

# Voluntary Benefits Insights

## Beyond enrollment: Being a good benefits partner year round

Brad Hoback, CEBS

Once the enrollment period is over, it's already time to think about the next enrollment period.

A lot can happen in a year's time to crowd out all that great information you presented to the group. They'll be interacting with the product. But they can also forget their benefits are there for them.

To keep those voluntary benefits top of mind, and to make sure everything is working as it should, you'll want to come up with a system to maintain contact with the employers and HR professionals who are administering these benefits. Being proactive today can set you up for a successful benefits enrollment period tomorrow. Here are some tips for being a stellar benefits partner year round.

### Give surveys

When employees use their benefits, is there a follow-up process? If not, there should be. Send out a couple of quick surveys once or twice during the year, so you can see how many accessed voluntary benefits. Then, ask how these benefits provided a financial shelter during a difficult time. Be sure to include some "checking in" questions to gauge how easy or difficult it was to access the benefits. Put this information to work by improving processes. Benchmark the data from the individual employee group against the larger group to see how they're doing, and what needs improvement. Also, general survey data can be used for in-house marketing.

### Create touch points

One helpful thing you can do for busy HR departments is to make communication with employees a lot easier. They'll always welcome content for company newsletters as well as helpful fliers they can post in break-rooms and other high traffic areas. These educational tidbits put the spotlight on how employees' benefits work for them. For example:

- ▶ **Create real-world examples.** Explaining benefits can feel a bit like teaching a university-level class. You can help the lessons stick by including specific examples to explain how voluntary benefits work. Messages like, "Did you know short-term disability benefits will be there for you after you have a baby?" will serve as a powerful reminder and assure them they made the right decision for their families.
- ▶ **Tell stories.** Feature a quote or testimonial from an employee who had a positive experience with their benefits — but only if they're willing to give consent. Real stories, if you can get them, always resonate and hit home more than a list of benefits can.
- ▶ **Remind.** Simply remind people to visit the website to access their benefits when they need them.
- ▶ **Advertise.** Voluntary benefits can make a business a more attractive place to work. Compelling messaging can help employers do a better job of showing why.

Get in touch with the marketing department; they may already have assets at the ready you can pass along to your clients. They can help you take the guesswork out of crafting the message you want to send.



# Voluntary Benefits Insights



## Build a process

When people are signing up outside of the enrollment period, getting their attention can be difficult, to say the least. There could be a lot going on to distract them from giving that list of benefits their undivided attention. Perhaps they're getting used to a new job, or they're facing a big life change, such as a new baby or a marriage. Partner with HR staff to ensure employees have access to a streamlined, straightforward process. It should not only make the content of their benefits crystal clear, but the process should be easy, too.

## How's it going?

Schedule quarterly or biannual check-in meetings with HR professionals. This is your time to get updates on what's been happening from their end. Which questions come up the most? Where are employees encountering confusion and issues around their benefits? Of course, they'll probably reach out if they're having a big problem. But sometimes, important things get overlooked. By being proactive and attentive, you can eliminate barriers and demonstrate your value as an expert in the field.

Your goal is to help keep the benefits in everyone's minds. Doing so can give more people the opportunity to access their voluntary benefits, but it also gives you the chance to make sure they're getting the stellar service they expect.



### About the author

In addition to his current role as an **Enrollment Solutions Manager** at Reliance Standard Life Insurance Company, **Brad Hoback** has spent more than 20 years working within the voluntary benefits market.

Brad has spent much of his career focused on working with brokers and employers to develop strategic voluntary benefits portfolios that best suit their unique employee populations. Understanding the key role that employee education plays in the success of a voluntary benefits campaign, he has developed an expertise in communicating technical topics in a practical, easy-to-understand manner.

Brad earned his Certified Employee Benefits Specialist (CEBS) designation through the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania.

**RELIANCE STANDARD**  
A MEMBER OF THE TOKIO MARINE GROUP

[www.reliancestandard.com](http://www.reliancestandard.com)