

How to Simplify Benefits Communications



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Benefits are complex. From health care to retirement to voluntary benefits, there are dozens of programs that employees and their families need to understand, choose and manage. And, success of your benefits programs requires that they don't just have surface-level understanding—but that they also take the appropriate actions during open enrollment and throughout the year.

This is why simplified benefits communication is so important.¹ Your benefits communication needs to speak to busy people with busy lives. It is no surprise that a sizeable number of employees feel frustrated or confused while selecting benefits during open enrollment—and that they only spend about 30 minutes making benefits decisions.²

TIPS TO SIMPLIFY YOUR COMMUNICATION MATERIAL

Simplifying benefits information is not as easy as it may seem. As employee benefits experts, you need to put yourself in the shoes of your audience, the employees and family members who are not experts, who have busy lives, and who are easily overwhelmed by the complexity of the important programs that make up their benefits package. These 4 tips will help you do just that.

1. Focus on the value to the individual—not the company. In our cost-conscious world, it is easy for benefits communication to take on the voice of what “the company” needs. “The company needs to control costs.” “The company must make changes.” “The company is changing this program in order to...” But, that disconnects benefits from the lives of the employees and families who know how important these programs are for their own health and financial security. Ask yourself how to make something meaningful to those individuals—what will help them understand and take action?

COMPANY FOCUS	PEOPLE FOCUS
“The company spends \$60 million a year on health care benefits.”	“The company invests about \$11,000 per employee in our benefits programs.”
“We need employees to be better consumers of health care in order to save money.”	“When you learn to use your health care benefits more effectively, you can save money and get better care.”

2. Only give the information required to make a decision or use a plan. The tendency is to give employees every plan detail during open enrollment, but that just adds to their sense of being overwhelmed by information and choices. Streamline your information so you are only giving employees what they need to make a decision or use a plan. Forget using big benefits books and legal plan documents to communicate. Make it easy for them to take action with tip sheets, simple checklists and easy-to-use information like a benefits blog and online benefits calculators.

3. Get rid of benefits jargon and remember to define complex topics and terms. Remember that your employees and their families are not benefits experts. Do not assume they know what coinsurance is or that they know why open enrollment matters. Make sure your communications use plain language—not benefits jargon—and that you define key terms, even if you've defined them before. Take comparison charts as an example, which often use terms and references without offering an explanation of what they mean.

4. Focus on use of the benefits. Used benefits are valued benefits. The best way to help employees appreciate benefits programs is to encourage use. Focus on making this easy—in communications, processes and requirements. Use enrollment as an opportunity to promote the programs that are typically neglected—FSAs, voluntary benefits, EAP and the 401(k)—and make sure employees know not only what is there but how to access the programs. Promoting missed or under-utilized benefits is a great way to grab employees' attention and get them to take action.

¹ 7th Annual Study of Employee Benefits Trends, 2008

² MetLife Open Enrollment Research, 2008



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