



Communication matters

Strategies that can help increase usage of voluntary benefits

Lost in translation?

Companies work hard to create competitive voluntary benefit programs. But are employees aware of and using those programs? Three communication principles may be the key.

In a tight job market, employers have to work harder to attract and retain top talent. As the tussle for talent heats up, employers are relying on benefits packages to stand out from the crowd. Companies invest a lot of time and resources creating competitive programs. But when it comes time to communicate those benefits to employees, they too often disappear.

Employers have every reason to want their employees to keep benefits top of mind. According to the National Center for Chronic Disease Prevention and Health Promotion, "A healthier workforce can mean lower direct costs, such as insurance premiums and workers' compensation claims, and lower indirect costs if workers miss less work because of illness."¹ On the other hand, employers can expect anywhere from a 2.5% to a 21% decrease in productivity due to uncorrected vision problems.²

¹ "Workplace Health Promotion," National Center for Chronic Disease Prevention and Health Promotion, March 2020. ² "How to Reduce Employee Eye Strain During the Pandemic," by Antonio Moraes, BenefitsPRO, December 11, 2020.



Here's what we know: employee benefits add value to your company, but only if employees understand and know how to use them.³

So, effective communication plays a large role in the health of employees – and the business. But, how are employers doing so far? Consider some industry stats to the right. The message is clear: there's room for improvement.

Employers can more effectively communicate benefits by following the principles of communication frequency, communication channel preferences and message clarity.



ROOM FOR IMPROVEMENT IN EMPLOYER BENEFIT COMMUNICATION

50% of employees are not aware of their company wellness program⁴

56% of employees spend less than 30 minutes researching benefit options⁵

62% of employees said their employer does not act as a resource for healthcare-related questions⁶

While the cost of communication is incidental versus the cost of the benefits themselves, companies with a few thousand employees or more usually make a huge impact by dedicating less than 1% of the cost of benefits to communication. Yet most organizations continue to under-invest.⁷

³ "How to Design Benefits and Rewards for What Your Employees Need Now" PwC, accessed March 23, 2021. ⁴ "Employee Wellness Programs: Are They Worth the Money?" SnapComms, accessed March 2021. ⁵ "Insurance Benefits Costly Mistakes," Corporate Synergies, April 14, 2020. ⁶ "One-third of Employees Don't Understand Their Health Benefits," by Lisa Burden, HR Dive, Feb. 6, 2019. ⁷ "The 10 Keys to Successful Benefits Communication," Segal and Benz Communications, accessed March 2021.

Principle #1: Never let them forget

The “set it and forget it” mentality is all too easy. But this is a momentum-killing approach.

Enrollment should mark just the beginning of a year of frequent communication. Without it, employers miss the opportunity to maximize their employees’ health and well-being and build morale, not to mention the productivity and cost benefits.

With so many types of benefits to talk about – from vision to dental to health and more – employers should never be at a loss for words. Enrollment information, benefit summaries, disease-specific content, vision exam reminders, vision wellness updates – the options are endless.

But how much is enough? Is it possible to touch base too often? (Short answer: No.) While there’s no magic number of touchpoints, the more frequent the better. People need to hear or see a message between 7 and 15 times to remember it and take action according to the old marketing adage. Employers who communicate benefits information throughout the year have a greater chance of getting their message not only heard, but heeded.

Employers who want to build awareness and employee satisfaction should communicate about benefits in a variety of ways, at various times throughout the year. But research shows that most aren’t as vocal as they should be.



It can take between 7 and 15 communications for employees to remember and take action on a message

⁸ “The 10 Keys to Successful Benefits Communication,” Segal and Benz Communications, accessed March 2021. ⁹ UK Benefits and Trends Survey 2020, Aon, accessed March 2021.



THE SOUND OF SILENCE

How often do you tell your employees about tools and information that could help them make better health care decisions?

75% of employers say keeping employees and families engaged in their benefits year-round is their greatest communication challenge⁸

64% of companies say they only communicate with employees once a year during open enrollment⁸

99% of companies see the importance of communication and engagement, but 57% do not have a strategy⁹

Principle #2: Play to your audience

Research suggests that employees like to get their information through multiple channels. Fortunately, benefit providers and employers have many options to choose from.

Live in-person sessions, benefit websites, email, direct mail, and posters around the office can all play a part. Understanding which channels members prefer can lead to greater benefits engagement and usage.

There's no longer 1 preferred communication channel. Instead, employers should use a multi-channel approach with a variety of tools to reach employees:

- Email
- Direct mail
- Informational meetings
- Company newsletters
- Social media messages
- Infographics
- Benefit microsites and blogs
- Webinars
- Brochures
- Q+As
- Videos

One more thing to think about: sending out the information is just the start; employees don't necessarily read it all. In fact, 5% of employees prefer not to receive any communication.¹⁰ That means some benefits information simply disappears. Yet another reason to plan a variety of communication methods throughout the year.

¹⁰ "Improving Engagement With Focus and Frequency," by Anna Greene, HealthSparq, March 22, 2018.

EMPLOYEES' FAVORITE WAYS TO RECEIVE BENEFITS INFORMATION ¹⁰



Email



Direct mail



In-person



Text messages



By following social media



Directly from social media

Principle #3: Keep it crystal clear

Your message may hit the right people in the right place at the right time – but if it's complicated, it's still missing the mark.

This is a common, often overlooked problem. About one-third (35%) of employees either know nothing about their health care coverage or don't fully understand it.¹¹ Just over half of employees have a "solid understanding" of the annual cost of care and coverage, and 19%, or nearly 1 in 5, did not feel confident in their understanding everything they signed up for after their last open enrollment. According to 21% of employees who participated in the same survey, "simpler language to better understand what's covered and what's not" is what would improve the way they enroll in benefits.¹² Two other factors decide whether employees end up reading the material: personalization and trust. Communication from their employer can provide both.

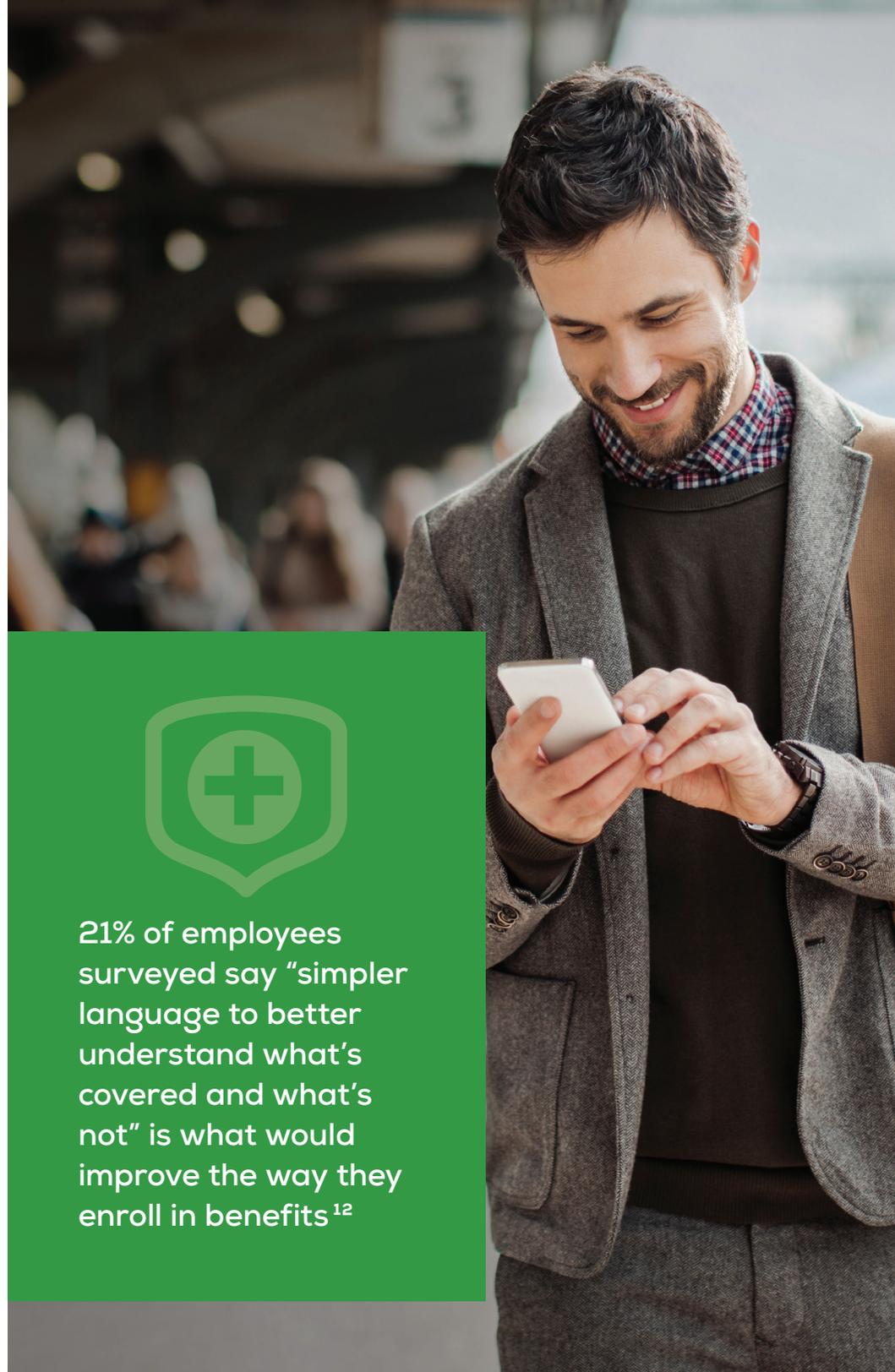
PERSONALIZED COMMUNICATION

In 1 study, 85% of employees see a growing need for voluntary insurance benefits.¹³ The more relevant, the better.

TRUSTWORTHY COMMUNICATION

Trust plays a vital role in benefits communication. If employees don't trust the source of the information, they're less likely to act on it. And studies show that there is a preference among workers to speak to an expert.

¹¹ "One-third of employees don't understand their health benefits," by Lisa Burden, HR Dive, Feb. 6, 2019. ¹² "12 Trends Influencing the Future of Workplace Benefits, Aflac WorkForces Report, 2018." ¹³ "5 Ways to Make Benefits Enrollment Easier and Less Confusing," by Brenday J. Mullins, HR Dive, October 23, 2018.



21% of employees surveyed say "simpler language to better understand what's covered and what's not" is what would improve the way they enroll in benefits¹²

NOW THAT YOU KNOW

What to talk about

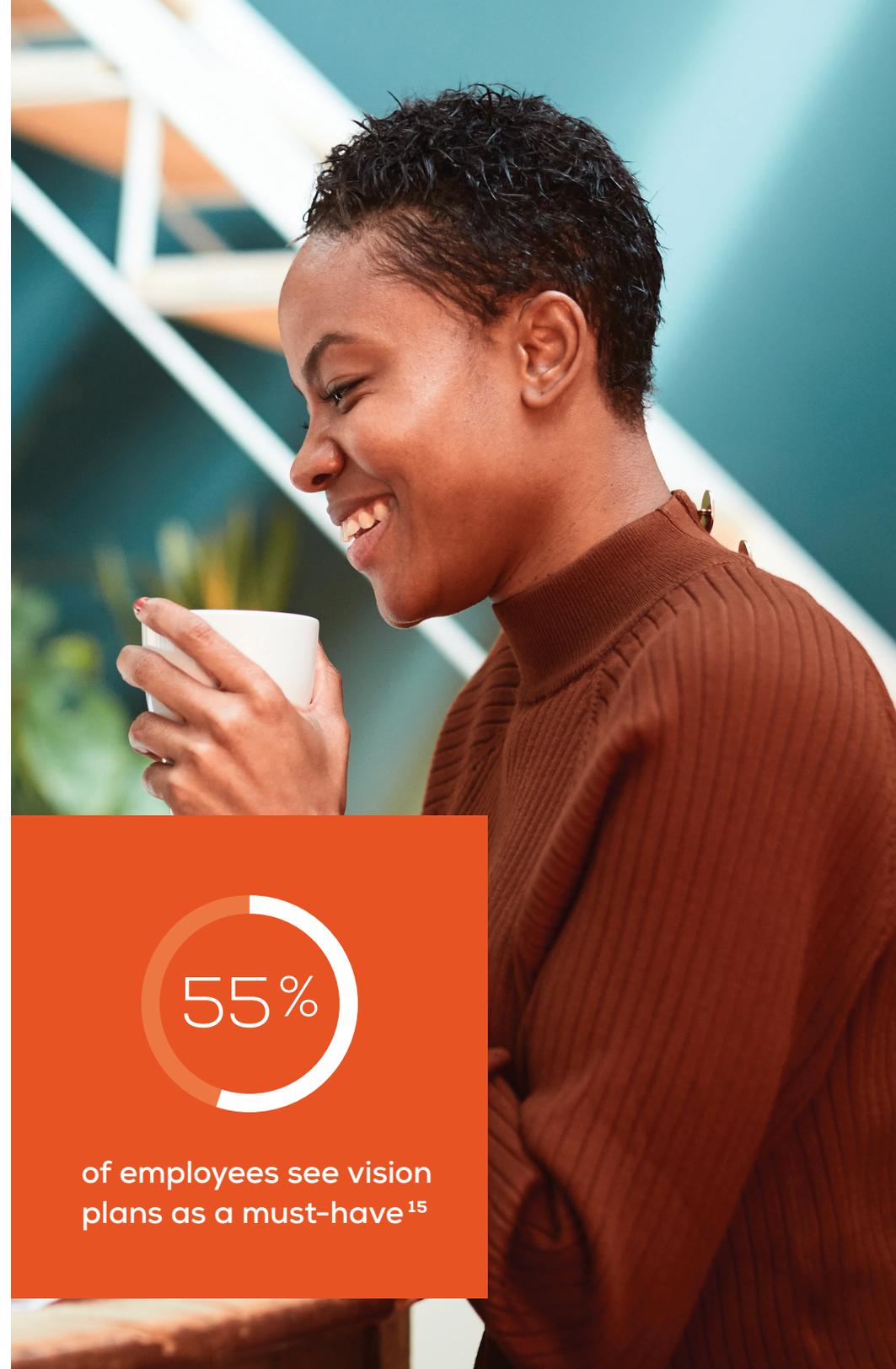
Employers should pay particular attention to those benefits employees value most. Vision benefits is a good place to start.

Next to health insurance, employees value vision, dental and 401(k) over other voluntary benefits, including life insurance, long-term disability, short-term disability and long-term care.¹⁴ Vision benefits are highly valued by employees. In fact, 55% of employees see vision plans as a must-have.¹⁵ Vision care is also listed as one of the 10 essential benefits included in the Affordable Care Act, and employees have come to expect it as part of the core employee benefits package.¹⁶

Communicating about those benefits is just as valuable. According to the ninth annual Transitions Optical Employee Perceptions of Vision Benefits survey, 96% of all employees say they'd be more likely to use their benefits if they better understood what their plan covers. Likewise, 95% say they would be more likely to enroll in their company's vision plan if they knew more about the importance of comprehensive eye exams and the specific, premium eyewear offerings available through their benefits.¹⁷

¹⁴ "What is controlling employees' choices?" ¹⁵ "Navigating together: Supporting Employee Well-Being in Uncertain Times," MetLife's 18th Annual US Employee Benefit Trends Study 2020.

¹⁶ "Information on Essential Health Benefits (EHB) Benchmark Plans," CMS.gov, accessed March 24, 2021. ¹⁷ Transitions Optical Employee Perceptions of Vision Benefits survey, February 12, 2018.



of employees see vision plans as a must-have¹⁵

What to look for

Benefits have a profound effect on employee health, productivity and satisfaction. Employers should carefully consider the communication strategies of their benefit providers.

A benefits provider that prioritizes communication:

- Takes a comprehensive communications approach.
- Offers members a variety of tools to help them get the most out of their benefits.
- Coordinates with you to communicate with employees.
- Offers customized tools to make it as easy as possible to clearly and concisely communicate to employees throughout the year.



If member communication is your goal, consider partnering with a specialty carrier. They're laser-focused on encouraging members to use their benefits. They also have the expertise to communicate clearly about a wide range of topics within their specialty.



Putting it all together

EyeMed's communication tools are a living example of a comprehensive communication strategy. These tools help companies reach employees all year long with clear, personal messages in a number of ways.

PRE-ENROLLMENT COMMUNICATIONS

Informative website: Our enrollment website introduces employees to their benefits. Using videos, interactive tutorials, FAQs and more, it helps employees choose the right plan options and find eye doctors in their plan.

Enrollment toolkits: These toolkits have what employers need to promote a vision plan. Office signage, enrollment brochures, articles, emails and videos work together to reinforce the benefits of enrolling.

Educational brochures: A piece that highlights specific health concerns and resources that help employees stay healthy.

Benefit summaries: Benefit snapshots give employees a clear view of their allowances, copays, member-only savings, member support tools, and health and wellness programs.

Provider directories: Geo-targeted healthcare directories give employees a glimpse of eye doctors located close to the location of their open enrollment event.

POST REGISTRATION COMMUNICATIONS

Welcome emails: These reminders cover all of the tools employees have at their fingertips – special offers, our provider locator, appointment schedulers and more.

ONGOING COMMUNICATIONS

Quarterly newsletters: Members who opt-in will get regular reports on the latest vision innovations, wellness education and special offers.

Member Portal: Our site helps members easily manage their benefits with plan details, eligibility, provider locators, replacement ID cards, health and wellness information and claims status.

Mobile app: Members use our app to find doctors, make appointments, display access ID cards, store prescriptions, set reminders and more.

Explanation of benefits: Each time a member visits their eye doctor, they get a summary of their care, benefits and costs.

Wellness website: Sites packed with articles, videos, quizzes and other resources help members maintain a healthy lifestyle.

At-risk mailings: Some members have a higher risk for certain conditions, like diabetes, high blood pressure and high cholesterol. We deliver disease-specific information to help them schedule follow-up appointments with their primary doctor.

Eye Exam reminders: We make it easy for members to schedule comprehensive eye exams with timely reminders.

How-to toolkits: Step by step, we walk members through how to use and manage their vision benefits.

Wellness toolkits: This is 1 more way employers educate and encourage employees to take control of their health. It includes wellness articles, wellness education and more.

A FINAL WORD

It all starts with communication

Awareness of vision benefits leads to usage of those benefits, which leads to healthier, more productive and more satisfied employees.

That means more than sending an email at the start of enrollment season. It means connecting with employees in a variety of ways. It means making the experience personal and, above all, easy to understand. These principles give employers the best chance to engage employees and help them take maximum advantage of their benefits.



We look forward to helping you and your employees see life to the fullest.

To get started,
visit eyemed.com or
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WP-2104-BC-273