

# Voluntary Benefits Insights

## How to Talk to Employees About Voluntary Benefits Like Critical Illness Insurance

By Veronica Pollock

Let's face it — most employees show up at benefits meetings for one of three reasons:

1. Their employer requires or strongly urges their attendance (the majority)
2. To get free Danishes and coffee (the second-largest percentage)
3. They really want to know more about their company's benefits offerings (all of them, but few will leave completely satisfied)

Too many employees (and HR managers, for that matter) view benefits meetings as a necessary evil, rather than as an opportunity to gather vital information about valuable benefits offerings. Dull presentations full of insurance jargon that's incomprehensible to the average employee, and ineffective communication about coverages and why they're valuable can leave even the most interested employee feeling unfulfilled.

Employees who have a good benefits meeting experience are much more likely to enroll in valuable voluntary benefits like critical injury and long-term disability. Research by the Council for Disability Awareness found that while the majority of employees don't have private disability insurance (57 percent), a third would consider buying it if they knew more about it.

Clearly, communication is key to boosting enrollment.

Whether your clients ask you to speak at a benefits meeting or seek advice on how they can to talk to employees, here are five strategies to have a winning conversation about voluntary benefits:

### 1. Speak plainly and without jargon.

Unless you're presenting to an insurance company, chances are good the employees you'll be talking to aren't as versed as you are in insurance jargon. What's more, they don't care to learn it — and they shouldn't have to. Speak in simple terms, free of jargon, to explain essential concepts. For example, when talking about "portability" of a critical illness plan, explain clearly and simply: employees can take their policies with them when they leave their current employer.

### 2. Emphasize what's in it for them.

Employees want to understand just what their payroll deduction is paying for and how it will improve their lives. Put benefits in perspective for them. For example, instead of just telling them their long-term disability coverage will pay 60 percent of their salary if they can no longer work, explain their risks of becoming disabled and the financial impact it can have.



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### 3. Use stats sparingly and offer real-world scenarios and/or visuals instead.

It's tempting to reel off the statistics on the likelihood of becoming disabled or experiencing a critical illness, because the numbers are impressive. But too many numbers make people's eyes glaze over. Instead, offer real-world scenarios — "How many people present know someone who's had breast cancer? Critical illness insurance would have helped them during their treatment." Whenever possible, incorporate important stats into a visual format like a graph, chart or infographic.

### 4. Be consistent.

Be aware that different people within a company or different departments may refer to a type of benefit by different names. Pick a term and use it consistently throughout your presentation so that no one is confused by terms that vary.

### 5. Listen carefully to questions before answering.

If employees have no questions at the end of your talk, you've either done your job well ... or totally confused them. Either way, pay close attention to what employees are really saying when they ask a question. Does the question make you think the employee might not have understood a portion of your talk or missed a key message point? Does the employee really want to ask something he or she thinks might be seen as crass (like "How disabled do I have to be before the lifetime benefit kicks in?") but is trying to phrase the question as inoffensively as possible?

Good communication is key to making employees understand the value of voluntary benefits. What strategies do you use when advising clients on how to talk about critical illness and disability offerings?



#### 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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