




Not Your Mama's Benefit Communications

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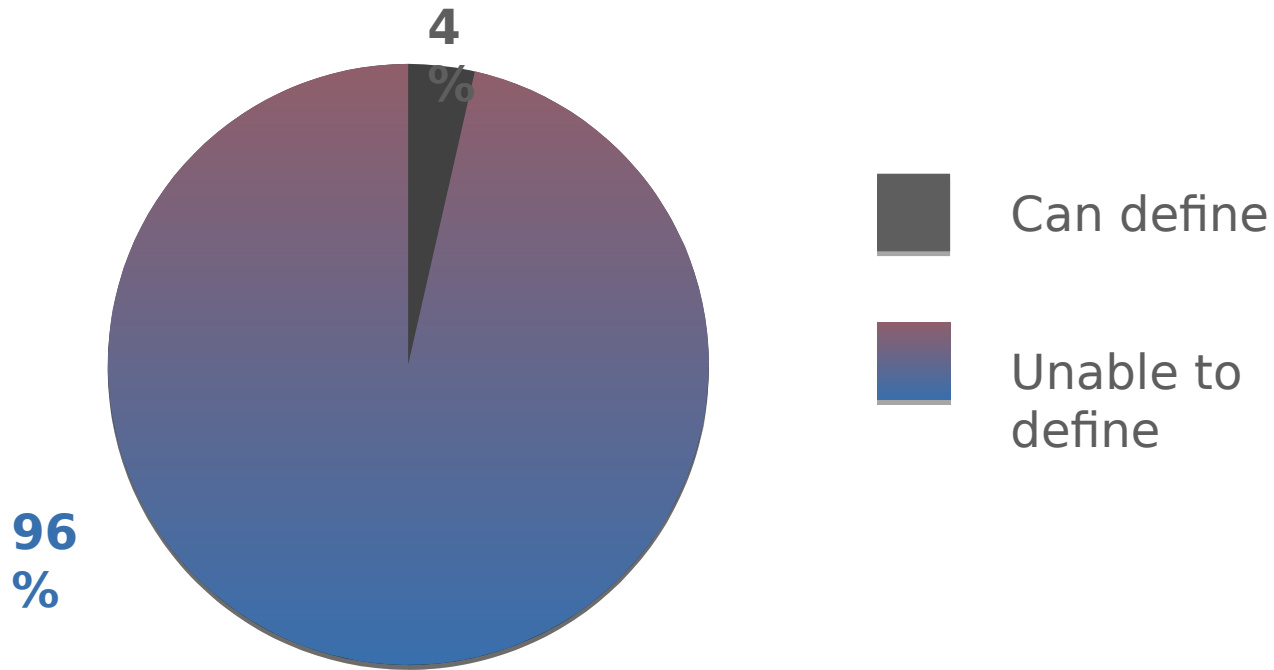
WHY ARE WE HERE??



30%

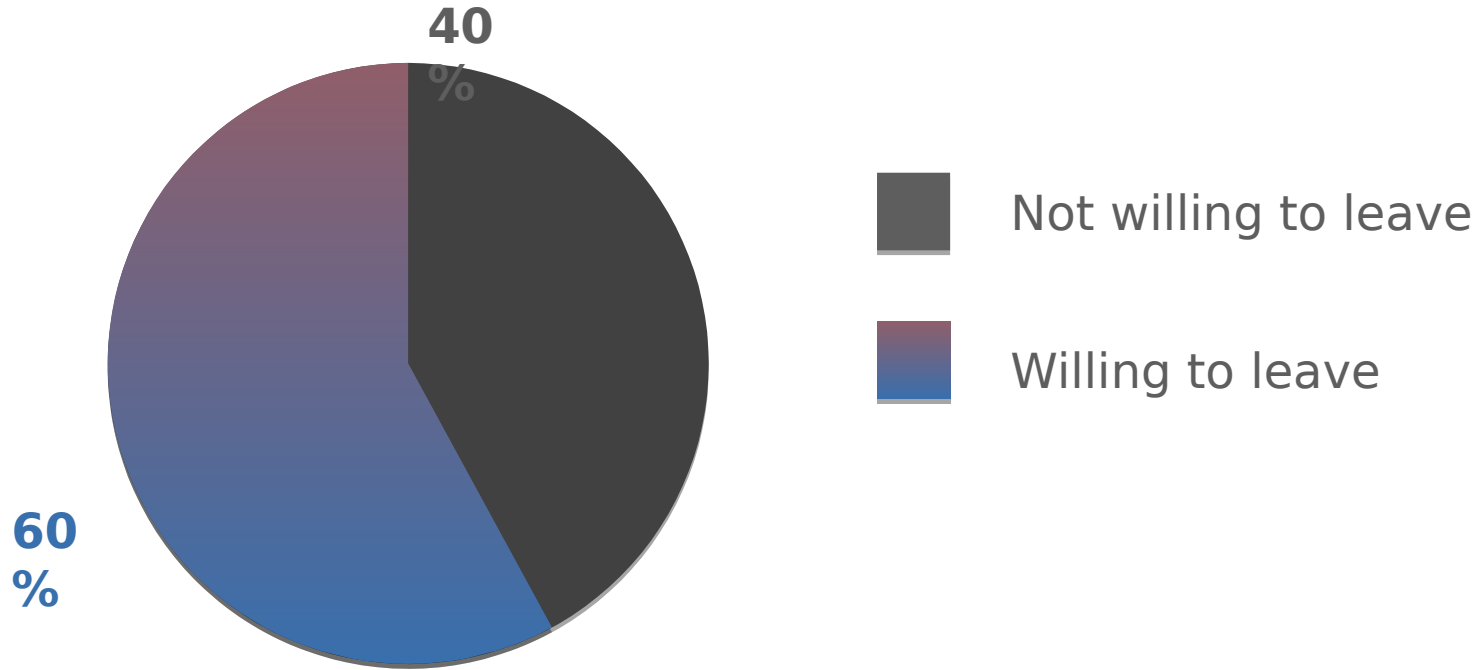
of employees don't perceive
value in their benefits, and
nearly **50%** don't understand
them.

% of Americans That Can Define Deductible, Coinsurance, Copay and OOP Max



Source: CNBC.com

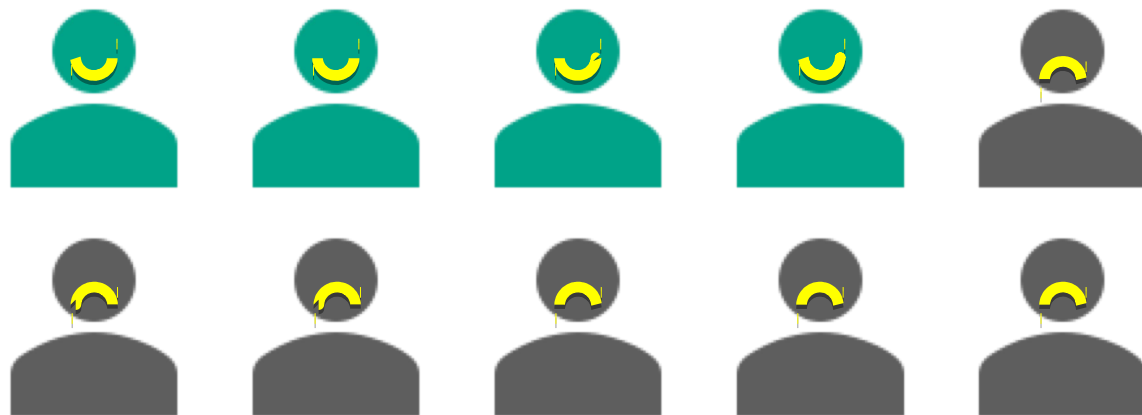
Willing to Leave for Lower Salary with Better Benefits



Source: Zenefits



Only half of all employees are very confident that they made the right decisions during their last annual enrollment.



Only 4 in 10 employees strongly believe their employers' benefit communications are simple to understand.

Companies Are Expanding Their Benefits Packages



Companies Are Expanding Their Benefits Packages

15

Average number of
total benefits
offered by
PlanSource
customers

23

Average number of
total benefits
offered by
PlanSource
customers with
1,000+ employees

And Making a Significant Investment

Benefits cost 25-40% of employee salaries, on average



Average total cost of single coverage in 2018



Average total cost of family coverage in 2018

Yet Employees Spend Minimal Time Choosing Benefits

Open Enrollment 2018



18 minutes



**~1 minute per
benefit**

Why aren't employees
paying more attention to
their benefits!?!

HBO

NETFLIX

The
BACHELOR  **RETTE**



amazon 
prime video

hulu

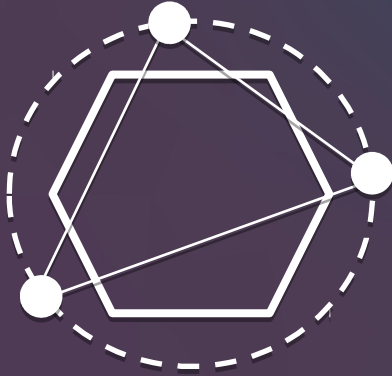
 **tv**

BIG LITTLE LIES

**STRANGER
THINGS**

**RED DEAD
REDEMPTION II**





Employee Benefit Communications

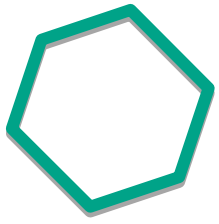
Practical Tips and Best Practices



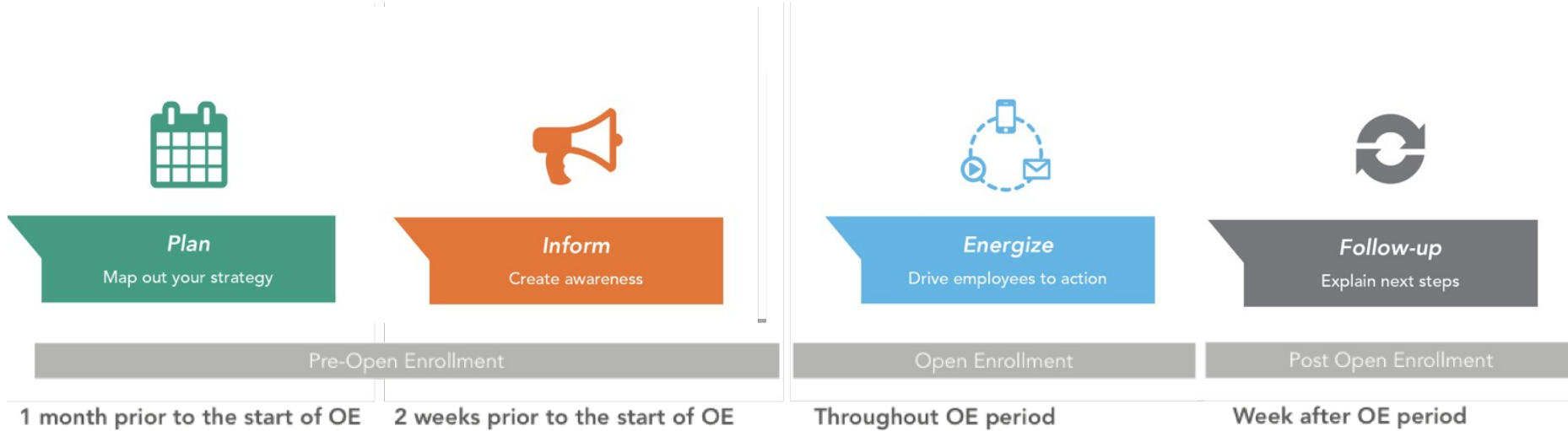
#1 Conduct an active enrollment


#2 Create a communications plan

Get the kit at plansource.com/oekit



#2 Create a communications plan



A photograph of three people standing in front of a wooden lattice wall. On the left, a man in a blue and white checkered shirt is partially visible. In the center, a woman with dark hair, wearing a striped shirt, holds a gold smartphone. To her right, a woman with curly hair, wearing a white button-down shirt, holds a red smartphone and is smiling. On the far right, a man in a tan button-down shirt holds a black smartphone. A semi-transparent pink hexagon is overlaid on the image, centered around the text.

#3 Know your audience.



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Survey Your Employees

Ask about their communications preferences.




Demographics are Important

Millennials will read your texts but don't count on email catching them.

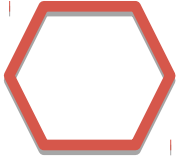


Tailor the Message

New employees need more info than experienced employees.

The background image is a composite of two photographs. The left side shows a person's hands holding a white smartphone. The right side shows a person's hands typing on a laptop keyboard. A red hexagonal graphic is overlaid in the center, containing the text '#4 Use multiple communication methods.' in white.

#4 Use multiple communication methods.



#4 Use multiple communication methods.



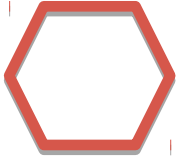
Call Center



Print Materials



Text Messages



#4 Use multiple communication methods.



Call Center



Print Materials



Text Messages



Live Meetings



CEO Voicemail



Educational Videos

Expanded Video Library

New and updated videos will be available in the September Polaris release

New Videos

Beneficiaries

Commuter Benefit

Employee Assistance
Program

Know Where to Go

Vision Insurance

Updates to Existing Videos

Cancer Insurance

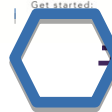
Dependent Care FSA

Health FSA

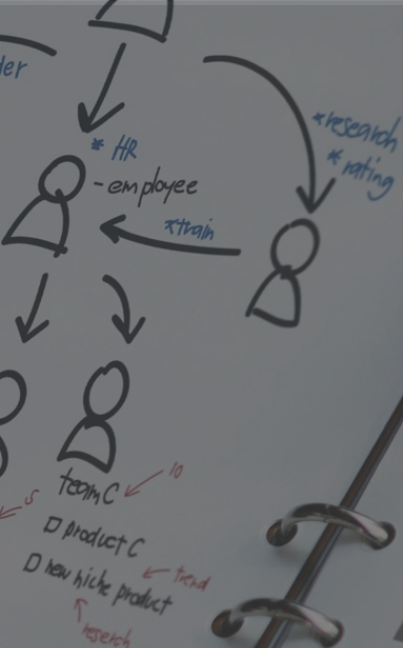
Life Insurance

**Know Where
to Go:**

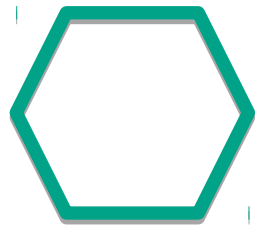
**Telehealth
Urgent Care
Hospital**



#5 Use a theme for OE this year.



#6 Apply marketing best practices.

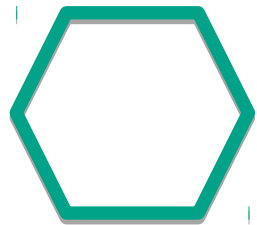


#6 Apply marketing best practices.

Keep them short
and sweet.

Put yourself in
their shoes.

Include CTAs
and deadlines.



#6 Apply marketing best practices.

Keep them short
and sweet.

Put yourself in
their shoes.

Include CTAs
and deadlines.

Make your
message
scannable.

Use attention-
getting subject
lines. □

Subject Line Examples

Good or bad?



A memo from the
desk of HR



Nancy, open enrollment
starts tomorrow ☐



2019 Open Enrollment
almost over



☐ Only 1 day left:
Enroll today or lose coverage!

Subject Line Examples

Good or bad?



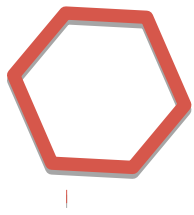
Department and Division
Plans Have Been Updated
Depending on Specific
Contractual Arrangements



Nancy, don't miss out
on these new perks and
benefits! ☐☐

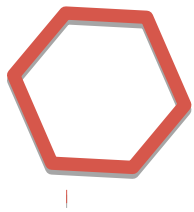


#7 Create
differentiation
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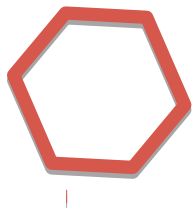
A noticeable difference in
premiums, copays and
coinsurance for HDHPs



#7 Create differentiation among plan choices.

A noticeable difference in premiums, copays and coinsurance for HDHPs

Explain the benefits of pre-tax savings, sesame street style

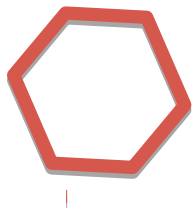


#7 Create differentiation among plan choices.

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Explain the benefits of pre-tax savings, sesame street style

Make your plan names less intimidating



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Explain the benefits of pre-tax savings, sesame street style

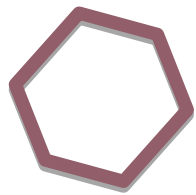
Make your plan names less intimidating

Promote your employer contribution to the HSA

Viewers retain 95% of a message when they watch it on video compared to only 10% when reading it in text.

8 Create an open enrollment video

Source: Wordstream



8 Create an open enrollment video



Covers the important details of your benefits program with video

Provides instructions for logging in

Gives employees a quick look at the shopping and enrollment process

Optional length is ~3 minutes



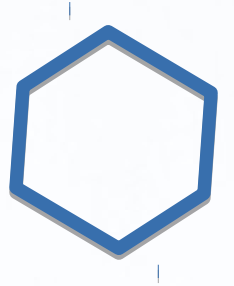
PLANSOURCE
ECLIPSE

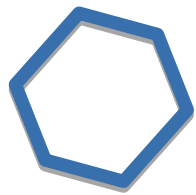


~3 minutes
in length

Free
Custom OE
Video
(a \$5,000 value!)

9 Create an OE follow-up campaign





9 Create an OE follow-up campaign

Post-OE To-Do List

- ☐ Complete EOI process
- ☐ Submit required documents
- ☐ Get registered on insurance carrier portals
- ☐ Complete a health risk assessment
- ☐ Open the Health Savings Account



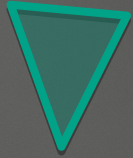
Employee Benefit Meetings

Practical tips and best practices



Goal #1: Education





Goal #2: Insight





Goal #3: Empowerment

A man and a woman are sitting at a desk in a modern office, looking at a large computer monitor. The woman is holding a white mug and smiling, while the man is looking at the screen with a focused expression. The background shows a blurred office environment with other desks and plants.

Goal #4: Shaping Sentiment

The background consists of several overlapping, rectangular sticky notes in various colors: green, orange, blue, teal, purple, magenta, and yellow. A blue triangle is drawn over the center of the image, with its vertices pointing towards the top-left, top-right, and bottom-center. The text is centered within this triangle.

To hand out paper,
or not to hand out paper...
that is the question!

Do's



Don'ts



DO

◆ Be Engaging

◆ Be Unbiased

◆ Be Transparent

◆ Be Available

DON'T

- ❖ Sully Carrier's Reputation
- ❖ Read the Info Verbatim
- ❖ Make Stuff Up
- ❖ Use Insurance Lingo!

Remember....



Don't assume people know anything.



Appeal to new employees as well as tenured employees.



Make it fun and smile!



PLANSOURCE
ECLIPSE



~3 minutes
in length

Free
Custom OE
Video
(a \$5,000 value!)

Q & A

