benefit administration open enrollment experiences for thousands of organizations.

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# Gather

This is a broad category that encompasses three main points:

## ➤ **Analyze, Plan, and Rally.**

It encompasses the steps that take place in the months leading to the actual enrollment dates and serves as the template for how we frame our Enrollment Communication Strategy (ECS).



## Analyze last year's enrollment:

The best insights you will find for improving your ECS will come internally, from the previous year. Look into employee pain points. Do some digging to figure out the causes of the “general agony” of having to enroll.

You could send a survey (from a provider such as SurveyMonkey) before or after (or both) to gauge where some of these pain points lie and then follow up with respondents that score certain questions particularly low. The solution is as simple as an email or phone call to explain what's what.

Other than pain points, identify preferences. Here are some questions you should look into answering with survey data:

- ✓ What are the preferred methods of communication?
- ✓ What is the overall satisfaction with the offered materials?

- ✓ What information is most requested?
- ✓ How does the employee prefer the information to be presented?

Surveys are typically conducted immediately following enrollment when the experience is still fresh; however, there is still value in conducting this research any time of the year. Preferences, needs, and opinions change frequently, so it's actually better to survey more frequently than the “oneand- done” following enrollment.

Any chance you have to allow employees to set preferences is an easy touch-point for HR to show they care and appreciate feedback. Employees are more willing to participate if they feel valued. Some employees prefer not to give their names in surveys. In anonymous survey results, use the data to define your direction.



## **Plan a Solid Enrollment Communication Strategy (ECS)**

After you have taken some time to reflect on last year's efforts is when it's time to set goals. As corporate influence and direction change, so too will the scope and direction of your ECS goals.

Almost as important than the goals themselves is the measurement of said goals. Track video views, email clicks, survey responses, call logs, webinar attendees, plan elections ... all data that can quickly give an idea of the trends of behavior and attitude in your company.

Take it a step further: find out what time these interactions are taking place. If possible, find out what kind of device is being used to open messages and materials. If you find that a sample of your population is viewing materials on mobile, then you may have to reconfigure how the message appears to be more mobile-friendly.

You don't necessarily have to go as far as being a part-time data miner to obtain actionable data. All it takes is a few, brief, well-designed surveys to gain enough insight to make changes to your communication plan.

## **Rally the troops:**

Not every enrollee will be willing to talk benefits, but you have to extract that desire by communicating the value of your offerings. Communicate how the plans will have an impact on their well-being. The best way forward is through personas; these are discussed in the next section.

## **Remember to set S.M.A.R.T. goals:**

Specific, measurable, achievable, results-focused, and time-bound. See the examples below to get an idea of some common topics.

### **Common Goals**

- Increase enrollment in [specific plan] by \_\_\_\_%
- Increase usage of decision support tool by \_\_\_\_%
- Decrease inbound calls to HR by \_\_\_\_%
- Increase views on educational video by \_\_\_\_%
- Achieve \_\_\_\_% of enrollments by \_\_\_\_/\_\_\_\_/\_\_\_\_







## Employee Personas

A good persona has definitive traits that have wide applications. Demographic traits like location of work, age, time at company, and work hours are a good start. You'll have to develop the "about me" section on your own in order to have the best psychographic fit for your industry.

Keep in mind the personas you make may not be all encompassing. Depending on the size of your company, you may only have four personas — and that's perfectly fine. More personas does not equate better communication; rather, they may get too detailed and make the data inconclusive.

### What is a persona?

Personas are the means by which you segment your employee population into groups that share traits and interests. Your messages will resonate better and are more likely to engage the employee with your message. This also enables you to draw additional insights about your population.

One important thing to remember is that your personas should be dynamic. They can and will change with company growth. This will be something to monitor and analyze later to be sure the personas are still an accurate representation of your company as a whole.



**Seth - New Hire**



**Deb - Manager**



**Kari - Part-Timer**



**Toby - 3rd Shift**



# Employee Persona Examples



## Seth - New Hire

Age: 24

Loc: Arlington, TX

Hrs: 9 a.m. - 5 p.m.

**About:** I have recently graduated college and this is my first professional job. I am still learning the ropes of the business as well as my role. I depend a lot on my team for assistance.

**Needs:** I need access to the information that will help me make informed decisions.



## Deb - Manager

Age: 48

Loc: Dalton, WI

Hrs: 9 a.m. - 5 p.m.

**About:** I have been with Love's Tech Supplies for 12 years and my biggest success was the implementation of the new inventory tracking system. I really know where this company saves money.

**Needs:** I need concise information so that I can get back to doing what I do best.



## Kari - Part-Timer

Age: 36

Loc: Emeryville, CA

Hrs: 8 a.m. - 12 p.m.

**About:** I have been with Love's for 8 years and decided to finish pursuing a degree, so I can only work mornings and weekends. I have an extensive amount of tech knowledge.

**Needs:** I need remote access to company updates so that I can be on the right page when I get into work.



## Toby - 3rd Shift

Age: 57

Loc: Arlington, TX

Hrs: 11 p.m. - 7 a.m.

**About:** I have been with Love's for three years and manage the distribution center in Arlington. I don't know too much about the products we carry, but I know how to perform the job duties.

**Needs:** I need information shown without jargon so that I can understand how to use it.



# Inform





Enrollment Communication Strategies are focused around kickoff announcements which are then supplemented by educational materials and reminders. This section is all about the announcements. Baseline communications about enrollment logistics are concise and informative. While the information itself should be straight-forward, the tone and voice of the messages can be easily customized to fit any personas you've developed.

The point is to provide the basics of what to do and let the employee learn the plan details at their own pace, when they are ready. Having the detailed plan information and explanations is still immensely important and will be discussed in the "Supply" section.

## Topics to announce:



Enrollment deadlines



Where/how to enroll



Provider information



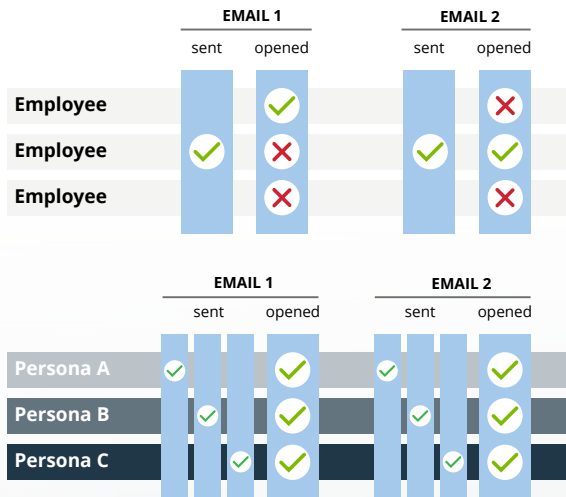
Changes from the previous year





If you plan to use employee personas at all, then plan to communicate to them from the start in order to keep your messages consistent. Across all your personas there will be common issues to address: value, relevance, and incentive—all factors that drive motivation to participate.

When communications are tailored, effectiveness can improve. In the diagram below, a targeted email strategy can improve email open rates, ensuring “message sent” is also “message received” by the employee.



## Value

According to one survey, more than half of respondents said “they are likely to accept a job with slightly lower compensation but better benefits.” So, there is a perceived value at the start of their time with the company that somehow dissipates when it comes time to enroll. Sometimes the easiest way to convey value is to refresh their memory with what is currently being offered and how utilizing the benefits will save them money and time.







## Relevance

Here is where developing employee personas can really pay off. As soon as you are able to start utilizing behavioral data (such as employee participation in wellness programs, retirement seminars, flexible benefits, etc.), you can apply it to the most commonly selected benefits for each persona and make it easier for your employees to decide what might work for their current lifestyle.

If you haven't done so already — and you have the ability to — consider options such as online enrollment software. Not only would it be immensely helpful by cutting down the time commitments to administer benefits, but it can also provide recommendations based on employee input.

Beyond enrollment, as your organization matures, a benefits administration hub allows year-round management of benefits.

## My Benefit Express™

WEX offers a comprehensive online enrollment software solutions that are custom built to fit your company's needs.

Save yourself some time by making it easier for your enrollees to make benefit elections.

[Learn More](#)







# Incentives

Benefits are valuable, but not nearly as exciting as buying a car, or house ... or a gumball out of the spiraling gumball machine. That's why incentives are important because they can entice the majority of eligible employees to enroll before you need to start worrying about the critical deadlines. Save yourself from having to follow up with dozens of enrollees — leverage what you can (i.e. discounted premium) and make enticing offers (gym memberships, gift cards, etc.). For teams, offer a group incentive like pizza or sandwiches for early enrolling teams or departments.





# Supply





How do I add a beneficiary? What are premium rates? You expect to hear these questions from younger employees, but even experienced professionals may find themselves asking them (even if they aren't directed to you). The trouble is that enrollment forces people to predict the unknown and that's not easy for anyone.

You will never be able to accurately tell someone what plan would suit them best. There are far too many plan-defining factors on their end (budget, health history, preferences, anticipations, etc.) — and far too little time on your end to address each of them. This is where decision support tools can help. Look for solutions that are more than business rules; choose a benefits administration solution with this feature fully embedded and considers medical needs as well as individual preferences — such as financial ability and risk aversion.



## What can HR do?

The short answer: research. Unless you have the extra time to write custom blogs, produce videos, craft infographics ... make anything educational — then you might be lost as to where to start. Thankfully there are some tools that can get you moving.







One place to start your research would be your email inbox, particularly setting up a few Google Alerts for industry keywords. Depending on your preference for frequency, Google will populate your inbox with relevant articles that you can either share or utilize in crafting your Enrollment Communication Strategy. Get the most out of your alerts by setting up alternate phrases for the same idea (i.e. “online benefits enrollment,” “benefits administration guides,” “benefits administration blog,” “human resources webinars,” “hr guides,” etc.)

## Great resources:

After some time receiving your Google Alerts, you’ll start to recognize a few credible sources.

- Benefits Pro
- Employee Benefit News
- Human Resource Executive
- SHRM
- TLNT
- Our **Benefits Buzz blog!**



# Example Communication Channels



## Live Seminar

Benefits information doesn't have to be dense material. A face-to-face seminar or meeting can help demystify the jargon with visuals and explanations that can show what isn't understood on paper.



## Webinar

Webinars are a convenient way to allow employees to learn where they are most comfortable. Adding a live Q&A provides the opportunity to ask questions.



## Video

Pre-recorded videos offer an easy-to-share alternative to live seminars. Host them online, share them on social media, or send them in an email.



## Benefits Intelligence

The most direct and personalized way to communicate is a integrated decision support tool that is native and embedded in the place where employees enroll.



## Benefits Microsite

Microsites are individual websites that are separate from enrollment portals, or company intranets. They are accessible without a login/password, and can be used to deliver information about a specific topic to a targeted audience. Consider adding a microsite to help address a popular benefits issue, topic or purpose — for example, to introduce a new plan enhancement, or educate employees about their retirement options. Microsites can communicate different content based on employee benefit classes: new hires and active employees, retirees, union or non-union, and more.



# Thrive





Regardless of survey metrics and actual data, people will naturally evaluate something based on how they felt in the moment ... which isn't always a positive emotion. To truly thrive and feel as though things are going well in enrollment, HR team members need to feel well.

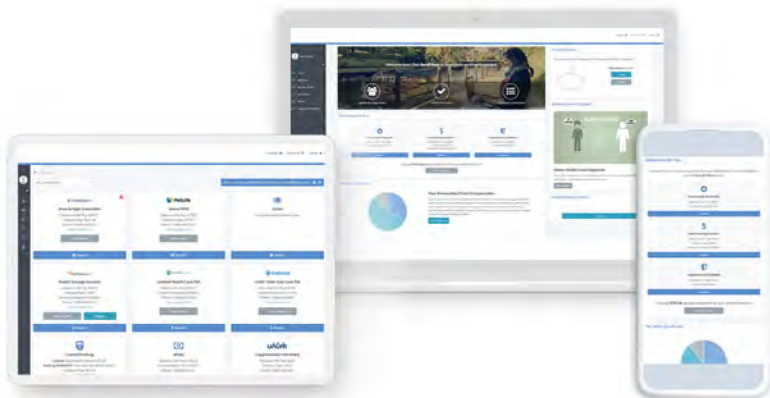
## Take Care of Yourself

Take a break, a brief walk outside — and breathe. Your team, and more broadly, your enrollees, will respond to your energy, attitude, and confidence so it's crucial to own the process. It doesn't matter whether or not you actually enjoy every part of enrollment because you are the face of the movement as a whole. So, even if you're bogged down by stress on a daily basis, it makes all the difference to treat each interaction with a positive attitude and friendly demeanor.

## Prepare for Next Year

Enrollment doesn't necessarily end, per se. In order for your Enrollment Communication Strategy to be successful, it must be cyclical. To avoid having your employees forget about the valuable benefits they just elected you have to issue reminders and plan updates.

It can be as simple as sending a monthly or quarterly benefits newsletter with the current status of benefits and legislative updates. Employees can use these publications as a reference when the time comes to do some research.



## Rejuvenate:

- Go out for lunch
- Do some form of exercise
- Listen to music
- Talk to a friend
- Engage your humor
- Reflect on your day
- Budget more time for sleep
- Drink tea
- Try aromatherapy
- Get a massage
- Take deep breaths
- Keep organized

Let WEX streamline  
your annual  
enrollment process.



# About us

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WEX (NYSE: WEX) is the global commerce platform that simplifies the business of running a business. We have created a powerful ecosystem that offers seamlessly embedded, personalized solutions for our customers. Through our rich data and specialized expertise in simplifying benefits, reimagining mobility, and paying and getting paid, WEX aims to make it easy for companies to overcome complexity and reach their full potential. For more information, please visit [www.wexinc.com](http://www.wexinc.com).

