

STEP-BY-STEP

GUIDE FOR INTRODUCING NEW EMPLOYEE BENEFITS

With a solid strategy and executable action steps, open enrollment can be a successful and engaging time. If your benefits package is changing, there are a few extra things to consider as you roll out your new plans to existing employees. Increase employee engagement and reduce overwhelm with this step-by-step guide for introducing new employee benefits.



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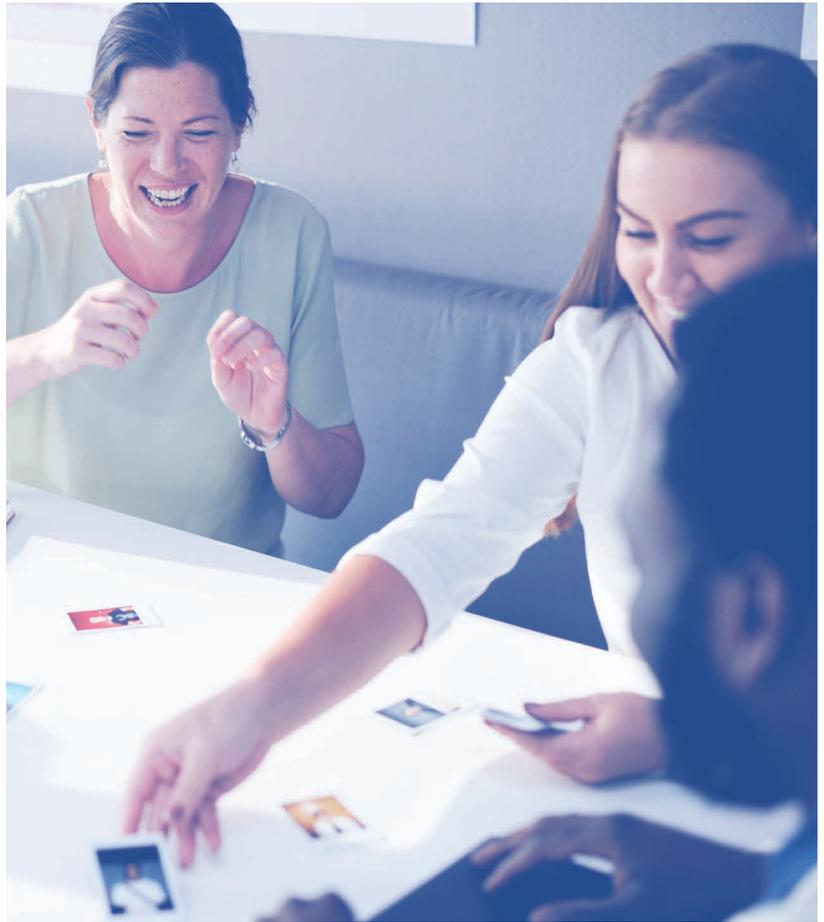
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KNOW THE WHY

It's common sense, but it's a step that can be easy to overlook. Before you present information to your employees, spend some time with your HR team so everyone on board is crystal clear on not only what the changes in benefits packages entail, but why they are being implemented. Different changes in benefits packages come with different reasons for making the change.



Why Are You Eliminating an Old Plan?

There are many reasons you might eliminate an old plan. Maybe it wasn't cost effective. Maybe the new plan helps reduce group fees for employees. Maybe the old plan just wasn't meeting your employees' needs. Spend some time breaking down what wasn't working about your old plan so you can communicate the change effectively, and positively, to your staff.



Why Are You Adding in New Benefits?

Usually, people are pretty excited to hear about new benefits. But that doesn't mean you should gloss over the details of why you added them. Did you add in wellness programs to help keep employees healthier and reduce long-term costs? Did you make a change based on employee feedback about the support they really need?

PLAN THE HOW



Identify and Breakdown Changes

A

Changing All Plans

Are you doing a complete overhaul of your benefits packages?

B

Changing Certain Plans (medical, dental, vision, life, disability, etc.)

Are some of your plans staying the same, but some are changing?
Are you bringing on additional benefits that didn't exist before?

C

Upgrading Plans vs. Downgrading Plans

Are some plans expanding, while some other plans are being reduced? Identify what's happening so you can address why. Hearing that a plan is being downgraded might sound negative to your employees at first, so it's vital to explain that underperforming plans are being reduced to make room for better options.



Review Your Research

Good research, both internal and external, is absolutely vital to your open enrollment success. By the time you have new benefits packages to introduce, you should have a fair amount of research done. Before you make announcements about changes to your plans, review that research. Who are your employees? What do they want? What do they need? What changes did they ask for? What's the best way to reach them? What communication platforms are they already using? This will help you strategize your messaging.



Tell Them the Why

If you're following this guide, you figured out the "why" of these changes before you rolled them out to your employees. Communicate your reasons clearly and directly. Make sure they know what's in it for them, and what they stood to lose if a change wasn't made.



Address Difficult Issues Upfront

If costs are rising or a benefit plan your employees valued is changing, get out in front of it directly. Sometimes you have to deliver difficult news. Being in control of the messaging gives you the opportunity to explain the positive things that will come from the change, like a new plan that provides lower employee costs.



Make Sure They Hear It From You First

Once you know a change is coming, don't avoid telling your employees. Deliver the news quickly and directly. Take the time to confirm the facts and iron out the details, then give your people as much time as possible to adjust and get used to the change. Rumors are your enemy. Don't let negativity - or even worse, misinformation - spread throughout your company.



Choose the Messenger

Research shows that people have a preference to who delivers communication, and they mostly want to hear from the person in charge of the change and their own personal supervisor. Prepare company messages from HR, but also have individual managers deliver news and updates.



Break Down the Numbers

Be upfront about the cost of health plans. Let your employees know you are all on the same team. Unfortunately, some people will always assume the worst and think the company is only looking out for its own interests. Share cost analysis for both the company and the individual. Make sure employees know that keeping them happy and healthy is a priority that benefits everyone.



Simplify, Simplify, Simplify

From your messaging to your systems, simplify and streamline. Use clear, concise language. Avoid industry jargon and technical terms. Create an informative and comprehensive FAQ sheet. You'll save TONS of time in the long run by spending more time on this upfront. Many people will have the same questions, so figure out what they are and the clearest way to answer them.



Eliminate the Automatic Renewal Option

If your benefits plan includes changes, eliminate the option to automatically re-enroll. This will force employees to spend time familiarizing themselves with the new plans and actively making the best choices for themselves and their families.



Make Participation in the Planning Process Mandatory

Schedule required events, meetings and planning sessions as you introduce new employee benefits. Keeping your group on task step-by-step will reduce last-minute cramming and result in your employees feeling less overwhelmed and more clear on the positive benefits of your company's changes.



Create Multiple Communication Channels

Film a video, create an HR portal, start a Facebook Page, print brochures and posters. Use multiple channels to reach your employees. Communicate often, and through different mediums.



Give Multiple Enrollment Options

Depending on your office demographics, provide access to both online forms and old school paper applications.



Introduce New Technology Quickly

When you change plans, you're often changing technology, too. Get familiar with new websites and apps. Encourage employees to set up their new profiles and set their new passwords in a timely manner, so you have time to address any glitches.



Include Information On Their Life Changes

You may be introducing company changes now, but your employees may have changes of their own brewing. Let them know what steps to take if changes like a marriage, the birth of a child, or change in status from part-time to full-time occur.



Repeat, Repeat, Repeat

It can take 5 - 7 times before someone pays attention to a new message. Be prepared to repeatedly communicate with your employees before they absorb your message.



Set Up a Way to Evaluate Effectiveness

Be prepared to track the effectiveness of new benefits packages. Encourage your employees to not only sign up, but to provide feedback. Let them help you help them by determining what is working and what isn't together.



Close the Circle

Conduct a post-enrollment recap to ensure no steps, or staff, were missed. Ensure any compliance documentation and payroll adjustments are updated and correctly reported per applicable rules, regulations and laws.

DOUBLE THE WHEN



Estimate How Much Time You Need (Then Double It)

Changing Benefits Packages and Prepping for Open Enrollment involves a lot of moving parts. Make sure you allow plenty of time for the process.

Give your employees enough time to:

 • DIGEST ALL THE INFORMATION	 • FIGURE OUT THEIR QUESTIONS
	
 • EVALUATE THE PLANS	 • COMMUNICATE WITH YOUR HR DEPARTMENT
	



Create Special Calendars

Create a detailed internal calendar for your HR department, and a separate calendar for the entire company. Refer to it often and keep to your schedule. Start with when your initial messaging needs to be drafted, and schedule your tasks right up to sending the last communication on consequences of missing enrollment deadlines.

Remember, the more time you put into strategy and planning, the less time you'll spend putting out fires and scrambling to wrap up your enrollment. Take into consideration these tips for dealing with plan changes and you'll move smoothly through enrolling your employees in new benefits packages.

CONTACT US

CoreMark can help you help your employees through benefits transitions.

Contact us today at 866.340.2247 or via email to info@coremarkins.com to learn how we can assist with your unique needs.

