



Strategic Open Enrollment: Building Benefits That Engage, Empower, and Deliver Results

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Drive Benefits Awareness and Participation with Better Communication

Session 2 of 3



Welcome & Overview

Agenda:

1. Why Communication is Critical During Open Enrollment
2. Effective Communication Strategies
3. Showing Employees How to Choose Their Benefits
4. Checklist & Prep

Why Benefits Education Matters

1. Only 4% of Americans can correctly define all four basic health insurance terms.

Source: [A KFF \(Kaiser Family Foundation\) 2020 survey](#) found that when asked about “premium,” “deductible,” “co-pay,” and “co-insurance,” only one in 25 adults could correctly identify all four.

2. About 50% of U.S. adults can’t define deductible accurately.

Source: [United Healthcare’s Consumer Sentiment Survey \(2020\)](#) reported that half of consumers do not understand what a deductible is or how it works.

3. 76% of people feel they don’t fully understand all the benefits they have.

Source: [Voya Financial \(2025\)](#) found that over three-quarters of employees say they wish they better understood their benefit offerings.

4. Health insurance literacy is especially low among younger workers and lower-income groups.

Source: [Several studies](#) (e.g., the American Institutes for Research) show that younger adults (under 30) and lower-income workers score the lowest on insurance literacy.

Beware of Pitfalls!

- Mid-sized company introduced a high-deductible health plan (HDHP) with an accompanying Health Savings Account (HSA) for the first time.
- The offering included an employer HSA contribution.
- HR department sent an email to employees notifying them of the open enrollment dates and attached the employee benefits booklet for their review one week prior to open enrollment kickoff.
- The employee open enrollment meeting that was scheduled for the day before open enrollment kickoff was cancelled at the last minute due to scheduling conflicts.
- HR promised a recorded meeting would be sent out prior to open enrollment kickoff. The recorded meeting was shared with employees at the same time the open enrollment module opened.



The Cost of Poor Communication

Confusion = low participation

Miscommunication = higher costs & frustration

- ✓ Reduced ROI
- ✓ Decreased employee satisfaction & productivity
- ✓ Higher administrative costs
- ✓ Compliance risks



Why Communication is Critical

Good communication ensures:

- ✓ Employees know what's changing and why.
- ✓ They understand how to enroll, what actions they need to take, and when.
- ✓ They are aware of the value of the benefits offered.
- ✓ Fewer errors, fewer questions for HR, and a smoother, more efficient enrollment process overall.

Common Pitfalls

Examples of poor communication:

- Last-minute announcements
- Overly complex language
- Not explaining changes
- One-size-fits-all messages
- Too few reminders
- No opportunities for questions

Effective Communication Strategies

Instead of relying on just one email or paper packet, use a mix of channels such as:

- Emails and newsletters
- Company intranet or benefits portal
- Live or recorded webinars
- Posters or digital signage
- Text messages or app notifications
- 1:1 meetings or Q&A sessions

Helping Employees Choose Their Benefits

- ✓ Provide clear, simple guides
- ✓ Use decision-support tools
- ✓ Host live or recorded webinars
- ✓ Share FAQs and cheat sheets
- ✓ Offer 1:1 help
- ✓ Use visuals and examples
- ✓ Remind employees to review life changes
- ✓ Communicate deadlines and next steps

Open Enrollment Engagement Checklist

- ✓ Review & update materials
- ✓ Confirm compliance
- ✓ Set clear goals & key messages
- ✓ Choose communication channels
- ✓ Create easy-to-use decision tools
- ✓ Schedule education opportunities
- ✓ Train managers & HR contacts
- ✓ Test enrollment systems
- ✓ Set up help channels
- ✓ Build excitement and awareness

Sneak Peek at What's Next

Managing Open Enrollment & Avoiding the 5 Most Common Mistakes

- ✓ Top 5 Pitfalls to be Aware of
- ✓ Actionable Plan
- ✓ Final Tips & Wrap Up