

Ignite it! Employee engagement can help drive open enrollment success

By Tom Perrotti

Benefits make up one of the largest parts of an employee's total compensation. Nevertheless, when it comes to annual enrollment, many employers and employees dread what can be a time consuming and complex process.

Some of this anxiety over open enrollment may be due to the fact that the Affordable Care Act (ACA) radically changed the [employee benefits](#) landscape, giving way to potentially increased healthcare costs, a broader range of healthcare options, and a more complicated benefits administration process.

According to the latest [ADP Midsized Business Owners Study](#), three-quarters of midsized business owners and senior executives said increased costs from ACA were their biggest healthcare concern, and three of five said that benefits administration has become more complex as a result of ACA.

Despite their angst, employers realize the importance of offering a solid benefits package to help them win the war for talent. About 70% of midsized business owners surveyed said that benefits are critical in retaining and attracting quality employees. Further, a second study by ADP TotalSource revealed about 65% of employees said the benefits program their employer offers helped attract them to work there and is a contributing factor to why they stay.

Knowing how valuable benefits are to their workforce, it's up to HR leaders to actively engage their employees in the benefits selection process so they make appropriate healthcare decisions.

Here are a few strategies to consider.

Communicate early, simply, and often

According to the Aon Hewitt [2015 Employee Mindset Survey](#), employees who view their total rewards as competitive are two-and-a-half times more engaged than other employees. To ensure employees view their benefits positively, it's important they fully understand their options, and feel empowered they have the tools they need to take charge of their benefits decisions.

Organizations that take an active approach to HR benefits education demonstrate to employees that they are invested in their care. Often employees don't know the right questions to ask, or where to turn for information. So it's incumbent upon HR to communicate frequently and provide educational resources year-round. This way, employees have the opportunity to become more engaged in their choices and fully comprehend what's available to them.

Employers should also try to simplify messages and avoid legal contractual language to make communications easy to understand. According to [GuideSpark research](#), more than half of

employees wish their employers would communicate benefits in a way that is easier to comprehend.

In addition to providing a detailed directory of the benefits the company offers, be sure to include a summary-of-benefits statement that's easy to digest and quickly covers what each plan offers, premiums, and out-of-pocket costs. Also, make sure that employees know when they can join or leave the plan, and about qualifying life events such as births and marriage that allow them to add or discontinue coverage.

Be where employees want to consume information

Every generation of workers receives and interprets information differently. So it's important to consider your workplace demographics when communicating benefits information. Gen Y is known to be mobile and social, whereas Baby Boomers may prefer to meet in person with their HR lead to discuss options.

If your schedule permits, hold one-on-one meetings with employees to go over the benefit plan offerings and answer any questions. If not, try to hold either a companywide meeting or solicit benefits questions via e-mail. It's also important to regularly request feedback to understand the benefits that are important to employees and find out where they see room for improvement. Consider that as a company's demographics change, so might preferences for employee benefits.

In addition to using traditional e-mail communications, engage employees by reaching them at work and home via social media and mobile applications. Whether it's developing a hashtag campaign, educational video series, or taking advantage of wellness apps, it's worth experimenting with different channels to see how you can best reach your employees in new, cost-efficient ways.

For global IT leader EMC Corporation, giving employees the opportunity to complete the open enrollment process from their mobile devices received rave reviews. [EMC worked with ADP](#) to improve the open enrollment experience for its U.S. workforce by updating the user-interface design and compressing three sign-in steps to one. These changes saved employees time and significantly reduced the number of calls to the company's help center—although such improvements are by no means limited to large organizations like EMC.

Offer wellness incentives and activities

According to the ADP study, nearly half of employers either offer or plan to offer wellness initiatives as a result of the ACA. In fact, wellness programs continue to be the most popular initiative taken by employers to offset rising healthcare costs.

Using incentives to help employees reach healthy goals or complete wellness activities is a great way to keep them engaged in their benefits plan. When employees see the link between the benefits choices that they make and the healthy behaviors their employer is encouraging, many

may be motivated to receive rewards, such as extra money added to their Health Reimbursement Arrangement or Health Savings Account.

Consider spreading out activities like companywide fitness or weight loss challenges so they occur throughout the year and make the goals—earning points, completing a number of activities, etc.—a year-long aspiration. Also, be sure to include at least some activities that require teams to compete, which can increase participation and build goodwill and bonding among employees.

Don't wait until open enrollment approaches to start engaging employees about their benefits. Map out a comprehensive communications plan now that uses multiple approaches and channels to inform people about their benefits year-round. Also, think about what worked and didn't work last year to drive improvements and be sure to measure your enrollment success so you can determine whether your communications strategy is hitting the mark.