



CLARKE & COMPANY
BENEFITS LLC

Open Enrollment

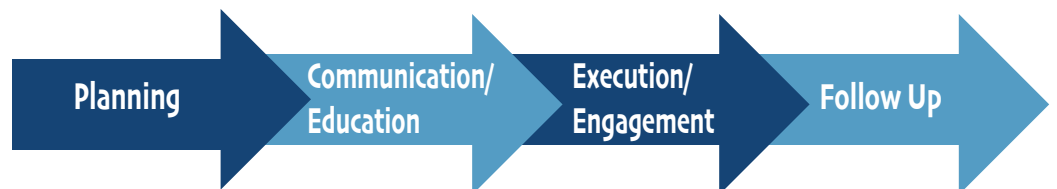
Clarke & Company Benefits outlines the steps to a successful open enrollment process



More than half of all employees whose company offers health insurance (55%) say they would like help from their employer when choosing a health plan.²

Enrollment season can be one of the most challenging times for companies and HR professionals. At the same time, employees can also rate this time as unsatisfactory if the process is not properly communicated and planned out to meet their expectations. An attractive benefits package won't retain employees if they fully don't understand the benefits being offered. Whether you have 20 employees or 1000, a successful enrollment process can help your company communicate the value of your benefit package and retain key employee talent.

The key to a successful open enrollment that meets the expectations of both the company and employee can be difficult. This task takes time to refine the process and meet the goals of all the parties involved. Clarke and Company will focus on the following:



Employers need to focus on how to effectively reach as much of their employee population as possible during open enrollment to drive benefit satisfaction.

Planning

43%

of employees think their employers offers a range of benefits that meet their personal and household needs¹



36%

feel that the open enrollment process at their company is extremely confusing and among ages 18-34, that rises to 49%²



Open enrollment can be an extremely positive and rewarding experience for you and your employees. Planning for the open enrollment season is critical for a successful campaign. This also will require advance planning. The planning process should cover how you want to deliver your company message and culture to the benefits you are offering to your employees in the coming year.

Pre-Enrollment Planning

- Be aware and educate yourself on any legal changes that will affect the design and administration of your plans. Be prepared to share this with your employees and how it will directly affect them.
- Make a list of anything new and exciting that enhances your open enrollment process. Plan to communicate these enhancements to employees. Emphasize a new plan, enhanced benefits, network providers, or anything that is positive to the employee satisfaction of your plan.
- Review and test your benefit platform. Make sure employees know how to elect and understand the enrollment process. Communication to the employee when the process opens and closes is key to a successful enrollment.
- Maintain records of employee questions, comments and concerns, preferred communication methods, trends in employees' selections and other information that will help you educate employees during open enrollment.
- Survey employees on what they are seeking in terms of benefits offerings and any improvements they would like to see. Customize your offerings to your employee population after analyzing results.
- Consider offering new benefits, even if they are 100% voluntary.
- Meet to set goals, determine the communication points to emphasize, and how you are going to deliver information to employees.

Clarke & Company Pre-Enrollment Solutions

- Pre-built employee surveys to help plan for enrollment season.
- Custom designed website with information that employees can refer to with questions they may have on plans or enrollment.
- Custom designed benefit guides for employees with all of their enrollment offerings.
- Multiple benefit-administration systems to move the enrollment process online and streamline the process for HR.
- Assistance in crafting your message and how to deliver it. Whether it be group meetings, webinars, or one on one meetings, this is key to reaching your employee population and having them understand your benefits and the value of them.



During the planning process, be sure to communicate the goal of what you want to accomplish during the open enrollment period and effectively build a communication strategy around that.

Communication/Education

In today's workforce, communication and education is key to a successful enrollment process. Unfortunately, with many generations in the workforce, from boomers to millennials, they all don't communicate and respond the same way. The delivery of information is important and this may involve delivery in several different ways. Also, most employees don't understand their benefits, so educating them on how they work and how they are designed to protect them is key to the satisfaction of your plan offerings. You may be trying to increase participation in consumer plans, but if your employees don't understand how these plans really work, then that goal will not be attainable.

Enrollment Communication and Education Process

- Hold meetings with employees to review coverage options and changes. Also, offer information regarding benefits in various formats to your employees, one-on-one meetings, mailers, emails, Intranet or internet tools, apps.
- Deliver pamphlets, brochures, communication materials over several mediums, through paper, email, ben-admin system and internet.
- Steer employees to phone assistance and websites if they are looking for additional resources.
- Be prepared to answer questions that employees asked most frequently last year.
- Create a frequently-asked questions sheet with answers to distribute, post or email to employees.
- Provide answers to basic questions, such as how much premiums will increase, new coverage options, etc.

Enrollment Period

Make sure employees have received all of the following:

- Open enrollment schedule
- Statement of current coverage (ben-admin system will have this)
- Plan-specific changes and rates
- Open enrollment booklets and forms
- Opening and closing for open enrollment
- Resource contact information

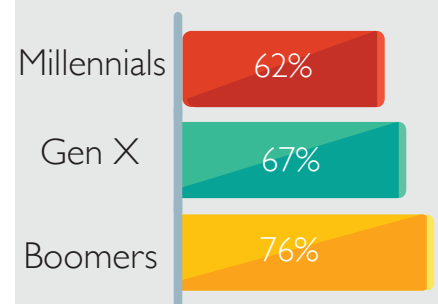
Guide your employees through this period:

- Provide employees with materials to give them time to review.
- Offer generous deadlines, with frequent reminders.
- Send a reminder the day before the enrollment deadline.
- Remain available through various mediums for employees to contact with questions and clarification.
- Make sure employees understand that you are available to answer any questions and that no question is too simple or complex.

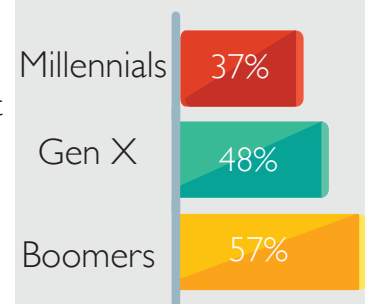
Clarke & Co Communication/Education Solutions

- Custom enrollment guides designed for your company's benefits.
- All communication material designed and delivered by C&C in print, email, web, and app.
- Custom designed benefit app with your company's benefits and information.

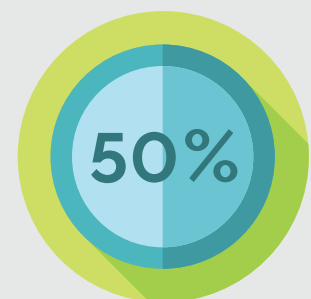
Understands medical insurance¹



Understands long-term disability insurance¹



Half of employees say they are not very or not at all knowledgeable about high deductible health plans (HDHPs) and 16% consider themselves very knowledgeable²



One on one was the preferred way for employers to engage with employees about their benefits, preferred by 72% of respondents, next was company's benefit website, preferred by 67%¹



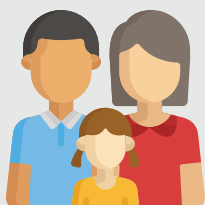
49% prefer a mobile app for managing their benefits and 58% prefer a mobile app for learning and education about their benefits¹



65% of employees whose company offers health insurance prefer to review benefit enrollment instructions outside of working hours²



90% of employees say it's important to include their partner when making benefits decisions²



- On-site meetings, webinars, one-on-one meetings with our enrollment team, and all communications prepared and delivered by our staff.
- Toll-free benefit line to assist employees in decisions.
- Custom company web page for all enrollment information, compliance documents required, plan specific pages (ex. Health Savings Accounts) with information, calculators, videos to educate employees.
- General open enrollment web page for benefit information for questions.
- Maintenance for ben-admin systems and uploading of plan changes and rates.



Communication and education needs to be communicated over several different platforms. With so many generations in the workforce, each generation consumes information differently and this has to be taken into account.

Execution/Engagement

With proper planning and a successful communication strategy, companies then have to execute the plan and get employees engaged not only during open enrollment but throughout the year. If companies are rolling out wellness plans, utilizing Health Reimbursement Accounts (HRAs), and any other initiatives that will last longer than the enrollment season, then engagement will be critical to the success of the new offering.

- Make sure all employees have ample opportunities to learn about the plans through meetings, webinars, phone, and HR assistance.
- Have a communication plan that will touch employees throughout the year, at least quarterly, on your benefits and plans to remind them of your offerings.
- Employees need to be educated in ways that can help them become smarter healthcare consumers. Consumerism in healthcare is key to holding down costs, but employees need help from companies in how to access tools to assist them in healthcare cost decisions.
- Make sure you are prepared for meetings, webinars, and any other times you are communicating with employees. If a question is asked that you don't know the answer, post that question and answer so all employees have access.
- Promote company engagement in wellness plans and successes to all employees.
- Make wellness fun for employees and utilize teams or departments competing against other employees and/or departments.
- Schedule health initiatives such as flu shots or biometrics in conjunction with enrollment meetings to generate better attendance.

Clarke & Company Execution/Engagement Solutions

- Custom designed communication materials
- Assistance in wellness challenges
- Design web pages for education and engagement
- Provide education for consumerism through email, web, video, and calculators



To increase engagement throughout the year, communication cannot be just built around open enrollment. While planning, develop a communication calendar to touch employees at least quarterly on your benefits or programs.

Follow Up

Once the enrollment period closes, there are several items that must be done to close out the process. This can be important to make sure that employees are enrolled in the proper plans, receive cards, and understand how these plans will work during the year.

Post-Enrollment

- Submit all enrollment changes to carriers in a timely manner.
- Follow up and make sure all employees are clear about their benefits and don't have any outstanding questions.
- Make sure all new payroll deductions are sent to payroll in a timely manner and are correct.
- Survey employees on the open enrollment process and have a team meeting to review the survey results and feedback to implement any changes for the next open enrollment season.
- Meet with all the stakeholders to assess the process and to start planning for the next open enrollment.

Clarke & Company Post Enrollment Solutions

- Pre-built employee surveys to assess the open enrollment process.
- Payroll deductions delivered to company and/or payroll service ready to be uploaded for new benefit deductions.
- Meet with employers to evaluate the process and results and plan communications the upcoming year and pre-planning changes in process for the next year.

Conclusion

The benefit enrollment season is a difficult time for HR, companies, and employees. With proper planning, HR can turn this time into a time that can help your company communicate the value that they place on providing benefits to the most important company assets, your employees. Clarke & Company has extensive experience in dealing with open enrollment with groups of all sizes. If you want your enrollment process to be more efficient and engage your employees, call the benefit professionals at Clarke & Company to assist your company in your open enrollment process.

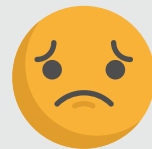


Open enrollment can be complex and requires a lot of work. Why not work with a benefits agency that can help you throughout the process year around. Call Clarke & Company Benefits today at 888-540-9403.

71% of employees consider work to be the foundation of their financial safety nets¹



21% of employees often regret the benefit choices they make and that number rises for younger employees²



Only 46% of people say they know when they can change their health plans outside of open enrollment²



Only 45% of people say they know how much their employer contributes to the cost of their health insurance²



1. Metlife 15th annual US Employee Benefits Trends Study
2. 2017 Alex Benefits Communication Survey from Jellyvision conducted by Harris Poll