



The smart guide to benefits enrollment

Insights and best practices for
employers in 2023





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Introduction

Businesses have always faced logistical challenges with benefits enrollment. Now, more employees are juggling full-time jobs with caregiving responsibilities while working varied schedules across locations, languages and shifts. What's more, workers are paying closer attention to their financial and health benefits in case they get sick and can't work.

For businesses, enrollment offers an opportunity to increase engagement, job satisfaction and retention by elevating the employee experience and showcasing their benefits. Easy enrollment methods that conveniently support various work schedules and busy lifestyles can go a long way toward helping an employee feel cared for and protected. And in today's tight labor market, it's critical for businesses to find budget-friendly ways to hold onto skilled labor while managing benefit costs.

The smart guide to benefits enrollment walks you through primary enrollment methods, such as in-person, 1-to-1 counseling, group meetings, and online self-service. It also includes key insights on enrollment communication, benefits administration solutions and tips on choosing a benefits and enrollment partner.

70%

Some 70% of employees say they need their employer's help to ensure they are healthy and financially secure.

Source: Colonial Life, Employer Enrollment Survey, company sponsored, 2021. 404 U.S. employers responded to the survey in August 2021.



+

66%

Nearly 66% of employees who were satisfied with their benefits reported being more productive, more likely to stay at their job, and more likely to recommend their employer.¹

Workers more aware of benefits

Employees are more aware of how vulnerable their health is, as well as the health of their families. And they're more conscious of how important financial and health benefits are if they get sick and can't work. So it makes sense that 66% of employees reportedly spend more time reviewing their benefit options.¹

Workers want easy, convenient ways to enroll in benefits that will meet the challenges they're facing today. And businesses need enrollment methods that are focused on helping employees understand their benefits, which leads to higher benefits satisfaction.²

Among employees who took advantage of benefits education and advice, **78% reported significantly higher understanding and 60% significantly higher satisfaction with their benefits.**

Source: Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Survey, 2022.



Enrollment options at glance



IN PERSON

A benefits counselor meets with an employee at the worksite in a 1-to-1 counseling session.



VIRTUAL

Just like virtual conferencing, a benefits counselor meets with an employee in a 1-to-1 counseling session using secure virtual enrollment tools.



TELEPHONIC

A benefits counselor connects with an employee in a 1-to-1 counseling session by telephone.



GROUP MEETINGS

An employee attends a group meeting with co-workers (in person or virtually) as a lead up to 1-to-1 counseling or make selections on the spot.



ONLINE SELF-SERVICE

An employee uses an online system such as a benefits portal or benefits website for enrollment.

Five enrollment methods explained

There are five primary methods of enrollment: in person, telephonic, virtual conferencing, online and group meetings. Together, they offer businesses a range of enrollment methods that can be adapted to their jobsite conditions as well as their workers' needs.

Research shows that using a variety of educational methods during enrollment can speak to workers' different preferences.¹ So it's critical to consider providers that have the expertise and capability to cater to different learning styles and provide a range of enrollment options – whether it's in person, telephonic or virtual conferencing.

1-to-1 benefits counseling: the human touch

There is no other enrollment method that is as effective with employees as talking 1-to-1 with a benefits expert. That's because a benefits counselor brings a personalized touch to a 1-to-1 that can't be matched by any other means. This is true whether the 1-to-1 is conducted in person, using virtual conferencing or telephonic methods.

HOW 1-TO-1 BENEFITS COUNSELING WORKS

When a benefits counselor sits down with a worker during a 1-to-1 session, they're already knowledgeable about the employers' benefits package. The benefits counselor will assess the worker's needs and goals by asking a few questions and then provide guidance in how the employee's benefits (major medical and voluntary) work together.

The privacy of the 1-to-1 session enables employees to share personal details and ask questions they wouldn't feel comfortable doing in a group setting. The counselor can also break down some of the more complex benefits in everyday language, so the employee understands how they work and feels confident in making choices for their family. For example, if the employee is enrolled in a high-deductible health plan, the counselor can explain how voluntary benefits can help cushion the financial impact of out-of-pocket medical expenses.

"We get the highest level of employee satisfaction when they've spoken with a benefits counselor, whether it's in person, virtual or telephonic," said Kevin McCrarey, Director, Enrollment Strategy.



In-person enrollment

Traditionally, in-person or face-to-face enrollment has been a popular method for 1-to-1 counseling. It's conducted in a private room on the jobsite, so that workers can have the opportunity to ask questions and seek guidance from a benefits expert.

Pro tip: Boost employee participation

"One of the best things companies can do to increase employee participation in benefits counseling sessions is to encourage them to do them during their normal working hours," said Julie Meade, Manager, Enrollment Strategy at Colonial Life. "If employees are required to schedule counseling during their lunch break or right before or after their shift — they are much less likely to attend. Even it's right at 5:00 p.m., employees just want to go home."



Virtual enrollment

Employees and benefits counselors conduct their 1-to-1 counseling session using virtual conferencing with a computer, laptop or tablet. If your employees use video conferencing in their work or to connect with their family and friends then virtual enrollment won't feel out of their comfort zone.

For employers with multiple jobsites, multiple shifts or remote workers, virtual enrollment offers a convenient and practical option. Another advantage is that it enables your workers to include their spouses or family members to participate in the virtual counseling session at a date and time that works for them.

What is virtual conferencing?

Virtual conferencing teams up less tech-savvy employees, or employees who require additional support, with a benefits counselor on the other side of their computer screen who can assist in making their elections. Virtual tools should have strong security to ensure privacy.



Employees with health concerns

Some employees may still be practicing social distancing for medical, caretaking or other personal health-related concerns. Virtual and telephonic enrollment offer two great options for 1-to-1 benefits counseling while providing that extra peace of mind of social distancing.



Colonial Life has 4,800 benefits counselors nationwide, including Spanish-speaking counselors.



Telephonic enrollment

Telephonic enrollment offers another easy 1-to-1 counseling option for employees who may be working in different locations or shifts. It also offers two advantages. First, telephonic counseling offers employees who are tech-averse or have limited access to technology a stress-free option for enrollment. And second, it can serve as a backup for the virtual enrollment method.

For telephonic, employees should have a copy of the digital or printed benefits booklet handy, so they can easily refer to it during the call as the benefits counselor walks them through the enrollment process.

NEW HIRES AND LIFE EVENTS

Since open enrollment lasts only two to three weeks a year, you may need to offer 1-to-1 benefits counseling periodically throughout the year. For instance, when new employees start a job, they're generally the most open to learning about their benefits. And when current employees experience a life event that qualifies them to make a change in their benefits, they may need personalized guidance on their options. Both telephonic and virtual enrollment offer employers and their workers two practical and convenient 1-to-1 counseling options outside of the open enrollment when they need it.



49%

Less than half of all employees understand their voluntary or supplemental benefits well.

Source: Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Survey, 2022.



Group meetings

Group meetings provide a valuable forum to discuss a wide range of benefits and enable employees to ask and consider questions by their co-workers. These are frequently conducted by brokers or benefit counselors on the jobsite and may include time slots from different carriers. Today, many group meetings are conducted virtually as a convenient option for many workers.

After a group meeting, the broker or benefits counselor is generally available to answer more questions and enroll employees on the spot.

The group setting means that employees may not get the same level of personalized counseling or privacy as they would in a 1-to-1 counseling session. But they also offer employees another touchpoint to hear and absorb information as a lead-up meeting to 1-to-1 counseling sessions. So group meetings play a versatile and powerful role during enrollment.



Online enrollment

Some employees prefer to review their benefits options on their own and enroll themselves during open enrollment. Workers should be able to tap into educational resources such as the benefits portal and benefit booklets when they're using the online service option.

Online self-service is also a convenient option throughout the year for new employees and current employees with qualifying life events.



Communications: key to engaging employees

An essential part of a successful open enrollment is communicating with your employees before and during enrollment. Employees need to know what benefits are available, what dates enrollment is open, and their enrollment options.

About two to three weeks before enrollment, businesses should send their employees information in a variety of formats, including emails, digital postcards and texts, as well as printed posters and brochures. This gets the information to your employees at the most relevant and impactful time ahead of enrollment.

Emails

Emails are one of the most effective ways to communicate with your employees, particularly if they contain a digital postcard (a snapshot of information with links to additional content).

You'll want to put some thought into writing these emails. If they have too much information, many employees aren't going to read them. So keep the messages short and simple for the employee to scan quickly. If you're short on time or unsure on how to write an effective email, ask your broker or benefits carrier for assistance.

Many businesses find their sweet spot with a series of three emails, kicking off two weeks before enrollment starts. This gives employees time to consider their options and talk to their spouses.

Example: three email series

- 1 **Two weeks before enrollment:** Enrollment is coming, sign up for benefits counseling.
- 2 **First day of enrollment:** Enrollment has started, have you signed up for benefits counseling?
- 3 **Last week of enrollment:** Enrollment is almost over, don't miss your chance.

Digital postcards

A digital postcard is a visually compelling format for many employees. The design and information can be adapted to fit a specific business. Helpful content includes enrollment dates, new benefit offerings, changes in benefits coverage, locations for 1-to-1 counseling sessions and a link to the online appointment scheduler.

Digital postcards have the most engagement when they are embedded in a short, reader-friendly email so employees know what it's about.

More communication and education resources

Employers should tap into these effective educational resources and tools in their enrollment communications with their workers.



Benefits portal or website: A dedicated website with learning resources, tools and information on all available benefits



Benefits booklet (digital and print): A comprehensive benefits guide with short descriptions of all your available benefits in digital or print format



Online scheduling tool: Enables employees to book their 1-to-1 counseling sessions at a date and time that is convenient to their schedules

For a deeper look into communication strategies for enrollment, check out [The essential benefits education guide](#).



Over 80% of employees said benefits through their employer contribute to their feelings of financial security.

Source: Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Survey, 2022.





What sets us apart for our clients is our flexible benefits options, including virtual, telephonic and in-person within the same enrollment.

— Steve Vermette, Colonial Life National Sales Leader, Public Sector

Choosing your benefits and enrollment partner

When you're choosing a benefits and enrollment partner, you want a carrier who understands that your employees are the lifeblood of your organization. That carrier will be invested in your employees' benefits needs and make each worker feel valued during enrollment and throughout the year.

With this in mind, here are four key factors to look for when choosing your benefits provider:

1 Flexible enrollment options: Some carriers limit the enrollment options that employees can use at each business. But with all the different ways employees are working today, a one-size-fits-all approach isn't good enough. Consider a carrier that offers each employee the ability to choose the enrollment method that best suits their needs.

2 1-to-1 benefits counseling for everyone: Consider a benefits partner that has the expertise and capability to provide 1-to-1 benefit counseling in multiple environments — whether it's in person, telephonic or virtual conferencing. Remember, employees are sharing very personal information, so it's important they can relate to and trust their benefits counselors. Consider a carrier that has multilingual counselors available.

3 Focus on education: Employees know when a provider is more interested in making a commission than in helping them make informed decisions. You want a provider that is focused on education, not on making a commission. And you want a carrier that has the educational resources that will add real value to your HR team, such as customizable benefits websites, digital booklets, digital postcards and other resources.

4 Technology with a human touch: Great technology doesn't work without knowledgeable and compassionate people behind it. You want a partner that provides your workers with a high level of service throughout the enrollment process, regardless of the method they are using.

Given the responsibilities and concerns workers are facing today, businesses are looking for smart and budget-friendly ways to support their employees' benefits needs. Partnering with a benefit provider with a strong enrollment and education program can elevate your workers' experience and step up how they engage with their benefits.



Benefits administration and HR technology

Many small businesses work under tight budget constraints. So it may not be feasible to invest in new technology that could streamline time-consuming HR tasks like benefits administration. This is where choosing a carrier or broker that offers technology solutions for small businesses can make an impact. Here are two technology solutions to look out for:

Online client website

Some carriers offer an online client website, also known as a client portal, with limited benefits administration features. These features enable your HR person to log into their account and make changes or update their

employees' benefits directly into the carrier's system. And because the system is online, there is a minimal learning curve. An online client website will likely be offered at low or no additional cost.

Benefits enrollment technology

When a small business has several employees, using spreadsheets, paperwork and other processes to manage benefits can be a headache. Ask your insurance carriers or broker if they offer a benefits enrollment and administration system to smaller employers at minimal or no additional cost.

When weighing tech options, consider these key features:

- Common HR tasks (for example, benefits enrollment and administration, employee records, onboarding)
- Ease of use and intuitiveness
- Customer support
- Cloud-based and back-up security

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Take the hassle out of
benefits enrollment and
administration with our
HR technology

[Learn more](#)

1. Colonial Life, Employee Enrollment Survey, company sponsored, 2021. 1,462 U.S. full-time employees responded to the survey in August 2021.
2. Employee Benefit Research Institute and Greenwald & Associates, Workplace Wellness Surveys, 2021.

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