

Benefits Communication Resource Guide



Benefits Communication Ideas, Samples, How to Plan

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Groh & Associates 

Benefits Communication

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About This Resource Guide

This *Resource Guide* contains ideas, samples, and services for benefits communication. Four other communication *Resource Guides* specific for open enrollment, new hires, ongoing benefits education, and wellness programs and incentives are also available. See page 8.

How to Create a Strategic Communication Plan

In brief,* a strategic communication plan:

1. **Identifies audiences**—to understand their perspectives on benefits, what they do and don't know or misunderstand, what motivates learning, and their communication preferences. Conduct surveys, focus groups, or just ask representative employees and local benefits representatives. With this knowledge, look at demographic variances for targeting messages.
2. **Sets goals and metrics**—what actions do you want participants to take and how do these actions impact benefit costs and support your benefits philosophy and goals? Set metrics to know if you've reached the goals and for help in preparing future communications.
3. **Create a brand and theme**—create awareness and identity.
4. **Lists key messages**—create carefully worded messages as a resource for message consistency and reinforcement. Use separate lists for each demographic or employee group, if it helps achieve goals.
5. **Matches media to audiences**—for example, if using email, what is the alternative for those without email access?
6. **Establishes timing**—for timely project management and production.

*Contact us for more information on strategies and planning benefits communication.



Benefits communication planning is a technique for figuring out where you want to go and how you're going to get there. Mostly you plan your work, including strategies to overcome those inevitable bumps in the road.

It doesn't have to be complicated; it just needs to answer those questions that need to be answered before you start communicating, with educated guesses on all the rest.

With apologies to Rolf Larson

Why Have a Plan?

If you don't create a plan, you may not get the results you want. It's like planning a wedding but not sending invitations.

Who will know to attend?

Our Services

Priced Affordably for any size group and budget. Ask for a quote and we'll prove it.

Translation, printing, and fulfillment are available.

Contents

1. Strategic Planning
2. Benefit Guide Design
3. Guide Layouts
4. Posters and Mailers
5. Emails and More
6. Interactive Videos
7. *MyBenefits Mobile Contacts*
8. *Other Benefit Communication Resource Guides*
9. *About Groh & Associates, Inc.*



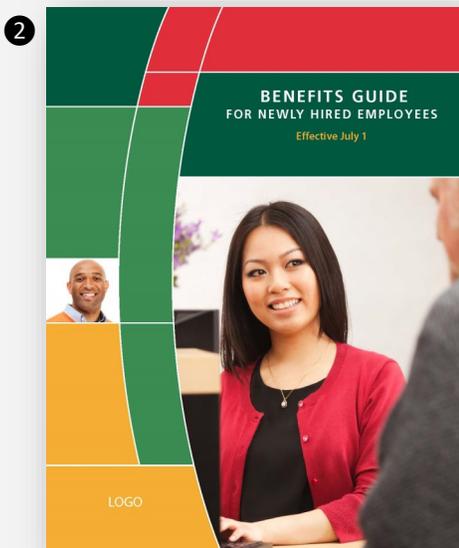
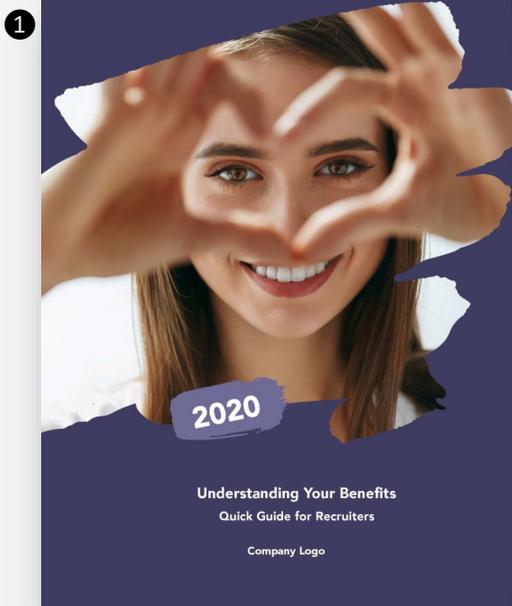
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Benefit Guides

Cover Designs

“Design is the intermediary between information and understanding”

-Richard Grefé

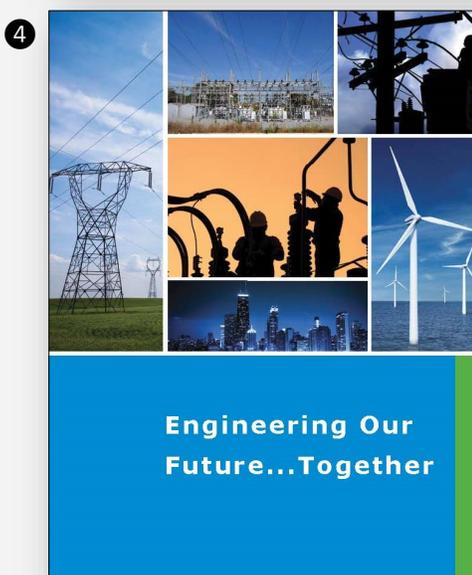


Sample Benefit Guide Covers

1. Open Enrollment
2. New Hires
3. Wellness
4. Recruitment
5. Decision Guide

Customization

Although our costs are low, compared to competitors, all design and content are customized to our clients' benefit plans and branding.



Design Supports Copywriting

Guide Layouts

“Clear writing leads to clear thinking. You don’t know what you know until you try to express it. Good writing is partly a matter of character. Instead of doing what’s easy for you, do what’s easy for your reader.”

— Michael A. Covington

Creative Design or 1,000 Words?

Copywriting works best when supported creatively by graphic design. It makes it easier for users to understand what to do next by illustrating how to apply something complicated or technical, if it is not otherwise obvious.

Sample Layouts

1. Open Enrollment
2. Wellness
3. Recruitment

Flip Book Sample

Click here to demo our flip book sample.

Flip Book Demo

1

Do You Want an FSA and an HSA?

Although you cannot pay healthcare expenses from both an FSA and an HSA, you can use an FSA to pay for expenses that are not eligible for an HSA. This means you can use an FSA to pay for eligible dental and vision expenses.

Healthcare Flexible Spending Accounts

You don't have to avoid a medical plan to get a Healthcare Flexible Spending Account (FSA). However, you must contribute to an FSA before you can use it. You can use an FSA to pay for eligible dental and vision expenses. You can also use an FSA to pay for eligible dental and vision expenses.

Using Your Healthcare FSA

You may pay eligible expenses for your healthcare through the end of the year, December 31. However, both healthcare FSAs have a grace period for funds expenses to be paid from your FSA. The grace period begins on January 1 after the end of the plan year and ends on March 15.

Paying Eligible Expenses

For more information on your FSA funds, you can explore your online account. You can also call a provider with an account number and your FSA ID. The provider will automatically be approved at the point of sale.

Substantiating Expenses: The IRS requires FSA participants to provide documentation for the expenses. You can use a variety of methods to substantiate your expenses. You can use a credit card or a debit card to pay for your expenses. You can also use a check or a money order. You can also use a credit card or a debit card to pay for your expenses. You can also use a check or a money order. You can also use a credit card or a debit card to pay for your expenses.

What is HEALTHY_{me}?

Life comes at us fast and we can often forget about our own well-being. HEALTHY_{me} is here to support you as you focus on the key areas of well-being described below.

- Physical: Eat Well | Sleep | Exercise Care
- Emotional: Mindfulness | Anxiety & Depression Management
- Financial: Planning | Budgeting | Debt Management
- Work-Life: Work-Life Growth | Work-Life Relationships | Work-Life Balance
- Community: Environmental Stewardship | Community Engagement

HEALTHY_{me} Challenges

Physical, Emotional, Financial, Work-Life, and Community well-being are the HEALTHY_{me} dimensions. Each area of focus has a selection of programs designed to support you as you start or continue your well-being journey.

1. Register on the HEALTHY_{me} site (see page 14 for detailed registration instructions)
2. Review the resources available for your well-being journey
3. Determine which resources align with your goals
4. Join the challenge and take the next step

Below are some examples of challenges that can be aligned to goals and when they are available to you.

2

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3

Dental

Offered by MetLife

Vision Group Holdings offers dental plans that are approved through MetLife to dental services. Vision Group Holdings contributes to the cost of these dental plans. Please visit www.metlife.com for the entire dental directory. Below is a review of the dental options.

Plan	Annual Maximum	Out-of-Pocket Maximum	Annual Deductible
Standard	\$1,000	\$1,000	\$1,000
Enhanced	\$1,000	\$1,000	\$1,000

Vision

Offered by MetLife

Vision Group Holdings offers a voluntary vision plan through MetLife to members of Vision Group Holdings. Please visit www.metlife.com for the entire vision directory. Below is a review of the vision options.

Plan	Annual Maximum	Out-of-Pocket Maximum	Annual Deductible
Standard	\$1,000	\$1,000	\$1,000
Enhanced	\$1,000	\$1,000	\$1,000

Life & Disability

Offered by Lincoln Financial Group

Basic Life and AD&D Insurance

Lincoln Financial Group offers Basic Life and Accidental Death and Dismemberment (AD&D) insurance equal to one times the annual salary up to \$10,000,000. This is a company paid benefit, administered by Lincoln Financial Group, an insured member.

Voluntary Life and AD&D Insurance

In addition to the Basic Life and AD&D insurance provided automatically, team members can purchase additional voluntary life and AD&D insurance for themselves, their spouse and/or children at discounted group rates, as follows:

- **Team member:** First coverage up to 5 times the annual salary (\$500,000 maximum)
- **Spouse:** Up to 50% of the team member's benefit amount (\$250,000 maximum)
- **Children:** Add \$10,000 for each child under 18 years of age (\$50,000 for 18-24 years of age)

Eligibility of Insurability for Newly Hired Team Members: Newly hired team members can qualify for the following amounts (guaranteed issue) without the Evidence of Insurability (EOI) requirement (initial underwriting) for the first 90 days of the month in which they become eligible. Any amount above these maximums, or if elected at another time, will require EOI.

- **Team member:** up to \$10,000 without EOI
- **Spouse:** up to \$20,000 without EOI

Please note: Spouse life insurance elections cannot exceed 50% of the team member amount if choosing over the dependent child amount.

Short Term Disability (STD)

Lincoln Financial Group offers up to 12 weeks of STD coverage.

- **Care STD:** Continues up to 100% of a team member's base pay up to a maximum of \$1,000 per week. Following a waiting period of 14 days, and will continue for a period of up to 12 weeks.
- **Key STD:** Team members may purchase additional STD coverage which provides up to 60% of their base pay to a maximum of \$2,000 per week for up to 12 weeks. Newly hired team members are eligible to elect this coverage without medical underwriting if elected within 30 days of initial eligibility.

Long Term Disability (LTD)

Lincoln Financial Group offers up to 180 days of LTD coverage which includes up to 60% of their base pay during an illness or non-work related injury lasting greater than 12 weeks up to a maximum of \$2,000 per month. Newly hired team members are eligible to elect this coverage without medical underwriting if elected within 30 days of initial eligibility.

Benefit	Employee Paid	Team Member Paid
Basic Life/AD&D	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Voluntary Life/AD&D	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Short Term Disability-Care	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Short Term Disability-Key	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Long Term Disability	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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Calls to Action

Posters | Mailers

“A call to action is the part of your message that tells your audience what to do. If written right, it also makes them feel inspired to do it.”

-Alice E.M. Underwood

Promoting Benefits and Actions

Posters, mailers, emails, flyers, banners, table tents, etc. are calls to action for guiding employees to the educational materials or to take action. A primary marketing technique is to use multiple media and message redundancy to get people to take action.

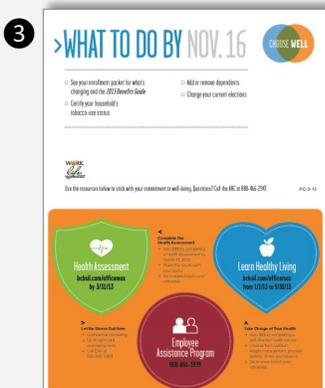
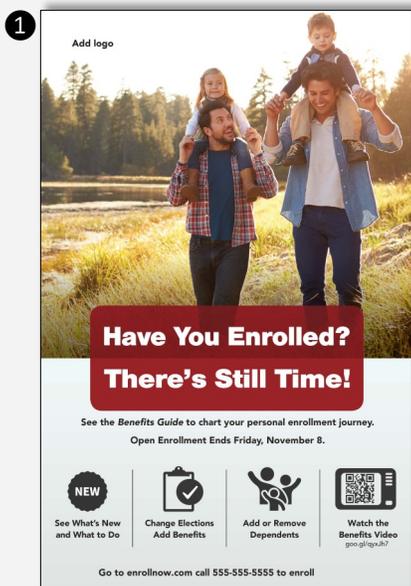
7 x 7 Formula

A prevalent marketing practice reasons that people remember messages and take actions if the message is repeated 7 times using 7 different forms of media to amplify it.

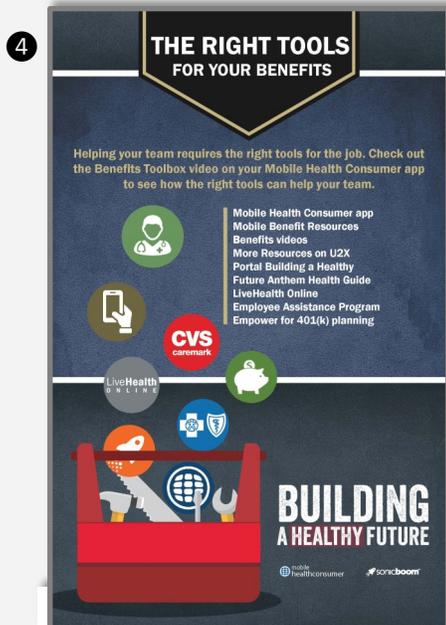
Sample Layouts

Supporting Text with Design:

1. Open Enrollment Poster
2. Open Enrollment Postcard
3. Wellness Mailer
4. Ongoing Benefits Education Poster



Wellness mailer promoting actions to take with removable **clings** (4 panels, 6"x9")



Calls to Action

HTML Emails | Change Notices | Newsletter

HTML Emails

A creatively designed and branded message inserted into the body of an email to get attention and direct participants with links to posted documents, videos, or websites where they are encouraged to take specific actions, such as to learn about benefit changes, enroll, take wellness program steps, etc.

Sample Layouts

- Open Enrollment Reminder
- Ongoing Benefits Education
- Wellness

Subject: Enrollment Reminder

Reminder – Open Enrollment Ends Today Monday, November 5 at 11:59 p.m. EST



Use the Navigation Guide to help you with your next step

Review the checklist (found on page 8) Continue to earn HEALTHYOU points by November 30 for Rewards

- Re-enroll in your Flexible Spending Account (FSA) to continue
- Review your vision exam election (learn more on page 3)

All updates can be made with the Benefits Center: [add url]

You are signed in automatically if connected to the Perigo network's wireless or via VPN.

Livingo – Diabetes Care or Hypertension Care Management at no-charge if you and your spouse are enrolled in a medical plan and managing diabetes with your physician. Children, with parental consent, are eligible for Diabetes Care

Legends

Open enrollment is a once-a-year opportunity for you to take advantage of our highly competitive and affordable benefits. Mega Leap offers exceptional benefits at a lower cost than most other employers. We take pride in working with providers to ensure that you have the best options available to you and your family. We do this because you are the heart and creative soul of our company.

Review, Choose, Enroll

Please review the newly designed 2019 Benefits Guide and choose the benefits that are best for you. Then, enroll and/or add eligible dependents, remove those who are no longer eligible.

By November 05, 2019 To enroll, go to www.wellnesscenter.mega.com and follow the prompts.

If you miss the deadline, you can't change or add dependents to the next open enrollment, so don't miss this year's opportunity. **Get All at benefits.mega.com/complexe/2019** to use this interactive tool to help you choose the right benefits.

Good News!

No changes to medical, dental, vision and life insurance. They remain at no cost for employees and Mega Leap will continue to subsidize the cost for adding dependents.

Don't Forget to Do This (if these apply)

If you've worked for Mega Leap for 90 days or more, you're eligible for a Flexible Spending Account or a Health Savings Account, you must first elect your contribution amount for 2019. Contributions do not carry over from 2018 to 2019.

If you enroll in the Open Access Plan with HSA and don't want to contribute to your HSA, be sure to enter "00" or you will receive Mega Leap's automatic loan for HSA contributions.

If you're not familiar with the difference between HSA and FSA, see the HSA Information page.

No Making Changes?

If you are not making any other changes, your health benefits will end on effective January 1, 2019 and no further action is necessary.

As a reminder, you will not be able to make changes to your election outside of Open Enrollment, unless you elect a qualifying event (marriage, divorce, birth of a child, loss of coverage, etc.).

Announcing!

Wellness Wednesdays

Your care. We care.

Your health, well-being and peace of mind are important to you and your loved ones. That's why Mega Leap is presenting Wellness Wednesdays, a series of topics presented by experts with ideas and actions for you to use, information and possibly the ability to change.

Work and Personal Life: The Balancing Act
Wednesday, March 6

Finding the right balance between our professional and personal lives can sometimes be difficult. We have 90 minutes for you to sit and hear the advice of experts.

3:00 p.m. EST – All HQ in the Multipurpose Room
3:00 p.m. EST – Virtual
4:00 p.m. EST – Webinar

Preventive Health
Wednesday, March 13

There's a lot more to the chronic health problems in America, like Type 2 diabetes or high cholesterol, are largely preventable. That's why prevention care is so important to your health. This class discusses common symptoms and preventive health screenings. Learn to manage your risk factors so you can be more aware of your health status and the changes you can make.

3:30 p.m. EST – All HQ in the Multipurpose Room
3:30 p.m. EST – Virtual
4:00 p.m. EST – Webinar

We are happy to provide you these updates and announcements to our current benefits. Again, please direct any questions to the benefits team at benefits@megaleap.com.

Change Notices and Newsletters

Change notices function as a stylized SMM that focuses on benefit and other changes for the coming year. An ongoing benefits newsletter can help educate participants on specific benefit features, tools, and resources in helping them become better at managing their health, spending, finances, and benefits..

Sample Layouts

- Open Enrollment Change Notice
- Wellness Newsletter

FRESH START
For Your Benefits + Management/Corporate Team Members

BENEFITS YOU CAN COUNT ON

WHAT'S NEW, WHAT'S CHANGING AND WHAT YOU NEED TO DO

Open enrollment is your once a year opportunity to learn which new, what's changing for the coming year, and what you need to do during enrollment. This year's enrollment is **Active**. That means **all Team Members must re-enroll for all benefits to have coverage.**

This Change Notice contains the information you need to know about your benefit options. You can find more details on next of the plan options in the Benefits Enrollment Guide and video, posted on the UMHR landing page.

DON'T MISS OUT!
The enrollment period is November 28 through December 13.

What's New for 2019

New Medical Plan Offering
In addition to the current PPO Plan and HCFP (Premium) option, HCFP is offering a new choice in medical plan benefits: The Choice Plus (Preferred) HCFP (Single) Deductible Health Plan with HSA (Health Savings Account). Option offers lower per-visit contributions while still providing comprehensive coverage, including preventive care covered at 100% through the United Healthcare (UHC) provider network.

The Choice Plus HCFP option includes a Health Savings Account (HSA) feature, which is a personal bank account to help you save money and pay your eligible medical expenses. You contribute to your account with pre-tax payroll deductions, up to the annual limit set by the IRS. You can use the money in your HSA to help offset the higher deductible in the health plan, or save it to pay for future medical expenses. Money remaining in your account at the end of the year rolls over from year to year. You must use the money in your account and, if you have a loan or other debt, you may have to pay the account with you. For more details on the Choice Plus HCFP with HSA medical plan options, see the Benefits Enrollment Guide posted on the UMHR landing page.

Prescription Drug Coverage
When you enroll in any of the medical plan options, you automatically receive prescription drug coverage. Your prescription drug coverage includes both a retail and mail order option.

- **PPO Choice Plus Plan** – You do not have to meet the deductible first before the plan pays benefits for your prescription drugs. You pay a copay based on the deductible but they do count toward the out-of-pocket limit.
- **Choice Plus HCFP with HSA Option** – You pay the full deductible first for your prescription drugs and you meet your medical plan deductible, with the exception of prescription medications for conditions in the Premier Option. The Premier Option plan covers preventive medications at 100% before the deductible. For all other covered services, once you reach your medical plan deductible, you pay 20% of eligible expenses and the plan pays the rest. Your eligible expenses count toward the out-of-pocket limit. Once your medical expense reach the out-of-pocket limit, the plan pays 100% of your medical and prescription costs for the rest of the year.

On the Way to Wellness

Spring Quarter

Screening Results Show How Healthy We Are

Thanks to our team members for the high levels of participation in the launch of On the Way to Wellness. Over 90% of team members completed Personal Health Profile and Biometric Screenings. If you participated, your results are available in your Personal Health Report online at the One Community website.

Although the Company cannot see individual results, an analysis of aggregated results offers insight into the health of our workforce that can be used in designing our wellness and healthcare programs.

How Healthy Are We?

Over 80% of the participating team members elected blood pressure, body fat, or cholesterol (total cholesterol, low-density lipoprotein (LDL) cholesterol, or high-density lipoprotein (HDL) cholesterol) screenings.

- Elevated blood pressure
- Higher than average blood glucose levels (used in diagnosing diabetes)
- Low HDL cholesterol readings
- High triglycerides levels, or
- A waist measurement above 40 for men and above 35 for women.

Key screening results for the participating faculty and staff revealed that:

- 21.6% have waistline measurements above normal
- 21.9% have glucose screening levels above normal
- 17.9% have high LDL (low-density lipoprotein) cholesterol
- 12.3% have blood pressure screening showing hypertension

As shown in the Summary Results table, more than half, 57.3% of the participants have not just one, but combinations of these health risk factors, which increases the risk for an elevated chronic health condition. Left unaddressed, these health risk factors can lead to serious and, in some cases, life-threatening chronic health conditions. A chronic health condition is a health-related state that lasts for a long period of time, such as diabetes, cancer, asthma, etc.

Risk Factor	% of Participants	National Average
None	19.1%	22.0%
1 condition	21.9%	29.9%
2 conditions	22.7%	29.5%
3 conditions	17.5%	15.6%
4 or 5 conditions	18.8%	3.0%

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Interactive Videos

A Most Effective Solution

“People are four times more likely to watch a video than read the information.”
-Animoto and Digital Content Next Survey

What Is Interactive Video?

While watching, viewers can:

- Download posted documents
- Link to websites
- Answer survey questions
- Choose what to watch through branching
- Send an email

Employers can:

- Register viewers for identification
- Collect viewing analytics
- Add translated version or closed caption
- Upload SCORM-compliant file to your Learning Management System (LMS)

Videos are a good fit for employees working from home.

Demo Videos

1. Open Enrollment
2. Choosing a Medical Plan
3. Ongoing Benefits Education: Preventive Care
4. Wellness

Video Topic Ideas

- Choosing a Medical Plan
- Using Preventive Care Benefits
- Why Contribute to Your HSA
- How HSAs Work
- Tips for Using Healthcare Benefits
- Voluntary Benefits
- Wellness Program and Incentives
- Navigating a Benefits Portal
- Online Tools and Resources

All our videos are accessible from computers, cellphones, or mobile devices.



Note: Not all features are demonstrated in these videos.

Distribution to employees and spouses:

- Post link on portal
- Email link
- Place QR code on posters, flyers, guides, etc.

Groh & Associates logo

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Put your benefit contacts on employees' phones

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A digital “wallet card” that employees can download to their phones and mobile devices to access benefit vendors’ service centers and websites.



Click [here](#) for demo.

On the demo, click a benefits tile for its service center phone number and website link.

Easy to Distribute

Employees can download from a benefits portal, email, or a website.

Add a Message

Add a message on the top line and a link to a video or website.

Change the message as needed.

Link a tile to your benefits guide as a flip book or pdf.



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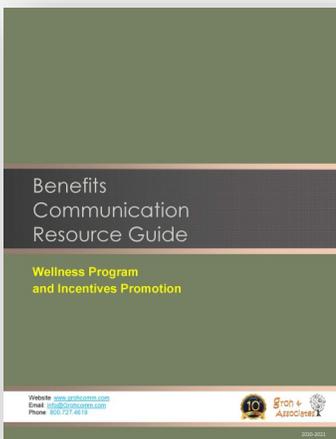
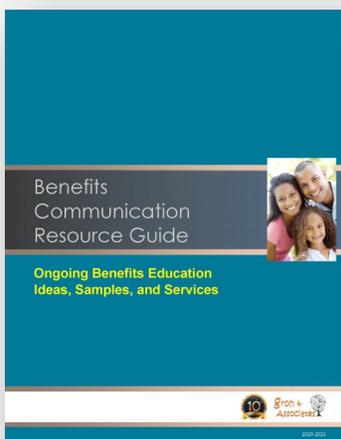
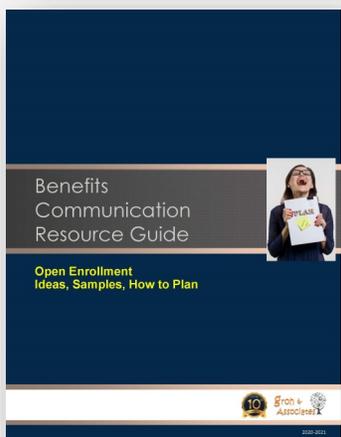
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Benefits Communication

Resource Guides

More Ideas and Samples for Benefits Communication

Our Resource Guides offer ideas and samples to consider in planning benefits communication. You can obtain these free guides at our website, grohcomm.com.



About Groh & Associates, Inc.

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Benefits Communication

It's What We Do

Groh and Associates has served employers and brokers for over 10 years. We create strategic and affordable benefits communication, most often for:



For benefits education:

- Benefit guides, flip books
- Enrollment kits
- Changes notices, newsletters
- Interactive videos
- MyBenefits Contacts app
- And more

For promotion:

- Home mailers
- Posters, flyers, banners
- HTML emails, etc.
- And more

Experience Matters

Before forming Groh & Associates, Inc. Ken Groh worked 20 years with Mercer, PricewaterhouseCoopers, and Aon in their communication practices.

Staff: Our staff includes talent for creative design, copywriting and scripting, narration, production, and project management.

A client's testimonial to our services

"In my role that required simultaneously addressing different employee populations about multiple benefit plans, I worked with Groh & Associates on a complicated communications matrix containing e-print as well as narrated and animated remote video presentations. Groh kept it all straight while both developing content and managing production. It was a non-pareil performance that was actually replicated - *and expanded upon*- in the following year. Recommended without reservation."

—David Dietly, Senior Manager, Global Benefits, PAE, Inc.



For more ideas, samples, and services for benefits communication, watch this 4-minute video.



Selected Client List

Aisin World Corp.
 Alberto Culver
 Avid Technology, Inc.
 BBX Capital Corp
 Blue & Co., LLC
 BMC
 Boeing
 Care Giver Services
 CDK Global
 Citizens Utilities Co.
 Digital Bridge
 DS Services
 Edumedics
 FabSouth LLC
 Faro Technologies
 Frenchman's Creek
 Fujitsu
 Grand Rounds
 G&W Electric
 Hooters
 IATA
 IDEX Corp
 IAM Benefits Trust
 Ironform Manufacturing
 iThink Financial
 Johnson Controls
 Kingspan Group
 Loyola University
 Magic Leap
 MDLIVE
 Modine Manufacturing
 Nat'l Assoc of Realtors
 Neovia Logistics
 Office Max/Depot
 PAE, Inc.
 Perrigo Corporation
 Populus Financial
 Post Properties
 Rexel USA
 Rybovich Boat Co.
 Sandhill Cove
 Schulte Hotels
 Seminole Electric
 Simon Property Group
 Starboard Cruise
 Tri-City Foods
 Tupperware
 Valparaiso U
 Vision Group Holdings



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