



Benefits Communication Strategy Checklist

HOW TO ENVISION, PLAN & IMPLEMENT
AN EFFECTIVE BENEFITS COMMUNICATION STRATEGY

Whether you're rolling out a new plan or want to increase employee engagement in your current plan, this checklist will help ensure your employees and your bottom line get the most out of your benefits investment through quality communication.

1

SET CLEAR GOALS

Start with being in tune with what drives your business strategy and your benefits strategy; this will help you identify goals for your communication strategy. For example, if you're focused on managing costs, your goals might include getting employees to the best providers or decreasing unnecessary health care spending.

Further, sit down with your team to determine where things didn't go quite as well as planned last year and set goals to improve in each of those areas. Decide what success looks like to you and how you will get there.



Every communication you distribute should support one or more of your goals.

2

SEGMENT YOUR AUDIENCE

Segment your employee population – based on things like location, key demographics, tenure, job function, etc. – to ensure you are reaching them in the most efficient and effective ways possible. Consider the communication challenges with each group, for example:

- **In-office, tech-savvy employees** – emails often go unread
- **Satellite office employees** – less available hands-on help from HR
- **Remote employees** – low engagement; employees are mobile and can be distracted
- **Employees with families** – high responsibility with extensive coverage needs; spouse may make benefits decisions
- **ESL employees** – may prefer communication in their native language
- **Manual laborers** – less online access

Once you identify these groups, you can determine what methods of communication will be best, which most likely will be a combination of channels.



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DETERMINE TOPICS TO BE COVERED

These will vary somewhat across organizations, but there are some topics that will apply across the board. These eight topics are a good place to start:

- Changes to the benefit plan from last year
- Benefits options (what they are, how to compare them, how to select)
- Available tools (e.g., online decision-making tools, cost estimators)
- Benefits terminology
- Key dates (e.g., deadline to enroll, benefits effective date)
- How to utilize the online enrollment portal
- Sources of support (e.g., online chat, in person with HR)
- Information sources (e.g., enrollment meetings, webinar, online portal)

When employees don't understand these things, they tend to keep the benefits they had the year before, even though those benefits might not be the best for them and their changing life circumstances. You've put a lot of effort into designing your plan to best meet your employees' needs; now make sure they understand how to optimize use of those benefits.

4

CREATE A UNIQUE BENEFITS BRAND

A brand is not only the logo, color scheme and tone used in communications. It is also the feelings that it evokes when seen. A brand helps create a consistent and predictable experience, which builds trust and comfort.

When developing a benefits brand, your goal should be to capture your employees' attention, which in turn will drive engagement and action. And, while your benefits brand should be unique and recognizable, it should also connect to your organization's overall brand.

So how do you develop a benefits brand?

One solution is to work with your internal communications team or an outside agency. However, many organizations don't have internal resources or a budget to hire an agency. In this case, leverage two things that most likely already exist – your company's style guide and brand guidelines. Ask your marketing team to send these to you (there may also be a content guide) so that you can create a unique benefits brand that is still aligned with your overall company brand.

**AN EFFECTIVE
BENEFITS BRAND WILL:**

Ensure your communications
are recognized

Break through the clutter
to capture attention

Foster employee
comfort and trust

Give you credibility
and consistency



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DEVELOP INFORMATIVE YET SIMPLE MESSAGING

Communications should be informative yet simple and to the point. One of the most common mistakes made is including too much information and/or detail. When this happens, there's no way for employees to quickly and easily digest the information. As a result, they're more inclined to skip the communications altogether.

Crafting clear and simple communications is imperative. Here are five benefits messaging best practices:

- Write the way you speak.
- When possible, address only one (ideally) or two benefits topics per communication.
- Break up complex topics into smaller, more manageable pieces.
- Use graphics to visually convey information and/or to break up text.
- Use easy-to-understand language; leave the jargon behind. The health care and other benefits-related industries have languages all their own, and your employees are most likely unfamiliar with the terminology. Using simple language will not only benefit your employees but also spare your team from being inundated with requests to “decode” the jargon.



6

TAP INTO YOUR RESOURCES

Oftentimes you can avoid extra work for your team by tapping into existing resources and relationships.

Carriers & Vendors

You share a common goal with these partners – to boost participation and engagement in their benefits plans and programs. Often, they provide many free communication materials about their programs. However, be sure their materials are consistent with your goals. You can always use them as a starting point, then tweak the messaging to serve your goals and apply your benefits brand.

Internal Marketing & Communications Teams

Work with these departments to get the resources you need to execute your strategy. This option is cost-effective and straightforward and, while it may require more time on the front end, it allows you to create an internal team capable of delivering strong, year-round communications.

7

UTILIZE A MULTI-CHANNEL COMMUNICATION APPROACH

As already mentioned, chances are you will need to utilize a combination of communication methods to ensure your employees are engaging with your benefits messages. A multi-channel approach will help you address employees' different communication preferences and learning styles.

Be sure to consider the full range of options when developing your plan, including:



FACE-TO-FACE

- Benefits fairs and lunch-and-learns
- One-on-one
- Group communications



ONLINE & MOBILE

- Videos
- Webinars
- Social media
- Email
- Apps
- Text



INFORMATION PORTAL

- Benefits website/micro-page
- Company intranet
- Interactive benefit guide



MATERIALS

- Benefits guide
- Direct-to-home
- Postcards
- Posters and flyers
- Newsletter

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PREPARE A YEAR-ROUND COMMUNICATIONS CALENDAR

Communicating benefits year-round, not just during open enrollment, is crucial. For the majority of people, there is a huge learning curve when it comes to being able to confidently navigate the benefits world. A slow, steady distribution of this information will make absorbing and understanding the information much more manageable and less stressful for your employees. It will also increase their engagement and make it simpler for them to make the best benefits decisions for themselves and their families.

Year-round communications will also help HR avoid the last minute surge of urgent emails, calls and other inquiries from panicked employees as the enrollment deadline looms.

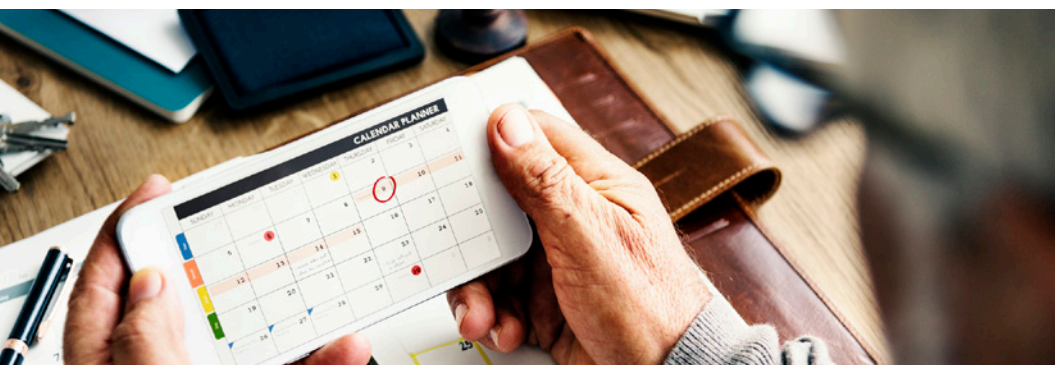
WHY IT MATTERS



93% of companies that communicate year round met all or most of their goals.



Companies communicating year round are less likely to be challenged by overall compliance and navigating health care reform.



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MEASURE EFFECTIVENESS & ADJUST ACCORDINGLY

Your benefits communication plan will naturally evolve over time. However, to ensure that it *improves* over time, you must measure its success to identify what's working and what's not. This will provide you with the information and data necessary for you to expand upon the positive and resolve areas of concern.

To measure **awareness**:

- Look at web traffic data and email click-through and open rates
- Review attendance at meetings (in person or online), benefits fairs, lunch and learns, etc.
- Survey employees
- Conduct employee focus groups



To measure **changes in behavior**, which are likely due to your communications, review the data and compare to previous year(s):

- Enrollment (health plan, voluntary, etc.)
- Preventive care utilization
- EAP utilization
- Wellbeing program participation
- Financial wellness program participation
- Aggregate biometric data

To measure the **business and financial impact**, review the data and compare to previous year(s):

- Claims costs
- Retirement plan balances
- Absenteeism rates
- 401(k) balances
- HSA balances
- Employee retention rates

And, of course, once your team has a thorough and solid grasp of this information, proceed to adjust your communications strategy moving forward.

CBIZ

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