

Benefits Insights



Last-minute Open Enrollment Considerations

The COVID-19 pandemic has upturned everything this year. So, it's understandable if you are a little less prepared for open enrollment at this point. However, there's still time to address open enrollment with employees in meaningful ways. Doing so will help them get the most from their benefits, which are especially valuable in these uncertain times.

This article outlines a few last-minute strategies for maximizing open enrollment for your employees.

Keep the Communications Coming

If you haven't already, be sure that all employees know that open enrollment is approaching. This is one of the most important times of the year, and it's even more important now during the COVID-19 pandemic. Your communications should reflect that. More specifically, they should detail action items for employees prior to enrollment.

Between remote work, kids learning from home, sick relatives and potential family job losses, employees may be struggling to stay afloat. Open enrollment is a time for adjusting benefits based on significant life events, such as a need for increased medical coverage.

With that in mind, your communications should touch on:

- The importance of considering lifestyle changes and the potential need for additional coverage
- The different plan options available
- Any voluntary benefits that may help during the COVID-19 pandemic

Don't be afraid to bring up other topics that may be affecting employees, like their workloads or mental health. In fact,

employees should be encouraged to reach out about those types of issues.

Assign a Point Person

Employees will almost certainly have questions about their open enrollment, especially if it's happening virtually this year. As such, you should have a designated person tasked with answering all employee questions. Their contact information should be provided in all employee enrollment communications.

Change Up the Medium

People retain information differently, so email communications aren't always sufficient for conveying a message. Instead, consider diversifying your approaches. Sending an email alongside a video or PDF flyer can be more effective. If time allows, consider sending mailers to employees as well.

Going further, hosting a virtual enrollment webinar could help employee retention even more than individual messages. This would be a time when employees learn about available plan options and notable changes, and ask questions to the moderator.

Summary

Open enrollment may almost be here, but you still have time to help employees maximize their benefits. Speak with JP Griffin Group for more open enrollment strategies, guidance and employee deliverables.