

Benefits Communication Resource Guide



**Ongoing Benefits Education
Ideas, Samples, and Services**



A Benefits Communication Dilemma

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An Open Enrollment Story

It's open enrollment. Bob looks at his enrollment notice, sees rates are rising (again!!), and some benefit changes; but no action is required to keep his current benefit elections. So, he tosses out the notice.

Bob's not alone. Up to 80% of companies say their employees "do not open or read benefit materials" (Forbes Human Resources Council posting, 2020).



That's Not What You Want, Is It?

You probably want employees to use benefits effectively and cost-efficiently, right? To do so, you will need to motivate them to learn about their benefits, how they work, and the tools and resources that are available for managing their health and saving them money. Those actions can payoff to your bottom line as well.



If so, maybe you need to offer more learning opportunities with *regular ongoing benefits education*. Keep benefits usage ideas, tools, and resources in front of them all year. Advertising has a term for the rhythm of ongoing communication:

Effective Frequency: the average number of times someone needs to see something before they will act.

Studies have nailed this down to between seven and twenty times. The term can apply to benefits since it also refers to helping someone become comfortable with an idea.

About This Resource Guide

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



Watch this 4-minute video on benefits communication.

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Ongoing Benefits Communication Planning

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Creating a Strategic Communication Plan

These steps will help you prepare a plan for ongoing benefits education:

1. **Assess audiences**—understand perspectives on benefits, what they do and don't know and misunderstand, what motivates learning, and their communication preferences. Conduct surveys, focus groups, or ask representative employees and local benefits representatives. Use results for targeting messages, if possible.
2. **Identify topics**—use research findings to source topics and calls to action, such as:
 - Low usage of preventive care benefits
 - Not enough contributions to health savings accounts and roll over balances
 - Low levels of contributions to the 401(k) plan
 - Few access online medical plan and other benefit tools and resources
 - Few take advantage of the EAP free sessions; low levels of calls
 - Spending is too high on prescription drug benefits
3. **Set goals and metrics**—for each topic, identify the actions you want participants to take and how they impact benefit costs and/or support your benefits philosophy and goals. Use your benefits data for metrics to know if you've reached the goals or if follow-up education is needed.
4. **List key messages**—collect carefully worded messages as a resource for message consistency and reinforcement. Use separate lists for each demographic or employee group, if needed.
5. **Create a brand and theme**—for awareness and identity. Some ideas are available on our website.
6. **Match media to audiences**—whether newsletters, videos, webinars, FAQs, or vendor discussions. Use several media and multiple delivery channels for best results.
7. **Establish timing**—how frequently will you communicate during the year, quarterly, bimonthly, monthly, weekly. Also create a production schedule.



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...

Cost

Priced to be affordable for any size group and budget.

It's Not a Secret

Check with your benefit vendors for budget help. They often have budgets for helping with clients' communications. Afterall, they also win when participants use their services.

Ongoing Benefits Communication

Media

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Media Options

Take a cue from marketing pros and mix your media. Options include emails, posters, table tents, flyers, home mailers, etc. to direct employees (and spouses) to your educational media.

Some ideas and samples are highlighted below. Also, explore media options within your organization (even those outside of HR) on which to piggyback your messages.

Interactive Video

Video is especially effective in reaching at-home workers and spouses. Studies show that *over four times* as many people would rather watch a video than read the information. We find that even production employees, without easy access to email or benefit portals, can access benefit videos on mobile devices and computers.

Interactive videos enable viewers to do more than just watch it. With our interactive videos using Brainshark technology, viewers can:

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

And, employers can:

- ☒ Register viewers for identification
- ☒ Collect viewing analytics
- ☒ Add translated versions or closed caption
- ☒ Obtain a SCORM-compliant file to upload to their Learning Management Systems (LMS).



Click this image for a 4-minute interactive video on best practices for benefits videos.



Click the image to see the interactive features (2 minutes).



Click the image for a sample benefits education video (2 minutes).

Creative Design

Design is the intermediary between information and understanding.

- Richard Grete

Produced Interactive Video Topics

- 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

Video Distribution

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



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Ongoing Benefits Communication Media

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Media Options (continued)

Guide to Benefit Tools and Resources

Your benefit vendors have online tools, telephonic, and in-person resources. Many are underused because they are not promoted. To change that, use these resources to create a *Guide to Benefit Tools and Resources* in print or on an interactive video that links to the resources.

Contact your benefit providers for materials and combine them into one guide or video customized to your plan designs and brand.

Newsletters and Mailers

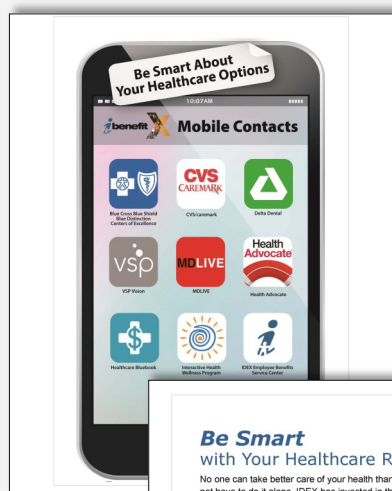
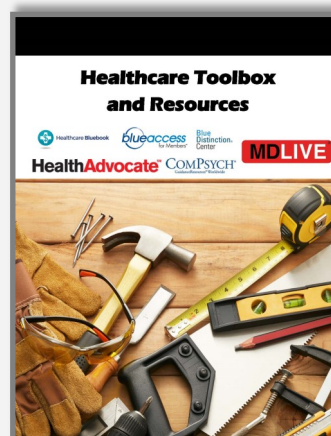
1-4 page branded document for home mailing or posting for benefits information, tips, guidelines, success stories, etc. Topics to consider include HSA and FSA, preventive care, telemedicine, online resources, etc.

For Sample Design and Themes

Go to our website and download the *Benefits Communication Resource Guides*.

Need Help?

If you need help creating and implementing your ongoing benefits communication, let us know. We can help.



Be Smart with Your Healthcare Resources

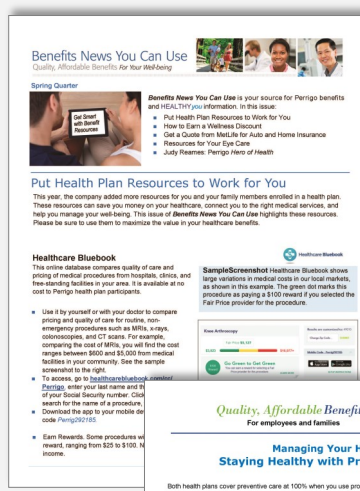
No one can take better care of your health than you. But, you do not have to do it alone. IDEX has invested in the resources to help you understand and choose the best options for your healthcare. This *IDEX Smart Guide* summarizes your healthcare resources.

The services listed in this *IDEX Smart Guide for Healthcare Resources* are available to you and your covered dependents at **no cost to you** if you are enrolled in an IDEX *ChoiceComp* medical plan. Use these resources as often as you like.

Take These Actions

1. Follow the Smart Path to Your Well-Being in the illustration on page 3. It will guide you through your IDEX healthcare resources as described in the following pages.
2. Download and bookmark your IDEX benefits contacts to your computer or mobile device to be one click away from information about your benefits (see page 10).
3. The wallet card and magnet will help remind you that these resources are available to you every day.

Be smart and use your IDEX healthcare resources regularly to support and maximize your well-being.



Quality, Affordable Benefits For employees and families

Managing Your Health Staying Healthy with Preventive Care

Both health plans cover preventive care at 100% when you use providers in the Blue Cross Blue Shield network. That's because preventive care is one of the best ways for you and your family to stay healthy. When you visit your doctor each year for a checkup, it helps maintain your health and may detect any potential health problems early, when the odds of successful treatment are best.

What's Covered

- Commonly covered preventive care services include:
- An annual health maintenance exam (one per calendar year)
 - Routine physical-related tests, such as x-rays, EKGs, and lab procedures performed as part of the health maintenance exam
 - Annual gynecological exam – one per calendar year, in addition to health maintenance exam
 - Pap smear screening – one per calendar year
 - Contraceptive methods and counseling
 - Mammography screening – one per calendar year, no age restrictions
 - Prostate Specific Antigen (PSA) Screening – one per calendar year
 - Endoscopic procedures including colonoscopies and sigmoidoscopies to test for colon cancer – one per calendar year
 - Well-baby and child care (includes six visits per year through age one; two visits per year for ages two through 15; and one visit per year for ages four through 15 with a physician to monitor the development of the child)
 - Immunizations – for children and adults

What to Do

- Be sure to use in-network doctors and lab facilities (the Perigo Medical Center is an in-network facility)
- Inform your doctor's office that you are making an appointment for preventive care so your visit is coded as preventive and your health plan covers the cost at 100%
- Be aware that follow-up visits and testing may not be covered at 100%, and
- Contact Blue Cross Blue Shield for coverage information (blum.com, 866-684-4215).



September



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Ongoing Benefits Communication

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Calls to Action

Posters, Flyers, Table Tents, Banners

Benefit vendors have many of these available. Be sure to get them branded with your design, theme, and colors, or work with a designer to create a series with consistency in message and design.

HTML Emails

A graphically designed message inserted into the body of an email to get attention. No downloading of a pdf and minimum scrolling to get attention and direct the reader to educational materials or to take action.

Call to Action

A call to action is the part of your message that tells your audience what to do. If written right, it also inspires them to do it.

-Alice E.M. Underwood



myBenefits Contacts

A Mobile Wallet Card

Put your benefit contacts on employees' phones.

Employees can download it from portal or website to their mobile devices.

Then touch a tile or icon for service center phone numbers and website links.

Click [here](#) for demo.



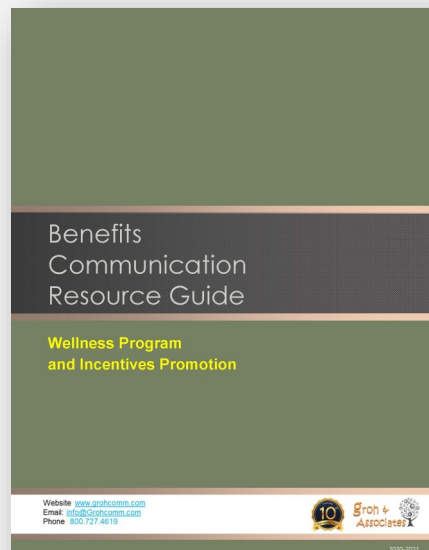
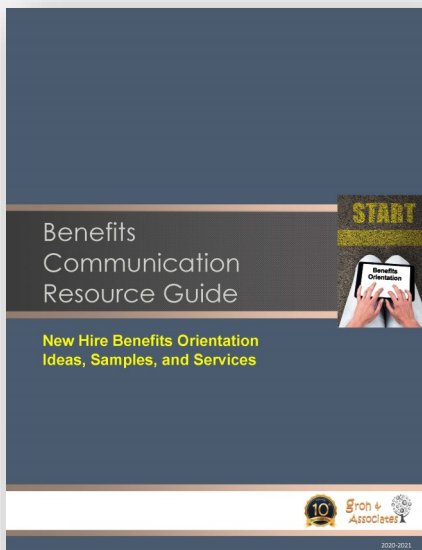
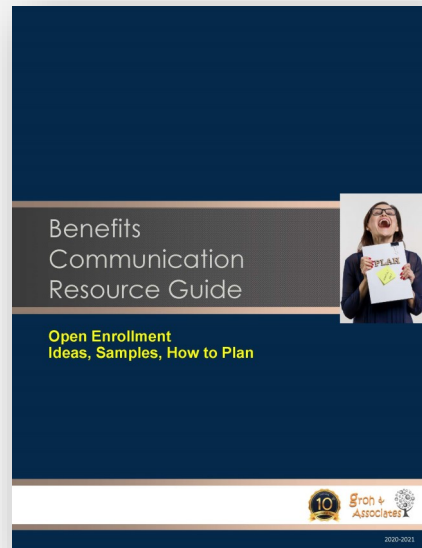
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Benefits Communication

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

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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 creative design, writing, video scripting and production, narration, and project managers.

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.

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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