

## How to Get the Most From Your Benefits Program Through Communication

Open enrollment is a great time to communicate to employees.

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It is the perfect opportunity for employers to hold a benefits fair, introduce new initiatives, hold meetings or forums, discuss plan changes, send out a general communication, bring in carriers and vendors... whatever the method may be, it's the perfect excuse to interact with employees.

That said, it's also the opportune time to remind employees of what their benefits program provides. Many renewals are passive—if there's nothing new or changing employers may not do much in the way of communication. But every once in a while it is worthwhile to gather employees together to review the existing plans or send out a benefits statement as a reminder that benefits aren't free and can make up a significant chunk of an employee's overall compensation package. Moreover, it is important to point out or remind employees of the value their benefits can bring to them in protecting not only their health but income as well and future financial needs. Employers shouldn't take it for granted that employees understand or appreciate their benefits program.

One way of helping employees understand their benefits is by bringing in an enrollment firm. There are different ways of engineering an enrollment firm and they should all be explored and understood. Regardless of the method of engagement, the process provides the opportunity for each employee who wishes it to sit down with an enroller to review his or her benefits. That said, using an enrollment firm does involve lead time and proper preparation; it is not an overnight job and so some employers may shy away from this method of communication.

Communicating throughout the year in spurts either via newsletters or quick hits every so often is another way to get communicate the value of the benefits program as well as reinforce any ongoing initiatives, such as wellness. Because wellness is a constant, communication around wellness should also be a constant. Little reminders here and there about fringe benefits such as daycare, discounts available to employees, or an EAP can also be good ways to increase awareness and participation.

Communication should also incorporate some kind of education, not just instructions. For example, for our clients we often incorporate a couple of slides on "The Health Care Landscape" or "Trends in the Marketplace" at the start of an Open Enrollment presentation to help employees understand how their renewals or benefits fit into the bigger picture. Benchmarking also helps position a benefits program—we at Longfellow often benchmark benefits and/or costs against industry or market norms to help put it in perspective for employees. Helping employees appreciate where their benefits stand relative to others in the market, particularly their peers, helps them gain perspective.

Education can take place year-round; it doesn't have to be just at renewal time. We encourage our clients to let employees know what's going on in the marketplace even when it is not necessarily happening at their employer, such a mid-year education on HAS plans, how they work, and how employers use them to save money and employees use them to save pre-tax dollars. This way, employees are pushed to think carefully and objectively about their options and it also shows that their employer is on the cutting edge. Off-anniversary communication can also be a way of preparing employees for future change if it is seen as an eventuality.

Finally, communication is a way to let employees know that you are thinking of their interests and needs as well as the best interest of the company. Putting some careful thought and effort into a communication campaign can go a long way toward positive reception by employees. Perhaps a letter from the CEO is appropriate where a lot of change is involved or a new initiative is being rolled out to show executive buy-in. Perhaps the communication is in stages. The manner of communication is also important—while face-to-face is still often the best and preferred method, often time and travel constrictions won't allow for it or if the workforce is largely mobile it would be a challenge to get them all together. Technology now allows us to have a "no man left behind" policy when it comes to communication. Webinars and/or pre-recorded presentations are great ways to communicate to/with remote employees. Be sure not to shortchange anyone.

Take advantage of the tools and resources provided by vendors and carriers. Technology allows third parties to communicate a breadth of information via the web as well as handle online enrollments with relative ease (and a little planning). Furthermore, vendors/carriers often have tools such as cost calculators that help you determine which plan option might be best for you or how much to put into

your 401(k) and what format (Roth or pre-tax). These resources are available and typically free—you just have to ask!

The best way to earn and employee's trust is to communicate with them openly, help them gain a better understanding of the value of their benefits through education, and allow them to ask questions and be actively involved in the decision-making process.

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Upon joining Longfellow Benefits in 2004, Meghan focused her talents on the design, implementation and servicing of employee benefit group and carve-out plans enabling companies to maximize their benefit dollar.

Meghan has a background as an Administrator of COBRA, Section 125, and Retiree programs with Crosby Benefit Systems and as a Health & Welfare Customer Service Associate for large national multi-site companies with Fidelity Employer Services Company. Meghan attained a Bachelor of Arts degree in Sociology from Colgate University, holds a Massachusetts Life Accident & Health Producers License and is currently pursuing her CEBS (Certified Employee Benefits Specialist) designation.

Meghan enjoys working with companies who take an active interest in their employees and how their benefits program integrates with their business model. She can be relied upon to break down the complexities of employee benefits into something that can be both understood and valued by employers and employees alike.

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