



Communication matters

Strategies that can help increase usage of voluntary benefits

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 Centers for Disease Control and Prevention, employees with access to workplace health programs are healthier, use fewer sick days and are more productive.² On the other hand, employers can expect to lose about 6 days of productivity a year (or about \$7,800) per employee thanks to uncorrected vision.³

Here's what we know: the more employees know about their benefits, the more they use them.¹ That productivity leads to real cost savings for employers, and leads to more job satisfaction for employees.⁴

So, effective communication plays a large role in the health of employees—and the business. But, how are employers doing so far? Consider the survey results 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.

¹ The Cicero Group. "How to Engage Your Members: Frequently, Relevantly, and Simply."

² Centers for Disease Control and Prevention. "Healthier, Happier and More Productive Employees."

³ "Invigorating Interest in the Vision Benefit" from the NAVCP Medical Advisor Roundtable.²⁰¹³

⁴ Unum. "Employees not as happy with their workplaces or benefits, Unum finds."

⁵ Pitney Bowes. "The Rx for Health Insurance Communications" 2012.

⁶ Healthedge. "Market Dynamics Require New Ways of Interacting with Health Plan Members."

⁷ Society for Human Resource Management. "SHRM Survey Findings: 2016 Strategic Benefits—Assessment and Communication of Benefits."

⁸ ALEX. "What Your Employees Think About Your Benefits Communication."



HOW EFFECTIVE IS EMPLOYER BENEFIT COMMUNICATION?

22%

of employees don't know whether their benefits provider offered a wellness program.⁵

88%

believe their health plan could be doing a better job of explaining their financial responsibility.⁵

90%

of Millennials believe their insurer should be doing a better job of digital communication.⁷

14%

of HR professionals say their organizations' employees are "very knowledgeable" about the benefits available to them.⁸

Only about half of employees

know their out-of-pocket maximums (53%) or their employer's contributions (47%).⁸

Principle #1: Never let them forget

The “set it and forget it” mentality is all too easy. But this is a poor 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 mentioned earlier.

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. 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.

How often does your employer tell you about tools and information that could help you make better health care decisions?

8%
once per month ⁹

35%
once per year ⁹

23%
throughout the year ⁹

⁹ The Cicero Group. "How to Engage Your Members: Frequently, Relevantly, and Simply."



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

Principle #2: Play to Your Audience

Today's workforce has a lot of favorite ways to get information. And research actually suggests that employees like to get their information through multiple channels. Fortunately, benefit providers and employers have a lot of communication 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.

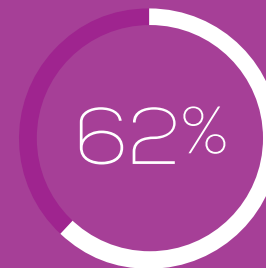
There's no longer one preferred communication channel. Instead, employers should use a multi-channel approach with a variety of tools to reach employees:

- 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, only 34% pay attention to ALL the materials they receive from their employer.¹⁰ That means some benefits information simply disappears. Yet another reason to plan a variety of communication methods throughout the year.

¹⁰ ALEX. "What Your Employees Think About Your Benefits Communication."

WHAT'S YOUR FAVORITE WAY TO RECEIVE BENEFITS INFORMATION?¹⁰



Electronic
email, web, interactive tools



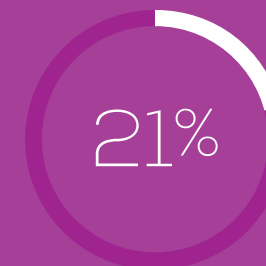
Print
brochures, direct mail, posters



Live Group Presentations



Personal Consultations



Benefit fairs



Other

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. More than 1/3 of people say the health insurance information they receive is unclear.¹¹ And 18% of employees think their benefits communications are too complex (7% think they're a total waste).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 one study, 85% of members said they want communications tailored to their specific coverage level and out-of-pocket expenses, while 83% want information about specific health conditions.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 they trust employers the most to explain their benefits. In fact, 62% said they trust benefits information from their employer more than information provided by health insurance providers.¹⁴

One surprising exception: millennials have a low level of trust when it comes to benefits information, so they turn to doctors, friends and family for advice.¹⁵

¹¹ Pitney Bowes. "The Rx for Health Insurance Communications" 2012.

¹² BenefitVision. "Why Does Everyone Hate Open Enrollment?"

¹³ The Cicero Group. "How to Engage Your Members: Frequently, Relevantly, and Simply."

¹⁴ ALEX. "What Your Employees Think About Your Benefits Communication."

¹⁵ Healthedge.



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of those who wear glasses agreed they would be more likely to stay at a company that offered high-quality vision benefits, including premium lens and frame benefits.¹⁷

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.¹⁶

Vision benefits are highly valued by employees. In fact, 87% of those who wear glasses said they'd be more likely to stay if their company offered high-quality vision benefits, including premium lens and frame benefits.¹⁷

Communicating about those benefits is just as valuable. A whopping 93% said that vision care plans should educate them about how certain lenses could protect their eyes. And nearly 60% want information on lens technology, new innovations and general eye/health-related topics. Most want to receive vision information several times throughout the year.¹⁷

WHAT TYPES OF VISION CONTENT ARE YOU INTERESTED IN?¹⁸

Understand my benefits	69%
Whether my eye doctor is in my plan	57%
My co-pay	57%
Finding an eye doctor	55%
Different lens technologies	34%
Frame options	31%

¹⁶ "What is controlling employees' choices?"

¹⁸ Ibid.

¹⁷ 2017 Transitions Employee Perceptions of Vision Benefits Survey, Dec 2016.

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 speciality 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, buckslips, 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.

Buckslips: Every employee has different needs. So, we offer a library of inserts about member tools, online innovations, special offers for members, optional benefits and more.

Benefit summaries: Benefit snapshots give employees a clear view of their allowances, co-pays, 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.

Awareness of vision benefits leads to usage of those benefits, which leads to healthier, more productive and more satisfied employees. But it all starts with communication – frequent, varied, clear communication.

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 starthere.eyemed.com
or contact your EyeMed sales rep.

