

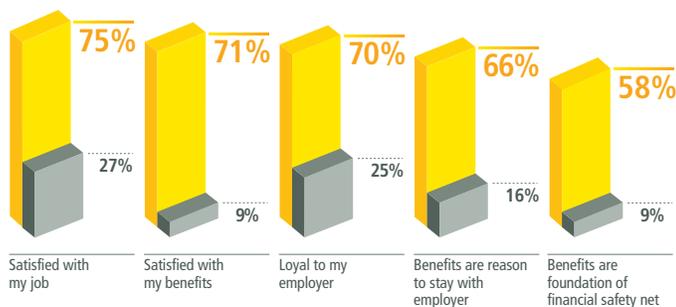
Simple Ways to Make Enrollment More Effective



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Year after year, *MetLife's Annual Study of Employee Benefit Trends* shows that effective benefits communication leads to employees' greater appreciation, participation and usage of benefits—which in turn greatly impacts their overall job satisfaction. The Study also demonstrates a correlation between effective benefits communication and employee retention—an important benefits objective for employers. Effective benefits communication—communications that clearly explain and reinforce the relevance and value of benefits to each employee—are critical to getting the most from your investment in employee benefits. But, employers and employees continue to give benefits communication low scores. Only 36% of employers and 36% of employees think their company's benefits communication is effective.

Link between effective communications and other positive attributes



■ Employees who strongly feel communications effectively educate about benefits
■ Employees who feel communications are ineffective at educating about benefits

Open enrollment is your opportunity to make an impact. For many companies, enrollment is the one time a year that they educate employees about their benefits. While it is recommended to communicate benefits year-round, you also need to get the most out of annual enrollment—when you have the best chance to have the captive attention of employees and their families. Here are simple ways to make enrollment communication more effective. While larger companies will inevitably have more resources than smaller organizations, these tips should apply whether you have 10 employees or 10,000.

1. KEEP IT SIMPLE

Employees and their families are easily overwhelmed by information, tools and resources—keep everything organized and easy to follow with tips and checklists. They are most concerned about: What's new? What will it cost me? What do I have to do? Make sure communication is simple and direct. Spell out these answers (and why) in easy-to-understand terms along with simple step-by-step instructions on how to enroll.

Your to-do: Create a one-page Enrollment "Tip Sheet" that lists any changes as simply as possible (a bulleted list will often suffice), gives brief enrollment instructions and tells employees and families where to go for all the details. Some employees want just the top-line info and some want all the details. This one-page overview will be helpful for both groups.

2. FOCUS ON EMPLOYEES AND THEIR FAMILIES—AND THEIR PERSONAL NEEDS.

Educate employees and families about changes and how the benefits support them—don't make assumptions about how well everyone already understands your programs. When you talk about changes that could decrease out-of-pocket costs, tell your employees what that will mean to their pocketbook. "Using generic drugs instead of brand-name prescriptions could put an extra \$500 in your pocket each year," instead of "The cost of brand-name drugs is three times that of generic drugs and adds \$800,000 a year to our health care costs."

Your to-do: Review all communication materials from the perspective of an average employee—one who doesn't know a lot about benefits. Will they get it? If not, clarify.

3. PROMOTE MISSED OR UNDER-UTILIZED BENEFITS

Annual enrollment is a great time to promote under-utilized benefits—whether they are part of open enrollment or not. Make sure decision-support tools and interactive media (videos, websites, etc.) are promoted.

Your to-do: Put together a list of the 5-10 benefit plans that employees are not using enough—your health savings account, supplemental life, voluntary insurance, hidden features of the EAP, your preventive care benefit, commuter benefits, etc.—and create a one-page flyer. Title it "The top-5

employee benefits you may be missing” or “10 ways you’re not getting the most from your benefit plans.” Spell out the program, why it’s valuable and how to enroll/sign up/get reimbursed.

4. START USING SOCIAL MEDIA

A blog or Twitter are easy ways to start using social media—and will help you get more communication out, keep things simple, and get feedback from employees. They are cost-effective and can support other communications efforts to create better results. These are great ways to give employees “insider” tips about their benefits, the enrollment system or hidden features of their health plan. Chances are your benefits team members know a ton off the top of their heads that employees would be very interested in. Social media also helps you get instant and ongoing feedback from employees, helping you improve communication and understand where there are questions.

Your to-do: Just do it! Pick one social media channel to start using during enrollment—Twitter or a blog are the easiest ones to get started. Use Benz Communications’ @BenefitsTip to give you ideas and content for Twitter.

Go to <http://twitter.com/benefitstip> and follow the Social Media Tip Sheets to see guidelines and ways to get started with a blog.

5. LISTEN TO EMPLOYEES

Use annual enrollment as an opportunity to listen to and learn from your employees. Conduct formal and informal polling of employees to see what they do and don’t understand. Let them tell you what would help them get more out of their benefits. The answers might surprise you. Visit metlife.com/enrollmenttoolbox to download a sample survey.

Your to-do: Find at least one opportunity to ask employees for feedback—whether on a blog, via an email box, during an employee meeting or in a formal survey.

6. GET MANAGERS IN THE GAME

Chances are your employees are talking to their managers at least once a week, maybe several times a day. Get “the boss” in the game and give managers the tools and incentive to talk to their employees about benefits. Many companies send out business updates to managers every week or every month. Or, managers might have a toolbox on your Intranet. Use those channels. Employee benefits are a key reason you can attract and retain a top workforce—managers should know that this plays into motivating their team. Often they just don’t know what to say or how to say it—so give them talking points and a quick run-down on why it matters to them.

Your to-do: Create a one-page manager tip sheet for enrollment that includes key dates and answers to the top 3 most common employee questions (What’s new? What will it cost me? What do I have to do?). Remember, managers should typically just be talking about top-line messages and the value of benefits. They shouldn’t be giving specific advice or opinions about plans. This tip sheet can help them understand their role.

ALSO, CONNECT BENEFITS TO THE BUSINESS

While you want to ensure benefits information is relevant for employees using the tips listed here, also consider helping employees (and leaders) understand the strategy of benefits. Too seldom are benefits connected to the business strategy of organizations. Benefits are often 20-30% of compensation spending and key to attracting and retaining employees, yet rarely does benefits communication explain or illustrate the company’s commitment to or rationale for benefits. So, why do you offer benefits? To compete with the market or because they are consistent with your vision and values? Are you putting in that new price structure because it seems nice or because a core value is fairness? Are your wellness programs about saving costs or helping employees lead healthier lives? Help employees and your leaders see how benefits are connected to the big picture.



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