

EFFECTIVE COMMUNICATION

DRIVES EMPLOYEES' UNDERSTANDING OF THEIR BENEFITS
& INCREASES SATISFACTION WITH THEIR EMPLOYER

THE Drury
Group INC.



DID YOU KNOW...

**OFFERING A BENEFITS PACKAGE EMPLOYEES
TRULY VALUE TRANSLATES TO MORE THAN JUST
INCREASED JOB SATISFACTION?**



EMPLOYEES WHO ARE HAPPY WITH
THEIR BENEFITS ARE:

96%

MORE LIKELY TO
BE SATISFIED WITH
THEIR JOBS

23%

LESS LIKELY TO HAVE BEEN
DISTRACTED AT WORK BY A
PERSONAL ISSUE

46%

LESS LIKELY TO LOOK
FOR A JOB IN THE NEXT
12 MONTHS

22%

LESS LIKELY TO
AVOID GOING TO
THE DOCTOR

YET LESS THAN 50% OF EMPLOYEES ARE LIKELY TO RENEW BENEFITS SUCH AS LIFE AND DISABILITY BECAUSE THEY DON'T UNDERSTAND THEIR VALUE.

Helping participants understand and better use their benefits is the top benefits communication goal of employers, according to a recent study. It also consumes the most time.

Employers believe one of the key obstacles is that employees don't take the time to open or read their communication materials.

SO, HOW CAN YOU OVERCOME THOSE OBSTACLES, EDUCATE EMPLOYEES AND GET THEM ENGAGED IN THE PROCESS?

01 KNOW WHO YOU'RE TALKING TO

Are you speaking to a baby boomer who's nearing retirement and worried about savings and potential long-term care needs? Or, a Gen Xer who's struggling to balance college planning while helping her aging parents? Or, perhaps a millennial who doesn't understand how the benefits being offered work together and apply to him?

Tailoring each conversation to your employees' personal situation is crucial to helping them understand their available benefits and how they fit their life and family needs. This increase in understanding equates to a sense of appreciation, satisfaction and loyalty to you as their employer.

KEY MESSAGES BY GENERATION

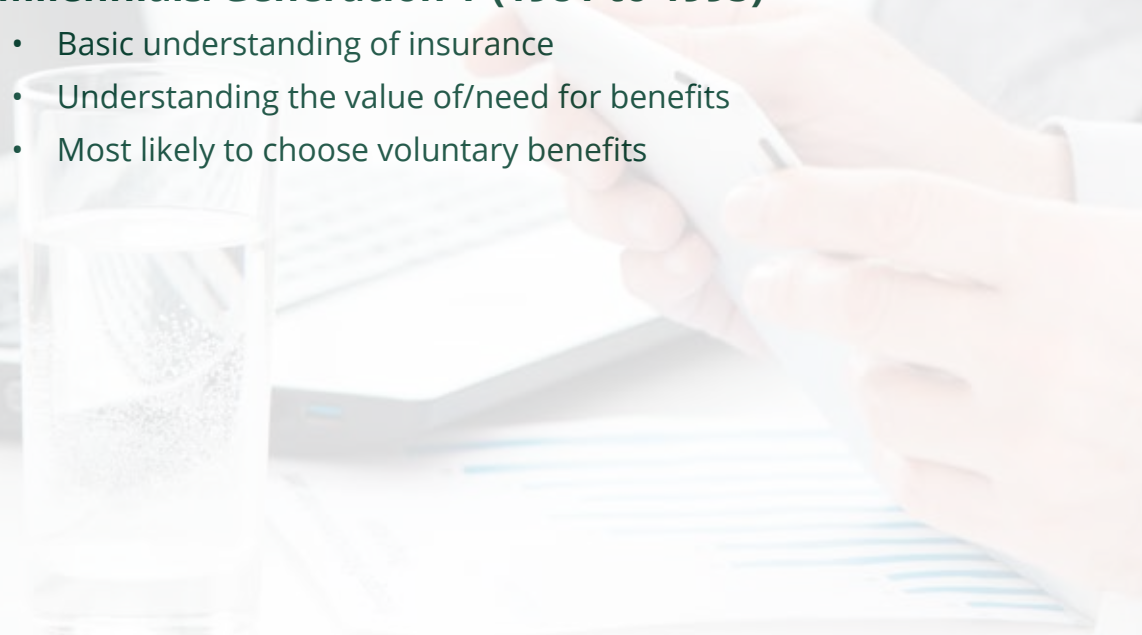
BABY BOOMERS (1946 TO 1960)

- Ways to max out retirement
- Long-term care benefits
- Wellness tips/how to stay healthy

Generation X (1961 to 1980)


- Ways to enhance retirement investments
- Products that will protect their families and income
- Wide range of insurance products to fit their needs

Millennials/Generation Y (1981 to 1995)

- Basic understanding of insurance
 - Understanding the value of/need for benefits
 - Most likely to choose voluntary benefits
- 
- A person's hands are shown holding a smartphone, with a laptop and documents visible in the background, suggesting a professional or business setting.

02 GIVE EMPLOYEES THE RESOURCES NEEDED TO UNDERSTAND BENEFITS

**91% OF EMPLOYERS SAY ONE-TO-ONE
MEETINGS SIGNIFICANTLY IMPROVE
EMPLOYEES' UNDERSTANDING OF THEIR
BENEFITS – BUT ONLY 58% ARE USING THEM.**



Making sure your employees have easy access to information about their benefits – and know where and how to reach it is the first step in the education process.

THIS MEANS:

- 1** Letting your employees know – repeatedly – where they can find benefit information via emails, meetings, posters, table tents, IM tools, etc.

- 2** Developing clear communications that say the same thing in different ways while using different media to appeal to all of your employees.

- 3** Giving employees a way to have a conversation, ask questions and gain clarity on their available benefits. The best way to do this is through in-person meetings prior to enrollment and one-to-one meetings with benefits counselors during enrollment.

85%

OF EMPLOYEES FEEL HAPPY WHEN THEY BELIEVE THEIR EMPLOYER HAS GIVEN THEM ALL THE RESOURCES NEEDED TO MAKE INFORMED DECISIONS, WHICH CAN EQUATE TO ENHANCED JOB SATISFACTION AND EMPLOYER LOYALTY.



03 CHANGE UP YOUR COMMUNICATION METHODS

Face-to-face conversations are a key factor in making sure your message is received, understood and heard by your employees. But it's important to lay the groundwork with other types of educational tools as well.

Many people like to read, review and process information prior to a face-to-face enrollment discussion. That's where social media, email, videos, interactive websites, and even posters, flyers and brochures come into play.

REMEMBER: THERE IS NO ONE-SIZE-FITS-ALL MEDIA FOR EDUCATION AND COMMUNICATION.

WE EACH LEARN DIFFERENTLY - VARY YOUR MEDIA AND METHODS

VISUAL LEARNERS

- Prefer seeing information, whether words, graphs, charts or pictures
- Tend to remember things that are written down
- Learn better by watching

AUDITORY LEARNERS

- Retain information through hearing and speaking it aloud
- Prefer to be told how to do things out loud
- Enjoy face-to-face discussions

TACTILE LEARNERS

- Like tangible communication materials, such as flyers or brochures
- Need to physically manipulate something or do something physical when absorbing information (e.g., standing, walking, chewing gum)

By developing an integrated communication strategy using different types of media and methods, you'll deliver information in a way all of your employees can understand and consume.

04 KEEP ENROLLMENT SIMPLE

Open enrollment can be an intimidating process for employees because there's a lot of unfamiliar, and often technical, information to review – especially for younger employees new to understanding how those benefits work for them.

Keeping communications straightforward and simple, and explaining the 'what's in it for me' to your employees is the best way to ensure they take the time to read and absorb the information or engage in group discussions and face-to-face conversations with benefits counselors.

A FEW TIPS

1

MAKE INFORMATION EASY TO FIND

Hang posters in vending areas, restrooms and other high-traffic areas, and use table tents on cafeteria tables to ensure everyone knows where to find benefits information – and all the different avenues they have to access the information (online, print, face-to-face, etc.).

2

SET ASIDE DEDICATED TIME FOR BENEFITS EDUCATION

Schedule time during working hours in the days leading up to open enrollment for employees to review their benefits information – whether in group discussions or simply time to read the information you’re providing. This way employees won’t feel the only time they can dig into this important decision is before or after work when their energy level may be low.

3

MAKE IT CLEAR WHO THEY CAN TURN TO WITH QUESTIONS

Provide the names, phone numbers, email addresses, IM contact info, etc., of your benefits contacts. This lets employees know they’re not in this alone, and have someone to reach out to with questions during the education process.

4

SIMPLIFY YOUR BENEFITS EDUCATION

Remove industry jargon and technical terms whenever possible. Explain necessary terms, such as deductible and out-of-pocket maximums, using both word and visual examples to illustrate how these work in simple, easy-to-understand terms.

5

CHOOSE A BENEFITS PARTNER WHO’S AN EXPERT

Working together with a benefits partner who will streamline the process helps the entire experience run smoothly – for you and your employees – while increasing understanding and participation.

05 CHOOSE THE RIGHT BENEFITS PARTNER

Choosing, implementing and administering an employee benefits solution that's right for your company is one of the most important decisions you'll make as an employer. That's why it's so critical to choose a benefits partner who not only can help with your benefits strategy, but also can ensure an effective enrollment education approach.

Your benefits partner should serve as an extension of your HR team, taking work off your plate and ensuring a seamless enrollment. They need to be there before, during and after the open enrollment process to continue to assess and modify your program as your business grows and changes.

SOURCES

International Foundation of Employee Benefits' Plans Benefits Communication Survey Results

2016 Aflac Workforces Report | Employee Overview

MetLife's 15th Annual U.S. Employee Benefit Trends Study

Benefiting the Bottom Line: How a Strong Benefits Communication and Education Strategy Helps Drive Business

EBN: How to build benefits for a multi-generational workforce

EBN: How to communicate with all five generations in the workplace

Designing Benefit Programs for Different Generations

ABOUT THE DRURY GROUP

For more than 40 years, The Drury Group has been providing exceptional employee benefits to employers of all sizes across multiple industries. Our service-oriented team of professionals works with you year round – not just during enrollment or renewal – to offer employee benefits, human resource consulting and services, payroll services, wellness implementation and a user-friendly web-based management tool. We become an extension of your HR team to share the workload and ease your administrative burden.

IF YOU'D LIKE TO LEARN MORE ABOUT DEVELOPING AN EFFECTIVE ENROLLMENT EDUCATION STRATEGY, CONTACT US TODAY:

615.628.3378 | JONATHAN@DRURYGROUP.COM



130 9th Avenue South, Franklin, TN 37064
615.791.0128 | drurygroup.com