

Voluntary Benefits Insights

What to do when employees qualify for a special enrollment period.

Veronica Pollock

Like most things, it would be ideal if benefit strategy and education were truly a yearlong event. But life marches on, and as employees change jobs or experience big changes in their family lives, you have stacks of benefits packets and forms waiting for them.

Bringing enrollment beyond the packet

When employees qualify for a special enrollment period due to life-changing events (marriage, divorce, having a child, moving), it's important to make sure they don't miss out on comprehensive information about their benefits package that they received during the annual enrollment period.

Of course, if money were no object you could fly in one of my Voluntary Benefits Specialist team members at the drop of a hat. We would give the employee a dynamic presentation and break down those complicated benefits into tidy, easy-to-digest concepts that would make any benefits manager proud. But how often is money no object?

With a little preparation, you can create a mini enrollment session.

Take this not as an unwanted interruption but as an opportunity to hone your communication skills. During non-enrollment time, it's just as important to make sure employees get connected with their full options. In survey after survey, employees say they struggle to fully understand their benefits.

Here are some tips and insights to help you take a thoughtful approach when it's time to connect employees with their benefits outside the "normal" enrollment season.

Get your broker's help to land resources

Get in touch with your broker and ask if they have any helpful tools that can bridge the gap of knowledge about benefits. They may have fresh resources in their toolbox to hand off to you, such as helpful videos and packets. Who knows? There may be a new platform with a recommendation engine that greatly simplifies the process of choosing benefits, along with other tech tools that help employees connect the dots.

Take time for a one-on-one session

Sure, that packet may do a lot to unpack the details. But there's no substitute for face-to-face. If you're sitting down with that person, you have the ability to see if your presentation lands, or if you need to take a new approach on a complicated topic.

Customize your presentation to the employee's life stage

No two presentations will be alike. A 26-year-old who just aged out of her parents' benefits plan will probably need more time (and hand holding) than a seasoned employee wanting to cut to the chase and get signed up for HSAs.

Open with some general questions. What is their comfort level with signing up for benefits? Do they understand how all the voluntary benefits work? Also, ask about their goals, family lives and any concerns they have about the types of coverage they may be looking for, so you can spend more time on features that would be relevant to their concerns.

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Eliminate jargon when explaining benefits

When our comfort level with a topic is high, it can be difficult to remember that not everyone is as well versed as we are. Keep verbal explanations simple, straightforward and succinct, using everyday language.

Bring benefits to life using real examples

When it comes time to explain how benefits work, dry details and lists of the covered events can lose meaning. Benefits will spring to life thanks to the power of storytelling, using fictional people and scenarios, walking through what can happen and how the benefits can work for them. When possible, customize it according to their life stage and interests. When explaining long-term disability, for example, you'll present the terms a little differently to someone who enjoys mountain biking versus gardening.

Draw a map of how their benefits kick in

One key detail is helping them understand the mechanics of their plans. Be sure and highlight things like out-of-pocket costs, co-pays and waiting periods. The goal here is to avoid surprises and guide them to the best choices. For example, when long-term disability benefits are offered, many employees may be under the misguided notion they're already covered. While that may be true with workplace injuries, that kind of coverage doesn't apply in the employee's off-time. That's where having their own policy offers valuable financial protection.

Speak to the full value of benefits

When it's time to weigh the pros and cons, employees may have trouble seeing past the price tag of the premium. Beyond the premiums and payouts, don't overlook the importance of the bigger problems that these benefits can eliminate. For example, health insurance won't make mortgage payments if they have to take time off work for cancer treatments. However, voluntary benefits such as critical care coverage can provide that safety net.

Your one-on-one presentation will be scaled down compared to the big open enrollment rollout in the fall. With these tips, you can create strong, effective messaging to help employees going through a transition to understand their options and make the best choices for their lives.

Want to brainstorm tools and strategies? The Reliance Standard team is available to help!



About the author

Veronica A. Pollock, GBDS, DIA, Manager, Voluntary Enrollment and Sales Support, Reliance Standard Life, has enjoyed a 24-year career in employee benefits, the majority spent with a large benefits consulting firm. As an account manager, Veronica has worked with high profile employers in a variety of industries as well as several national trade associations, helping them identify, quantify and respond to risk in the employee benefits delivery model. She has evolved with the marketplace to specialize in Voluntary market dynamics and in her current role Veronica leads a team of trusted advisors who are strategic partners to our broker and policyholder in Voluntary benefits decision making, enrollment and implementation.

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