

# Benefits Communication Resource Guide



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



# A Benefits Communication Dilemma

1

## 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 pay off 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.

## Contents

2. Planning
3. Media Options: Interactive Video
4. Media Options: Branding, Guides, Mailers
5. Media Options: Posters, Flyers, HTML Email
5. myBenefits Mobile Contacts download for mobile devices
6. About Groh & Associates



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# Ongoing Benefits Communication Planning

2

## 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. After all, they also win when participants use their services.



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# Ongoing Benefits Communication

## Media

3

### 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

## 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.*

**Benefits News You Can Use**  
Quality, Affordable Benefits For Your Well-Being

Spring Quarter

**Put Health Plan Resources to Work for You**

This year, the company added more resources for you and your family members enrolled in a health plan. These resources can save you money on your healthcare, connect you to the right medical services, and help you manage your well-being. This issue of *Benefits News You Can Use* highlights these resources. Please be sure to use them to maximize the value in your healthcare benefits.

- Put Health Plan Resources to Work for You
- How to Earn a Wellness Discount
- Get a Quote from Medicare for Auto and Home Insurance
- Resources for Your Eye Care
- Just Rewards: Perigo Wins of Health

**Healthcare Bluebook**

The online database compares quality of care and pricing of medical procedures from hospitals, clinics, and free-standing facilities in your area. It is available at no cost to Perigo health plan participants.

- Use it by yourself or with your doctor to compare pricing and quality of care for routine, non-emergency procedures such as MRIs, x-rays, colonoscopies, and CT scans. For example, comparing the cost of MRIs, you will find the cost ranges between \$600 and \$8,000 from medical facilities in your community. See the sample screenshot to the right.
- To access, go to [healthcarebluebook.com/perigo](http://healthcarebluebook.com/perigo). Perigo: enter your last name and ID of your Social Security number. Click search for the name of a procedure.
- Download the app to your mobile device: [Perigo2015](http://Perigo2015).
- Earn Rewards. Some procedures at reward, ranging from \$25 to \$100. In income.

**Sample Screenshot** Healthcare Bluebook shows large variations in medical costs in our local markets, as shown in this example. The green dot marks this procedure as paying a \$100 reward if you selected the Fair Price provider for the procedure.

**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**

Completely covered preventive care services include:

- 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
- Rap breast 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

**Well-Being Starts with Preventive Care**

When you participate in the Wellness Profile (WP) Program and update it each year, you are taking a series of snapshots of your health status. This helps monitor your health numbers, such as blood pressure and cholesterol levels that may signal an early warning for a chronic health condition that your doctor can treat now before it becomes a more serious condition down the road. Sharing that information with your doctor is also part of preventive care.

**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 ([bcm.com](http://bcm.com), 866-684-4213).

September

# Ongoing Benefits Communication

5

## 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

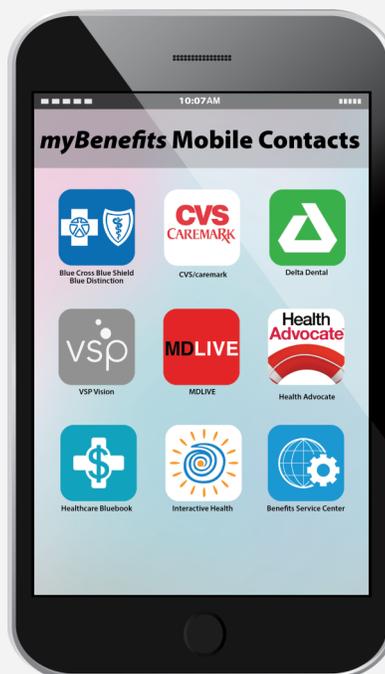
### A Mobile Wallet Card

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.

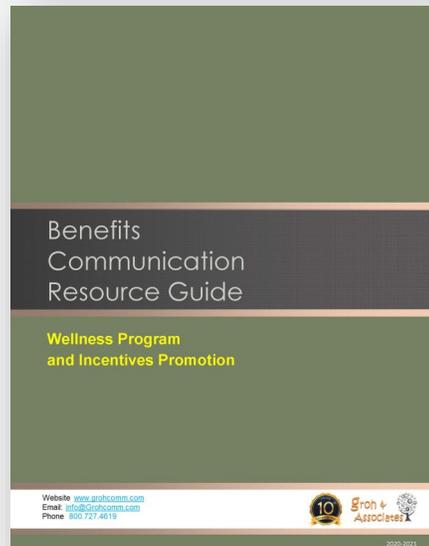
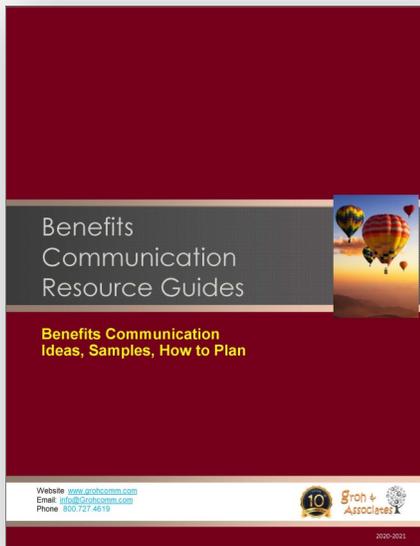


# Benefits Communication

## 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](http://grohcomm.com).



# About Groh & Associates

6

## 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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